

Social Security Administration

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Traverse City MI 49684

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Monthly Information Package

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Social Security Column

ON VACATION? ACCESS SOCIAL SECURITY FROM ANYWHERE

By **Bob Simpson**

Social Security District Manager in Traverse City



It's summer and millions of families are enjoying our nation's beaches, forests, and mountains before the school season begins. If you're on vacation this summer, know that you can access Social Security's online services anywhere you have an internet connection.

Our online services at www.socialsecurity.gov/onlineservices help you plan for the future. We're constantly expanding our online services to give you freedom and control in how you wish to conduct business with us. You can go online to:

- Use our benefits planners to help you better understand your Social Security protections
- Find out if you qualify for benefits
- Estimate your future retirement benefits to help you plan for your financial future
- Apply for retirement or Medicare quickly and easily
- Open your personal *my Social Security* account

A *my Social Security* account is the most versatile tool available. If you don't receive benefits yet, you can:

- Get your *Social Security Statement* to review your earnings and make sure they're recorded correctly
- Get a benefit verification letter to prove you don't receive Social Security benefits or that you applied but haven't received an answer yet
- Request a replacement Social Security card if you meet certain requirements
- Check the status of your application or appeal a decision

If you receive benefits, you can:

- Change your address and phone number
- Get a benefit verification letter to prove you receive Social Security benefits Supplemental Security Income (SSI), or Medicare
- Change your direct deposit information
- Request a replacement Medicare card
- Request a replacement Social Security card if you meet certain requirements
- Get a replacement Benefit Statement (SSA-1099 or SSA-1042S) for tax purposes

Sharing these online services with family and friends can make a difference in their lives. Many people still don't know about all the business they can do online with Social Security. If they have any questions, they can always start at www.socialsecurity.gov or go to our online services at www.socialsecurity.gov/onlineservices.

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Social Security Column

SOCIAL SECURITY IS HERE FOR YOU

By Bob Simpson

Social Security District Manager in Traverse City



Social Security turns 84 this year. With more than eight decades of service, we've provided benefits to one of the most diverse populations in history. Regardless of background, we cover retirees, wounded warriors, chronically ill children, and people who have lost loved ones.

Knowing that we cover so many different people, we've created People Like Me webpages that speak to specific audiences. Sharing these pages could make a positive impact on someone's life. Here are a few that might speak to you.

Do you know someone who needs to start saving for retirement? No matter where they are in their careers, Social Security can help. It's never too late to start planning. We offer two pages, one for people early in their career at www.socialsecurity.gov/people/earlycareer and one for people who have been working for a while, www.socialsecurity.gov/people/midcareer.

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 do, so they are more likely to exhaust their retirement savings. 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 they receive 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. www.socialsecurity.gov/people/women.

We proudly serve wounded warriors and veterans. They endure 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.

If you didn't see a page that is important to you here, check out our general People Like Me page at www.socialsecurity.gov/people.

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Social Security Column

COMMUNITIES FIGHTING FRAUD

By Bob Simpson

Social Security District Manager in Traverse City



Older people are at a greater risk of fraud and other forms of financial exploitation. The United States Postal Service has seen an increase in mail fraud and is promoting community strength and fraud awareness as a way to prevent abuse. Social Security agrees. You can help your more vulnerable loved ones fight fraud.

You or a loved one might receive an advertisement in the mail, but it could be from a private company or even a scammer. United States law prohibits people or non-government businesses from using words or emblems that mislead others. Their advertising can't lead people to believe that they represent, are somehow affiliated with, or endorsed or approved by Social Security.

Scammers commonly target people who are looking for Social Security program and benefit information. If you receive misleading information about Social Security, send the complete advertisement, including the envelope it came in, to:

Office of the Inspector General Fraud Hotline
Social Security Administration
P.O. Box 17768
Baltimore, MD 21235

Community can simply mean your family unit. The more you know about what your loved ones are exposed to, the better you can protect them.

We also receive reports where someone pretending to be a Social Security employee has contacted members of the public. The intent of this type of call may be to steal your identity and/or money from your bank accounts. They may state that your Social Security number will be suspended or they may demand immediate payment. The caller generally asks you for personal information such as your Social Security number, date of birth, your mother's maiden name, or your bank or financial account information. You should not provide any of this information to these individuals.

It's possible that a Social Security employee may contact you to follow-up on a previous application for Social Security benefits or to follow-up on other business you initiated with Social Security. Remember, Social Security employees will never threaten you or demand any kind of payment in exchange for services.

It's important that you report any and all fraud. This can only strengthen our communities and your family. You can report Social Security fraud at oig.ssa.gov/report.

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Social Security Column

5 WAYS TO USE SOCIAL SECURITY ONLINE

By **Bob Simpson**

Social Security District Manager in Traverse City



Social Security is here for you, not just when you need us financially, but when you need accurate information about our programs, retirement, and more. There are many online sources for Social Security information, but you need to make sure you're getting the right information.

By using www.socialsecurity.gov, you know that what you're reading and watching is approved by our experts and specifically created for you. Here are five of our resources that can offer you invaluable information.

Want access to our latest news, retirement planning tips, and helpful information? *Social Security Matters* is our blog at blog.socialsecurity.gov. From there, you can also connect with us on Facebook, Twitter, LinkedIn, and YouTube, where you can watch our popular videos.

Our online calculators, such as the Retirement Estimator, the Life Expectancy Calculator, and the Early or Late Retirement Calculator, can be found at www.socialsecurity.gov/planners/calculators.

Have you lost or misplaced your Social Security card? Find out how to get a new, replacement, or corrected card at www.socialsecurity.gov/ssnumber. In fact, you may be able to quickly request a replacement card online with a *my Social Security* account, if you meet certain qualifications, at www.socialsecurity.gov/myaccount.

Verify your annual earnings and review estimates of your future Social Security benefits when you access your *Social Security Statement*, one of the many services available with a *my Social Security* account at www.socialsecurity.gov/myaccount.

Do you have to pay taxes on Social Security benefits? How do you apply for Social Security retirement benefits? What is your full retirement age? Discover the answers to your Social Security related questions at our Frequently Asked Questions page at www.socialsecurity.gov/faq.

With so many services available online, Social Security is here for you when your schedule allows. And we're the authority for Social Security program and benefits information. Be sure to tell friends and family about all the business they can do with us from the comfort of their home or office at www.socialsecurity.gov.

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Social Security Column

CHANGING YOUR DIRECT DEPOSIT INFORMATION WITH SOCIAL SECURITY

By **Bob Simpson**

Social Security District Manager in Traverse City



With our busy lives, it's easy to fall into that cycle of postponing some tasks because of other priorities. This may be true for you when it comes to changing your payment method for Social Security benefits. Unfortunately, forgetting to change your payment method can lead to delayed payments.

The most convenient way to change your direct deposit information with Social Security is by creating a *my Social Security* account online at www.socialsecurity.gov/myaccount. Once you create your account, you can update your bank information without leaving the comfort of your home. Another way to change your direct deposit is by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to make the change over the phone. If you prefer to speak to someone in-person, you can visit your local Social Security office with the necessary information.

Because we are committed to protecting your personal information, we need some form of identification to verify who you are. If you are online, we verified your identity when you

initially created your *my Social Security* account. All you need to do is log in at www.socialsecurity.gov/myaccount with your secure username and password to gain access to your information.

If you call Social Security, we will ask identifying questions to ensure we are speaking to the right person. If you visit the office, you will need to bring a driver's license or some form of ID with you. Once we have identified that you are the correct person and are authorized to make changes on the Social Security record, all we need is the routing number, account number, and type of account established. We don't ask for a voided check, nor do we obtain verification from the bank. Therefore, you should be sure you are providing accurate information to us.

Because you may be unsure if your direct deposit change will affect your next payment, we highly recommend that you do not close the old bank account until you have seen your first Social Security deposit in the new bank account. That way, you can feel secure you will receive your benefits on time, regardless of when the change was reported to Social Security.

When you have to report changes to your direct deposit, be sure to visit us online at www.socialsecurity.gov/myaccount. Social Security always strives to put you in control by providing the best experience and service no matter where, when, or how you decide to do business with us.

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