

# Social Security Administration

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November 21, 2013

## Monthly Information Package

December 2013

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## **Social Security Column**

### **CHECK IN WITH SOCIAL SECURITY BEFORE TRAVELING OUTSIDE THE UNITED STATES**

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

Mark Twain once advised people to “Catch the trade winds in your sails. Explore. Dream. Discover.”

Americans today have taken that advice to heart, and are visiting places around the globe—often for vacations, and sometimes to relocate in another country. If you are one of these people and receive Social Security benefits, we offer a special website: “Social Security Payments Outside the United States.” Here you can find answers to such questions as “will my Social Security payments be affected? Do I have to let Social Security know I’m out of the country? When should I do it? What happens if I need to contact Social Security while I am out of the country?”

You can find answers to all of these questions and others at [www.socialsecurity.gov/international/payments.html](http://www.socialsecurity.gov/international/payments.html). The website features a “Payments Abroad Screening Tool”, which asks you a few short questions to determine if your payments can continue.

The page also offers links to publications, such as *Your Payments While You Are Outside The United States*, which explains how your benefits may be affected and other important information you need to know about receiving Social Security benefits while outside the country.

And one more important point to note. If you receive Social Security benefits as a dependent or survivor there are additional United States residency requirements that may affect your benefit payments while you are outside the United States.

It also is important to note that there are different provisions for anyone receiving Supplemental Security Income (SSI) benefits. Once you have been outside the United States for 30 or more days in a row, your SSI cannot start again until you have been back in the country for at least 30 consecutive days. There are special rules for dependent children of military personnel who leave the United States and exceptions for students studying abroad.

So if you receive Social Security or SSI benefits and are planning to travel or live outside the United States, you'll first want to pay a visit to

[www.socialsecurity.gov/international/payments.html](http://www.socialsecurity.gov/international/payments.html).

## Social Security Column

### AVOID WINTER'S PERILS BY GOING ONLINE FOR SOCIAL SECURITY BUSINESS

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

Old Man Winter arrives this month. For much of the United States, that can mean the possibility of temperatures below freezing and winter storms. So isn't it nice to know that in the 21<sup>st</sup> century you can take care of most necessary business online – including Social Security.

Just go to [www.socialsecurity.gov](http://www.socialsecurity.gov). Here, you can handle much of your Social Security business quickly and securely from your home or office computer, or your tablet. At the Social Security website you can —

- create a *my Social Security* account for quick access to your information;
- get an instant, personalized estimate of your future Social Security benefits;
- apply for retirement, disability, spouse's, and Medicare benefits;
- check the status of your benefit application;
- change your address and phone number, if you receive monthly Social Security benefits;
- sign-up for direct deposit of Social Security benefits;
- 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 costs.

Looking for more Social Security information? Go online to find out almost anything 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 returning to work while receiving disability benefits.

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. (You can use our automated response system to tell us 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.

No matter how you choose to contact us, Social Security is here to assist you. We encourage you to give our website a try. You'll get fast, convenient service by going to [www.socialsecurity.gov](http://www.socialsecurity.gov).

## Social Security Column

RESOLVE TO CREATE A BETTER RETIREMENT FINANCIAL PLAN IN 2014

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

Another New Year is just around the corner, offering a new opportunity to improve your life in any number of ways with a wise New Year's resolution or two. (No doubt, for most of us the possibilities are endless.) But one good idea for many might be creating (or updating) a long-term financial plan.

According to a 2013 survey by the Employee Benefit Research Institute, "the percentage of workers confident about having enough money for a comfortable retirement is essentially unchanged from the record lows observed in 2011." Only 13 percent are very confident of being able to afford a comfortable retirement, while 28 percent are not at all confident.

If you are among those with lower financial confidence and you haven't started to save for retirement already, now is the time to begin — no matter what your age. If retirement is near, you'll want to jump into the fast lane right away. If you're younger and retirement seems a lifetime away, it's still in your best interest to begin saving now, as compound interest will work to your advantage. Experts agree that saving when you're young will make a world of difference when the time comes to draw on your retirement savings.

Don't take our word for it. You can check out the numbers yourself. A great place to start figuring out how much you will need for retirement is to learn how much you could expect from Social Security. You can do that in minutes with Social Security's online *Retirement Estimator*.

The *Retirement Estimator* offers an instant and personalized estimate of your future Social Security retirement benefits based on your earnings record. Try it out at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

We encourage saving for retirement, but there are reasons to save for every stage of life. A great place to go for help is [www.mymoney.gov](http://www.mymoney.gov). MyMoney.gov is the government's website dedicated to teaching Americans the basics about financial education. Whether you are planning to buy a home, balancing your checkbook, or investing in your 401(k) plan, the resources on [www.mymoney.gov](http://www.mymoney.gov) can help you.

Another excellent resource is the *Ballpark E\$timator* at [www.choosetosave.org/ballpark](http://www.choosetosave.org/ballpark). This online tool takes complicated issues, like projected Social Security benefits and earnings assumptions on savings, and turns them into language and numbers that are easy to understand.

So turn over a new financial page in your life with the start of a new year, and get started at [www.socialsecurity.gov](http://www.socialsecurity.gov).

## **Social Security Column**

### SPECIAL DAY FOCUSES ON HELPING PEOPLE WITH DISABILITIES OPEN DOORS

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

The United Nations' International Day of Persons with Disabilities is annually held on December 3 to focus on issues that affect people with disabilities worldwide. This year marks the 21st observance and provides an opportunity to re-commit to helping persons with disabilities break down barriers.

In the United States, Social Security often is the primary source of income for people with disabilities. More than 9 of 10 American workers are covered by Social Security disability insurance, and Social Security provides benefits to young workers and their families if the worker should become disabled.

Social Security has a very strict definition of disability — a person must be unable to engage in any substantial gainful activity due to a physical or mental impairment that has lasted or is expected to last at least one year, or to result in death. We do not provide benefits for partial or temporary disabilities, so Social Security beneficiaries are most in need of support services if contemplating a return to work.

In fact, 40 percent of Social Security Disability Insurance beneficiaries express interest in working and Social Security has a number of programs to help in those return-to-work efforts. Our work incentive programs feature:

- continued cash benefits for a period of time while a beneficiary works;
- continued Medicare or Medicaid coverage; and
- help with education, training, and rehabilitation to start a new line of work.

In addition to these incentives, many beneficiaries are interested in the Ticket to Work program, which can help people with disabilities receive vocational rehabilitation, training, job referrals, and other employment support services free of charge.

Just visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work) to learn more. Or read our publications for SSI and Social Security Disability Insurance recipients, *Working While Disabled—How We Can Help* and *Your Ticket To Work*. These and many other helpful publications are available at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

## **Social Security Column**

### **A NOVEL (BUT GOOD) IDEA FOR A HOLIDAY GIFT**

**By Bob Simpson**

**Social Security District Manager in Traverse City**

Do you have family members or friends on your gift list this holiday season? And are you once again wondering what to give them? Well, you might think about giving them something that will help them for years to come — assistance in creating their own *my Social Security* account.

It's imaginative, practical, and potentially very valuable. Here's why.

For many people, there is no gift as precious as time. And when they weigh the value of time spent waiting in line in a government office, or time spent with friends and family after quickly conducting Social Security business online, they will be grateful indeed.

And the gift of helping them apply for a *my Social Security* account has all the variety of a holiday candy sampler. After creating a *my Social Security* account at [www.socialsecurity.gov](http://www.socialsecurity.gov), a person can:

- get an instant, personalized estimate of future Social Security benefits;
- apply for retirement, disability, spouse's, and Medicare benefits;
- check the status of a benefit application;
- change address and phone number, if receiving monthly Social Security benefits;
- sign-up for direct deposit of Social Security benefits;
- use our benefit planners to help better understand Social Security options when planning for a financial future;
- request a replacement Medicare card; and
- apply for *Extra Help* with Medicare prescription drug costs.

Wow! That's a pretty impressive package for the holiday gift-giving list. So be creative. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and share the gift of potential time-saved with a relative or friend.

## QUESTIONS AND ANSWERS

### *GENERAL*

#### **Question:**

How can I get proof of my benefits to apply for a loan?

#### **Answer:**

If you need proof you get Social Security benefits, Supplemental Security Income (SSI) and/or Medicare, you can request a benefit verification letter online through your *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). This letter is sometimes called a “budget letter,” a “benefits letter,” a “proof of income letter,” or a “proof of award letter.” You even can select the information you want included in your online benefit verification letter.

#### **Question:**

I’m getting married soon. How can I get my name changed on my Social Security card?

#### **Answer:**

After the wedding, gather your marriage document and other papers proving your:

- identity; and
- United States (if you have not yet established your citizenship with us) or immigration status (including Department of Homeland Security permission to work in the United States).

Then, complete an application for a Social Security card, which you can find at [www.socialsecurity.gov](http://www.socialsecurity.gov). Finally, mail your completed application and documents or take this information to your local Social Security office. You can find your nearest Social Security office at [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator).

Remember: Your documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. Any documents you mail to us will be returned to you along with a receipt.

## *RETIREMENT*

### **Question:**

Is it true that ten thousand people are retiring each day? What is the best way for me to apply and avoid long lines in my Social Security office?

### **Answer:**

Yes. The best way is to use our online retirement application at [www.socialsecurity.gov](http://www.socialsecurity.gov). You can complete it in as little as 15 minutes. It's so easy. You can apply from the comfort of your home or office at a time most convenient for you. Once you've electronically submitted your application, you're done. In most cases, there's no need to submit any documents. There's also no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

### **Question:**

Does Social Security offer tools for retirement planning?

### **Answer:**

Yes. Social Security offers several retirement planning tools to help you better understand your Social Security protection as you plan for your financial future. Go to [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners) to get started. Then choose a benefit calculator to estimate your monthly benefit amounts.

## *DISABILITY*

### **Question:**

I have a 38-year-old son who has been disabled by cerebral palsy since birth. I plan to apply for retirement benefits. Will he be eligible for benefits as my disabled child?

### **Answer:**

Yes. In general, an adult disabled before age 22 may be eligible for child's benefits if a parent is deceased or starts receiving retirement or disability benefits. We consider this a "child's" benefit because we pay it on the parent's Social Security earnings record.

The "adult child"—including an adopted child, or, in some cases, a stepchild, grandchild, or step grandchild—must be unmarried, age 18 or older, and have a disability that started before age 22.

**Question:**

I just received my first disability payment. How long will I continue to get them?

**Answer:**

In most cases, you will continue to receive benefits as long as you are disabled. However, there are certain circumstances that may change your continuing eligibility for disability benefits. For example,

- Your health may improve to the point where you are no longer disabled; or
- Like many people, you would like to go back to work rather than depend on your disability benefits and you are successful in your attempt.

Also, the law requires that we review your case from time to time to verify you are still disabled. We tell you if it is time to review your case, and we also keep you informed about your benefit status. You also should be aware that you are responsible for letting us know if your health improves or you go back to work.

*SUPPLEMENTAL SECURITY INCOME***Question:**

Who is eligible for Supplemental Security Income (SSI)?

**Answer:**

People who receive SSI are age 65 or older, blind, or disabled with limited income and resources. Go to [www.socialsecurity.gov](http://www.socialsecurity.gov) for income and resource limits. The general fund of the United States Treasury makes SSI payments. They do not come out of the Social Security Trust Fund.

**Question:**

What's the best way to find out if I might be eligible for SSI?

**Answer:**

Our online Benefit Eligibility Screening Tool (BEST) will help you find out if you could get benefits that Social Security administers. Based on your answers to questions, this tool will list benefits for which you might be eligible and tell you more information about how to qualify and apply. Find BEST at [www.benefits.gov/ssa](http://www.benefits.gov/ssa) .

*MEDICARE*

Question:

How can I get a new Medicare card?

**Answer:**

If your red, white and blue Medicare card is lost, stolen or damaged, you can request a new one at [www.socialsecurity.gov](http://www.socialsecurity.gov). However, you can use our online application only to request a **Medicare** card. If you need a Medicaid card, please contact your state Medicaid office.