

Social Security Administration

1329 S. Division St.
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November 18, 2014

Monthly Information Package

December 2014

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Social Security Column

ONE EASY DECISION ON “MAKE UP YOUR MIND DAY”

By Bob Simpson

Social Security District Manager in Traverse City

On December 31, the nation celebrates National Make Up Your Mind Day. The timing is perfect to coincide with those pesky New Year’s resolutions. Some decisions are big and you might need time to plan before you make up your mind. Other decisions are small, but they matter all the same.

You might say to yourself, “Someday... I’ll dust behind the television. But getting back there is a pain and have you seen the spaghetti of power cords?” You might say to yourself, “Someday... I’ll stop eating that one cookie a day. Someday... someday...” But that one cookie a day could save you more than a thousand calories a week—depending on the cookie. That could potentially allow you to lose a pound of body weight a month. But hey, cookies are good. And it’s the holidays, so everyone you visit is offering up fresh-baked cookies!

We all have our own personal *somedays*. Just out of reach. Just over the horizon. But you don’t have to wait for someday to plan for your retirement or make up your mind to sign up for your own personal *my Social Security* account. Planning for your retirement is one of the most important things you will do in your life and we’ve made that decision as easy as pie. (That’s something else you may want to give up someday!) Put the cookie—or piece of pie—aside and go to www.socialsecurity.gov/myaccount to create your personal account. It only takes a few minutes. Once you’ve made that decision, life gets a little easier. It really does.

When signing up for *my Social Security*, you can see whether you’ve earned enough credits to apply for Social Security benefits and verify that your earnings history is correct. It’s very important that you verify your earnings, because we base your future Social Security retirement

benefits on your lifetime earnings. You can also estimate how much money you will receive when you start collecting cash benefits. If you're already receiving Social Security, you can instantly get a benefit verification letter when you need it. Most importantly, you can relax because you will have the ability to securely control, plan, and manage your receipt of Social Security benefits throughout your life.

If you have friends or family who have a hard time making up their minds, giving them the gift of security is a great present. Let them know how easy it is to sign up for *my Social Security*. Over the holidays, in between watching *A Christmas Story* and passing the dessert tray, grab your electronic device and huddle around the hearth.

Now that you've created a *my Social Security* account at www.socialsecurity.gov/myaccount, why don't you treat yourself to that cookie...or piece of pie? We won't tell anyone.

Social Security Column

HELP SOCIAL SECURITY HELP THE HOMELESS

By Bob Simpson

Social Security District Manager in Traverse City

December 21 is National Homeless Persons' Memorial Day. Since 1990, on or near the first day of winter and the longest night of the year, the National Coalition for the Homeless brings attention to and seeks compassion for the homeless who have died because they didn't have a warm, safe place to sleep. Even as the recovery works its way through the entire economy, no one is immune to potentially being homeless. People in our community—colleagues and family members, military veterans, and our friends—might be too proud to ask for help. Too often, homelessness ends in tragedy.

Social Security provides services to the homeless and you can find these services at www.socialsecurity.gov/homelessness. Those who are homeless can apply for benefits and, if they are eligible, their benefits can be deposited directly into a personal banking account, a Direct Express debit bank card, or another electronic account. They can also have benefits mailed to a third party, or if necessary, a representative payee can receive their funds.

Social Security also collaborates with other agencies to help the homeless. At www.socialsecurity.gov/homelessness/collaborations.htm, you can read more about the Health Care for the Homeless program that provides grants to a network of local public and non-profit private organizations. Social Security also participates in the Federal Interagency Reentry Council, as well as the Projects for Assistance in Transition from Homelessness (PATH) program. PATH helps people with serious mental health issues or people who are homeless or at risk of homelessness.

Every day, and especially on December 21, remember those living without a place to call home. Homelessness is a complicated and emotional issue, but we can help our brothers and sisters—

friends and family—access the safety net that Social Security provides. Visit www.socialsecurity.gov/homelessness to learn more.

Social Security Column

NO MORE ERRANDS; STAY HOME FOR THE HOLIDAYS

By **Bob Simpson**

Social Security District Manager in Traverse City

Let's face it, the last thing you're going to want to do during this holiday season is another errand. You've hung the lights, plugged them in, and were frustrated when you realized you needed to replace one little bulb to make the entire string work. That's a trip to the store. You opened the cranberry sauce to discover it was mislabeled and you're holding a delicious can of pink salmon. That's another trip. And you thought this holiday season would be *easy*. When it comes to taking care of Social Security business, it *is* easy. You'll find that www.socialsecurity.gov makes it easy to stay home and get that one last thing done. You can check off much of your Social Security business quickly and securely from your home using your computer or tablet (which you might have unwrapped early). At the Social Security website you can—

- Create a *my Social Security* account, which enables you to:
 - obtain an instant, personalized estimate of your future Social Security benefits;
 - verify the accuracy of your earnings record—your future benefit amounts are based on your earnings record, so it is important to make sure your earnings are recorded properly;
 - change your address and phone number, if you receive monthly Social Security benefits;
 - sign up for or change direct deposit of your Social Security benefits; and
 - obtain estimates of the Social Security and Medicare taxes you've paid;
- Apply for retirement, disability, spouses, and Medicare benefits;
- Check the status of your benefit application;

- Use our benefit planners to help you better understand your Social Security options as you plan for your financial future;
- Request a replacement Medicare card; and
- Apply for *Extra Help* with your Medicare prescription drug plan costs.

Looking for more Social Security information? The website has everything you need to know about the Social Security program. Information is available on subjects ranging from how to get a Social Security number for a newborn to how to apply for veterans' benefits.

Keep in mind that during the holiday season, your wait time may be longer if you call or visit a local Social Security office. If you need to reach us by phone, you can call us toll-free at 1-800-772-1213. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. We can provide information by automated phone service 24 hours a day, and you can use our automated response system to report a new address or request a replacement Medicare card. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778.

Skip your trip to the Social Security office so you have time to pick up that can of cranberry sauce. Stay warm and cozy, and get convenient service by going to www.socialsecurity.gov.

Social Security Column

SOCIAL SECURITY BENEFITS CHILDREN ALL YEAR LONG

By Bob Simpson

Social Security District Manager in Traverse City

With holidays and vacations, December is often considered a time to focus on the children in our lives. Whether we're taking the kids to visit Santa, buying Hanukkah gifts, or volunteering for a toy drive, children are at the heart of the holiday season. We at Social Security definitely know a thing or two about helping children.

Did you know that we issue Social Security numbers for children, typically during the first weeks or months of their life? You can learn about Social Security numbers for children by reading our publication, *Social Security Numbers For Children*, available at www.socialsecurity.gov/pubs. A child needs a Social Security number if he or she is going to have a bank account, if a relative is buying savings bonds for the child, if the child will have medical coverage, or if the child will receive government services. You'll also need a Social Security number for a child to claim him or her on your tax returns. Typically, the hospital will ask if you want to apply for a Social Security number for your newborn as part of the birth registration process. This is the easiest and fastest way to apply.

If you wait to apply, you will have to visit a Social Security office and you must:

- Complete an Application For a Social Security Card (Form SS-5).
- Show us original documents proving your child's U.S. citizenship, age, and identity.
- Show us documents proving your identity.

Remember, a child age 12 or older requesting an original Social Security number must appear in person for the interview, even though a parent or guardian will sign the application on the child's behalf.

You can imagine the many diverse needs that children around the world have. The children of some countries aren't as fortunate, and don't have the strong social safety net that we have in the United States. We work hard at Social Security to protect the needs of children, particularly if one or both of their parents are disabled, retired, or deceased. These benefits for children provide necessities, and help many minors complete high school. You can learn more by reading our publication, *Benefits For Children*, available at www.socialsecurity.gov/pubs.

Children with disabilities are among our most vulnerable citizens. Social Security is dedicated to helping those with qualifying disabilities and their families through the Supplemental Security Income (SSI) program. To qualify for SSI:

- The child must have a physical or mental condition, or a combination of conditions, resulting in “marked and severe functional limitations.” This means that the condition(s) must severely limit your child’s activities.
- The child’s condition(s) must be severe, last for at least 12 months, or be expected to result in death.
- If your child’s condition(s) does not result in “marked and severe limitations”, or does not result in those limitations for at least 12 months, your child will not qualify for SSI.
- The child must not be working and earning more than \$1,090 a month in 2015. (This amount usually changes every year.) If he or she is working and earning that much money, your child will not be eligible for disability benefits.

Learn the details about benefits for children by reading our publication, *Benefits for Children with Disabilities*, available at www.socialsecurity.gov/pubs.

Visit www.socialsecurity.gov/people/kids to learn more about all we do to care for children. Caring for the next generation is a national priority, during the holidays and all year long.

Social Security Column

THE TWELVE SITES OF SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City

Back by popular demand is our holiday favorite, “The Twelve Sites of Social Security.” It’s inspired by the popular traditional holiday song, “The Twelve Days of Christmas,” a holiday favorite since 1780. Play it again, Santa!

For the first site of Social Security, we give to you: our home page, www.socialsecurity.gov. It’s the place to go for all things Social Security. Everything you could want—from online services and benefit screening tools to publications and frequently asked questions—you can find easily on this site.

For the second site of Social Security, we give to you: answers to all of your Social Security related questions at our Frequently Asked Questions page at www.socialsecurity.gov/faq.

For the third site of Social Security, we give to you: an easy way to learn how to replace your Social Security card at www.socialsecurity.gov/ssnumber.

For the fourth site of Social Security, we give to you: an online application for retirement benefits that you can complete and submit in as little as 15 minutes, at www.socialsecurity.gov/applytoretire.

For the fifth site of Social Security, we give to you: five estimates of your future Social Security benefits! Or one, or as many estimates as you would like using different scenarios. Get instant, personalized estimates of your future benefits at www.socialsecurity.gov/estimator.

For the sixth site of Social Security, we give to you: a convenient way to apply for disability benefits at www.socialsecurity.gov/applyfordisability.

For the seventh site of Social Security, we give to you: an online application for Medicare that you can complete in as little as 10 minutes, at www.socialsecurity.gov/medicareonly.

For the eighth site of Social Security, we give to you: *Extra Help* with Medicare prescription drug plan costs. You can learn more and apply online at www.socialsecurity.gov/prescriptionhelp.

For the ninth site of Social Security, we give to you: our convenient publication library with online booklets and pamphlets on numerous subjects at www.socialsecurity.gov/pubs.

For the tenth site of Social Security, we give to you: services for people who are currently receiving benefits, such as the ability to replace your Medicare card, request a proof of benefits letter, or check your Social Security information or benefits. You can do these and other things at www.socialsecurity.gov/pgm/getservices-change.htm.

For the eleventh site of Social Security, we give to you: a way to get your Social Security forms online at www.socialsecurity.gov/online.

On the twelfth site of Social Security, (and we saved the best for last): open your own personal *my Social Security* account, which will enable you to verify your earnings, get future benefit estimates, obtain instant benefit verification letters, update your Social Security information, and more at www.socialsecurity.gov/myaccount.

And a partridge in a pear tree. Find it all (except the partridge and pear tree) at www.socialsecurity.gov.

QUESTIONS AND ANSWERS

GENERAL

Question: I suspect that someone I know is collecting Social Security disability benefits when they shouldn't be. What is the best way for me to report fraud?

Answer: Social Security has zero tolerance for fraud and uses many proven tactics to prevent fraud, waste, and abuse. Our Office of the Inspector General is relentless in its pursuit of people who conceal work activity while receiving disability benefits. We investigate and seek prosecution for people who receive benefits for a child or children who aren't under their care, or who fail to notify Social Security of the death of a beneficiary and continue to receive and cash checks of the deceased. We also depend on you to help stop fraud. Please report fraud online at <http://oig.ssa.gov/report> or call the Social Security Fraud Hotline at 1-800-269-0271.

Question: I haven't received my *Social Security Statement* in the mail the last few years. Will I ever get one again?

Answer: In September 2014, Social Security resumed mailing *Social Security Statements* to workers ages 25, 30, 35, 40, 45, 50, 55, and 60 who aren't receiving Social Security benefits, and who don't have a *my Social Security* account. Rather than once every five years, those over age 60 will receive a *Statement* every year. Instead of waiting to receive a mailed *Statement* once every five years, we encourage people to open a *my Social Security* account at www.socialsecurity.gov/myaccount so they can access their *Statement* online, anytime.

CHILDREN'S BENEFITS

Question: Why is it so important that my baby have a Social Security number?

Answer: Your child may need a Social Security number if you are planning to open a bank account, buy savings bonds, obtain medical coverage, or apply for government services for the child. Your child will also need a Social Security number if you are going to declare him or her on your taxes. Getting a Social Security number for your newborn is voluntary, but it is a good idea to apply when your child is born. You can apply for a Social Security number for your baby when you apply for your baby's birth certificate. The state agency that issues birth certificates will give us your child's information and we will mail you a Social Security card with the child's Social Security number. Visit www.socialsecurity.gov/ssnumber for more information.

Question: I am about to retire, but I still have a young child in my care. Will I receive additional benefits for the child I care for?

Answer: When you qualify for Social Security retirement benefits, your children may also qualify to receive benefits. Your eligible child can be your biological child, an adopted child, or a stepchild. In limited circumstances, you may also get benefits for a dependent grandchild. To receive benefits, your child must be: unmarried; under the age of 18; between 18 and 19 years old and a full-time student (no higher than grade 12); or 18 or older and disabled from a condition that started before age 22. You can read more about planning for a disabled child's care here: www.socialsecurity.gov/retire2/yourchildren.htm.

FRAUD

Question: A few years ago, I lost my Social Security card. Now my credit report shows that someone might be using my Social Security number. I'm afraid they might ruin my credit. What should I do?

Answer: Identity theft and fraud are serious problems, not just for you, but for the financial integrity of our agency. It also puts our national security at risk if someone dangerous is using your number to obtain other forms of identification. It's against the law to use someone else's Social Security number, give false information when applying for a number, or alter, buy, or sell Social Security cards. Keep in mind, you should never carry your Social Security card with you. If you think someone is using your Social Security number fraudulently, you should report it to the Federal Trade Commission (FTC) right away. You can report it at www.idtheft.gov or you can call FTC's hotline at 1-877-IDTHEFT (1-877-438-4261) TTY: (1-866-653-4261).

Question: I know someone who believes it's not a big deal to cheat a little on their Supplemental Security Income application. What can I tell them to dissuade them from giving false information?

Answer: Social Security not only seeks criminal charges against and imprisonment of people who give false, incomplete, or inaccurate information, we also have the authority to impose civil monetary penalties against people who commit fraud. When we find evidence that someone provided false information or withheld information that would have prevented him or her or someone else from collecting benefits, we can impose a civil monetary penalty of up to \$5,000 for each occurrence. We are also authorized to impose administrative sanctions. During a sanction period, benefits stop. The sanction periods are 6 months for the first occurrence, 12 months for the second occurrence, and 24 months for each additional occurrence. You can report fraud online at <http://oig.ssa.gov/report> or call the Social Security Fraud Hotline at 1-800-269-0271.

RETIREMENT

Question:

I'm not sure when I'm going to retire so I want to estimate my retirement benefit at several different ages. What's the easiest way to do that?

Answer:

Using our *Retirement Estimator* is easy at www.socialsecurity.gov/estimator, and it's the best way for you to get a good idea of what your monthly benefit payment may be after you retire. The *Estimator* gives estimates based on your actual Social Security earnings record. Keep in mind, these are estimates and we can't provide your actual benefit amount until you apply for benefits. You can use the *Estimator* if you have enough work to qualify for benefits and aren't currently receiving benefits. If you are currently receiving only Medicare benefits, you can still get an estimate. You can learn about this subject by reading our publication, *Retirement Information For Medicare Beneficiaries*, available at www.socialsecurity.gov/pubs.

Question:

My spouse and I have been married for over 30 years and we are about to retire. Will there be any reduction in benefits because we are married?

Answer:

None at all. We calculate lifetime earnings independently to determine each spouse's Social Security benefit amount, and couples aren't penalized because they are married. When both spouses meet all other eligibility requirements to receive Social Security retirement benefits, each spouse receives a monthly benefit amount based on his or her own earnings. If one member of the couple earned low wages or failed to earn enough Social Security credits to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse. Learn more about

earning Social Security credits by reading our publication, *How You Earn Credits*, available at www.socialsecurity.gov/pubs.

SUPPLEMENTAL SECURITY INCOME

Question: I have a relative who gets Supplemental Security Income (SSI) for a disability. She is now legally blind and wants to receive information from Social Security in an alternative format. How do I help them?

Answer: Social Security is dedicated to providing vital information in the most effective way for every individual. There are several ways to receive information from us if you are blind or have a visual impairment. You can choose to receive Braille notices and a standard print notice by first-class mail; a Microsoft Word file on a data compact disc (CD) and a print standard notice by first-class mail; an audio CD and a standard print notice by first-class mail, or a large print (18-point size) notice and a standard print notice by first-class mail. You can request these special notice options by visiting www.socialsecurity.gov/people/blind.

Question: I have a neighbor who is disabled and has been receiving Supplemental Security Income (SSI) for quite some time. Recently, he's been trying to find employment. Is there any way I can help?

Answer: Yes. You can help by letting him know about Social Security's free *Ticket to Work* program. When people take part in the program, they can get help finding a job, vocational rehabilitation, or other assistance. Employment networks -- organizations that help you find and keep a job while supplying other employment resources at no cost -- provide these services. *Ticket to Work* gives people the opportunity to work with a variety of employment networks. If you or someone you know is interested in using the *Ticket to Work* program, visit www.choosework.net and click "Find Help" or call the Ticket Helpline at 1-866-968-7842 (TTY 1-866-833-2967).