

# Social Security Administration

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1329 S. Division St.  
Traverse City MI 49684

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## Monthly Information Package April 2019

### Columns & Features

APRIL IS NATIONAL SOCIAL SECURITY MONTH.....	2
SOCIAL SECURITY HELPS PEOPLE LIKE YOU.....	4
SEE WHAT YOU CAN DO ONLINE DURING NATIONAL SOCIAL SECURITY MONTH – PART TWO ( <b>PART ONE WAS IN MARCH</b> ).....	6
FINANCIAL LITERACY MONTH, A PERFECT TIME TO PLAN FOR YOUR FUTURE .....	8
TRAVELING? YOU CAN STILL ACCESS SOCIAL SECURITY ONLINE RESOURCES...	10

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## Social Security Column

APRIL IS NATIONAL SOCIAL SECURITY MONTH

By Bob Simpson

Social Security District Manager in Traverse City



It's National Social Security Month and this year we're highlighting some of the time-saving features of the *my Social Security* account. Once you create an account, you'll see that we already have your work history and secure information to estimate what you could receive once you start collecting benefits. With your personal *my Social Security* account, you can also:

- Request a replacement Social Security card;
- Set up or change direct deposit;
- Get a proof of income letter;
- Change your address;
- Check the status of your Social Security application; and
- Get a Social Security 1099 form (SSA-1099).

For over 80 years, Social Security has worked to meet the changing needs of the American public. Today, you can apply for retirement, disability, and Medicare benefits online, as well as take care of other business.

Knowledge is power. You care about your friends' and family's future, so encourage them to create a *my Social Security* account. Celebrate National Social Security Month by learning what you can do online anytime, anywhere at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

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## Social Security Column

SOCIAL SECURITY HELPS PEOPLE LIKE YOU

By Bob Simpson

Social Security District Manager in Traverse City



Part of what makes our nation unique is our diversity. Social Security touches the lives of nearly all Americans; so, we're accustomed to serving a diverse population. Online, our People Like Me pages help inform the many different people we help. From people with disabilities to students and military veterans — Social Security is here for you.

These pages are easy to share with friends and family or on social media. Here are just a few that might speak to you or someone you love.

Do you know someone who is just starting their career? Now is the best time for them to start preparing for retirement. The sooner we begin to save, the more we'll have when we reach retirement age. Share this page with a young worker you know.

[www.socialsecurity.gov/people/earlycareer](http://www.socialsecurity.gov/people/earlycareer).

We proudly serve wounded warriors and veterans. They faced sacrifices to preserve the freedoms Americans treasure. Many of them do not know they might be entitled to benefits. Share our

resources with them to make sure they are getting the benefits they deserve.

[www.socialsecurity.gov/people/veterans](http://www.socialsecurity.gov/people/veterans).

Social Security plays an important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. Women face greater economic challenges in retirement. First, women tend to live longer than men. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84. Second, women often have lower lifetime earnings than men, which usually means lower benefits. And, third, women may reach retirement with smaller pensions and other assets than men. Share this page with someone who needs this information and may need help planning for their golden years.

[www.socialsecurity.gov/people/women](http://www.socialsecurity.gov/people/women).

These are just a few People Like Me pages that are tailored to a specific group's needs. If you didn't see your own, check out our home page at [www.socialsecurity.gov/people](http://www.socialsecurity.gov/people).

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## Social Security Column

SEE WHAT YOU CAN DO ONLINE DURING NATIONAL SOCIAL SECURITY MONTH –  
PART TWO (**PART ONE WAS IN MARCH**)

By **Bob Simpson**

**Social Security District Manager in Traverse City**



In April, we celebrate National Social Security Month by letting you know what you can do online with a *my Social Security* account. Last month we featured how you can replace a lost or stolen Social Security card, get a copy of your 1099 (SSA-1099), and check the status of your Social Security benefit application or claim. This month we share three more advantages.

If you already receive Social Security benefits, you can set up or change direct deposit information online with a *my Social Security* account. In most cases, you are required to receive federal benefits electronically, so when you choose direct deposit, we will electronically deposit your funds directly into a bank account. If you do not have a bank account, you can choose Direct Express® and your funds will be electronically deposited into a prepaid debit card account. Direct Express® has no enrollment fee or minimum balance requirement to open or use the account. We strive to provide online services that best suit when, where, and how you do business with us. You can set up direct deposit [SSA.gov/myaccount](https://www.ssa.gov/myaccount), or you can call us at **1-800-**

772-1213 (TTY 1-800-325-0778). Visit [SocialSecurity.gov](https://www.socialsecurity.gov) to learn more about all of our online services.

Do you receive Social Security benefits (retirement, survivors, or disability) or are you enrolled in Medicare and getting ready to move? You can change your address information online when you create a *my Social Security* account at [www.socialsecurity.gov/myaccount](https://www.socialsecurity.gov/myaccount).

If you already receive Social Security or Supplemental Security Income (SSI) benefits, you can create a *my Social Security* account at [www.socialsecurity.gov/myaccount](https://www.socialsecurity.gov/myaccount) and have instant access to your award letter or, as we call it, benefit verification letter.

Please know that securing your identity and personal information is important to us. We protect your information by using strict identity verification and security features. The application process has built-in features to detect fraud and confirm your identity.

Share with friends and family what you can do online with a *my Social Security* account at [www.socialsecurity.gov](https://www.socialsecurity.gov).

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## Social Security Column

FINANCIAL LITERACY MONTH, A PERFECT TIME TO PLAN FOR YOUR FUTURE

By **Bob Simpson**

**Social Security District Manager in Traverse City**



April is Financial Literacy Month and there's no better time than right now to begin to save for your future. The earlier you start saving, the more you can accrue in a 401k individual retirement account and other types of IRAs. Social Security helps secure your future, but Social Security is only one part of a more complete retirement plan.

Financial literacy includes having access to not just the correct general information, but also to your personal financial information. You can open your own personal *my Social Security* account at [www.socialsecurity.gov/myaccount/](http://www.socialsecurity.gov/myaccount/) and quickly have access to your information from anywhere. There, you can do many things, but the most important thing is to view your *Social Security Statement*.

Your *Social Security Statement* is an easy-to-read personal record of the earnings on which you have paid Social Security taxes and a summary of the estimated benefits you and your family could receive, including potential retirement, disability, and survivors benefits. Once you have an account, you can view your *Statement* at any time. You'll want to verify that your recorded earnings are correct, because your future benefits are based on your recorded earnings.



We also offer the online *Retirement Estimator* at [www.socialsecurity.gov/benefits/retirement/estimator.html](http://www.socialsecurity.gov/benefits/retirement/estimator.html) that provides immediate and personalized benefit estimates based on your earnings record. And, best of all, the *Retirement Estimator* is an interactive tool that allows you to compare different retirement scenarios like future earnings and different retirement ages.

One sure way to stay on top of your financial future is to join the more than 38 million people who have opened their own *my Social Security* account at [www.socialsecurity.gov/myaccount/](http://www.socialsecurity.gov/myaccount/). The sooner you start planning for retirement the better off you will be.

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## Social Security Column

### TRAVELING? YOU CAN STILL ACCESS SOCIAL SECURITY ONLINE RESOURCES

By **Bob Simpson**

**Social Security District Manager in Traverse City**



Now that the weather is beginning to warm, you might be planning a vacation or trip. Social Security is here for you when you're traveling, whether it's just a state away or when you're overseas.

Our online services page directs you to a wide variety of useful links at [www.socialsecurity.gov/onlineservices/](http://www.socialsecurity.gov/onlineservices/).

Through our online services, you can:

- Apply for Social Security benefits
- Get your *Social Security Statement*
- Request a replacement Social Security card
- Appeal a decision
- Find out if you qualify for benefits
- Some of these features require you to have a *my Social Security* account, which is something everyone should have no matter what stage they are at in their working life.

And if you receive Social Security benefits or Medicare, you can create or log in to your personal *my Social Security* account to:

- Get your benefit verification letter (includes Medicare and SSI)
- Check your information, benefits, and earnings record
- Change your address and telephone number
- Start or change your direct deposit
- Request a replacement Medicare card
- Get a replacement SSA-1099 or SSA-1042S for tax season
- Report your wages if you work and receive Disability Insurance benefits or Supplemental Security Income (SSI)

Create a *my Social Security* account today at [www.socialsecurity.gov/myaccount/](http://www.socialsecurity.gov/myaccount/) to take advantage of these easy-to-use features. Also, share our online services page with friends and family, who might not know how easy and secure our website is.

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