

# Social Security Administration

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## Monthly Information Package December 2018

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## Social Security Column

### SEASONAL WORK CAN EMPOWER YOU

By **Bob Simpson**

**Social Security District Manager in Traverse City**



Soon after school begins in the fall, many businesses begin advertising for seasonal workers. It's a good way for people to make some extra income during the busy holiday season or ease back into working.

The diversity of jobs appeals to many people. Each year, companies also hire for seasonal work-from-home positions. These jobs include: customer service, sales, tech support, call center representatives, healthcare support, order taking/review, and more. Seasonal positions may help bridge employment gaps on your resume. They show proven experience and that you are ready, willing, and able to succeed. They also can help you to develop new or strengthen existing skills through training.

If you receive Social Security disability benefits or Supplemental Security Income (SSI), special rules make it possible for people to work and still receive monthly payments. If you want to try working again, seasonal work may help you ease back into the work force. Read *Working While*

*Disabled* at [www.socialsecurity.gov/pubs/EN-05-10095.pdf](http://www.socialsecurity.gov/pubs/EN-05-10095.pdf) or visit our Ticket to Work website at <https://choosework.ssa.gov> for more information.

Keep in mind that you must report all earnings, including your seasonal earnings, to Social Security; however, they also count toward your future benefits. You earn Social Security credits when you work in a job and pay Social Security taxes. We use your total yearly earnings to figure your Social Security credits. You can learn more at [www.socialsecurity.gov/pubs/EN-05-10072.pdf](http://www.socialsecurity.gov/pubs/EN-05-10072.pdf).

You can also get Social Security retirement or survivors benefits and work at the same time. But if you're younger than full retirement age and earn more than certain amounts, your benefits will be reduced, although not dollar for dollar. Your benefits may increase when you reach full retirement age. You can read more about working while retired at [www.socialsecurity.gov/planners/retire/whileworking.html](http://www.socialsecurity.gov/planners/retire/whileworking.html).

Getting back to work can empower you in a number of ways. Social Security is here for you throughout your life's journey — at each step of your working life and beyond.

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## Social Security Column

### TOP TEN SITES OF SOCIAL SECURITY

By **Bob Simpson**

**Social Security District Manager in Traverse City**



At the end of the year, some of us like to take a tally of our top favorite things, such as movies and songs. At Social Security, we're no different. Because we care a lot about making our services convenient and easy to access, we care a lot about our online services — from signing up for retirement benefits to calculating future payments. That said, here are our top ten websites of 2018:

Our hub for Social Security news and updates is our blog: *Social Security Matters* at [blog.socialsecurity.gov](http://blog.socialsecurity.gov). You can use social media to easily share these informative articles with friends and family.

We have an easy way to learn how to replace your Social Security card at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber). And in many states, you can get a replacement card online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

With our online application for retirement benefits, you can complete and submit one in as little as 15 minutes at [www.socialsecurity.gov/benefits/retirement](http://www.socialsecurity.gov/benefits/retirement).

Knowing how much money you will get in the future can help you plan your finances. Get instant, personalized estimates of your future Social Security benefits at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Save time by applying online! Here's a convenient way to apply for disability benefits at [www.socialsecurity.gov/benefits/disability](http://www.socialsecurity.gov/benefits/disability).

Access our convenient publication library with online booklets and pamphlets (including audio versions) on numerous subjects at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

Tired of reading? Maybe you learn better with visuals. We have informative videos on our YouTube channel at [www.youtube.com/SocialSecurity](http://www.youtube.com/SocialSecurity).

One of our most popular social media outlets is our Facebook page. This is where we engage thousands of customers; you can join the conversation (and follow us) at [www.facebook.com/socialsecurity](http://www.facebook.com/socialsecurity).

Need answers to your Social Security related questions? Our Frequently Asked Questions page is the authoritative resource at [www.socialsecurity.gov/faq](http://www.socialsecurity.gov/faq).

Open your own personal *my Social Security* account, which will enable you to verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information, and more at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

All year long, Social Security is here for you, in person and online. We encourage you to share these pages with colleagues, friends, and family.

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## **Social Security Column**

### UNDERSTANDING SOCIAL SECURITY DISABILITY BENEFITS

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Disability is something most people don't like to think about, but the chances that you'll become disabled probably are greater than you realize. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age.

Social Security pays disability benefits through two programs:

- **The Social Security Disability Insurance (SSDI) program** and;
- **The Supplemental Security Income (SSI) program.**

Social Security Disability Insurance is funded through payroll taxes. Social Security Disability Insurance recipients have worked for years and have made contributions to the Social Security trust fund in the form of Social Security taxes – either FICA (Federal Insurance Contributions Act) for employees or SECA (Self-Employment Contributions Act) for the self-employed.

SSI is a means-tested program, meaning it has nothing to do with work history, but provides payments to people with disabilities who have low income and few resources. Social Security

manages the program, but SSI is not paid for by Social Security taxes. Social Security pays benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. Federal law requires this very strict definition of disability. While some programs give money to people with partial disability or short-term disability, Social Security does not.

It's important that you know which benefits you may be qualified to receive. You can read more about Social Security Disability Insurance at [www.socialsecurity.gov/pubs/EN-05-10029.pdf](http://www.socialsecurity.gov/pubs/EN-05-10029.pdf) and more about SSI at [www.socialsecurity.gov/pubs/EN-05-11000.pdf](http://www.socialsecurity.gov/pubs/EN-05-11000.pdf).

When you apply for either program, we'll collect medical and other information from you and make a decision about whether or not you meet Social Security's definition of disability. In addition to meeting our definition of disability, you must have worked long enough — and recently enough — under Social Security to qualify for SSDI benefits.

The amount needed for a work credit changes from year to year. In 2018, for example, you earn one credit for each \$1,320 in wages or self-employment income. When you've earned \$5,280, you've earned your four credits for the year. In 2019, you earn one credit for each \$1,360 in wages or self-employment income. When you've earned \$5,440, you've earned your four credits for the year.

To see if you meet the requirements for disability benefits, visit [www.socialsecurity.gov/planners/disability/qualify.html](http://www.socialsecurity.gov/planners/disability/qualify.html).

Social Security covers millions of people, including children, wounded warriors, and people who are chronically ill. And this is just a part of what we do. Remember, you can also apply for retirement, spouse's, Medicare, or disability benefits online at [www.socialsecurity.gov/forms/apply-for-benefits.html](http://www.socialsecurity.gov/forms/apply-for-benefits.html).

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## **Social Security Column**

### CARING FOR CHILDREN

**By Bob Simpson**

**Social Security District Manager in Traverse City**



During the holiday season, most of us, regardless of our beliefs, focus on the children we love. Children are our future — we share our knowledge and talent with them — we pass on our values to them knowing they will share those gifts. Social Security safeguards children all year long, but we'd like to take this opportunity to share information about our programs that provide direct support to children.

In 2017, Social Security distributed an average of \$2.6 billion each month to benefit about 4.2 million children because one or both of their parents are disabled, retired, or deceased. Those dollars help to provide the necessities of life for family members and help make it possible for those children to complete high school. When a working parent becomes disabled or dies, Social Security benefits help stabilize the family's financial future.

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; and
- The child must not be working and earning more than the Substantial Gainful Activity limit (\$1,180 a month in 2018 and \$1,220 in 2019).

If the parents of the child or children have more resources than are allowed, then the child or children will not qualify for SSI. You can read more about children’s benefits at [www.socialsecurity.gov/pubs/EN-05-10026.pdf](http://www.socialsecurity.gov/pubs/EN-05-10026.pdf).

Social Security also covers many chronic illnesses and conditions. Compassionate Allowances are a way to quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits. Thousands of children receive benefits because they have one of the conditions on the list at [www.socialsecurity.gov/compassionateallowances/conditions.htm](http://www.socialsecurity.gov/compassionateallowances/conditions.htm).

Visit [www.ssa.gov/people/kids](http://www.ssa.gov/people/kids) to learn more about all we do to care for children. Social Security is with you and your children throughout your life’s journey, securing today and tomorrow. If you know a family who needs our help, please share these resources with them.

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## **Social Security Column**

### **SOCIAL SECURITY BENEFITS TO INCREASE IN 2019**

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Each year we announce the annual cost-of-living adjustment (COLA). Usually, there is an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month, starting the following January. Law requires that federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).

The CPI-W rises when prices increase for the things the average consumer buys. This means that when prices for goods and services we purchase become more expensive, on average, the COLA increases benefits and helps beneficiaries keep up with the changing cost of living.

More than 67 million Americans will see a 2.8 percent increase in their Social Security and SSI benefits in 2019.

January 2019 marks other changes based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax, as well as the retirement earnings test exempt amount, will change in 2019.

Want to know your new benefit amount as soon as possible? In December 2018, we will post Social Security COLA notices online for retirement, survivors, and disability beneficiaries who have a *my Social Security* account. You will be able to view and save these COLA notices securely via the Message Center inside *my Social Security*.

Be the first to know! Sign up for or log in to your personal *my Social Security* account today at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Choose email or text under “Message Center Preferences” to receive courtesy notifications so you won’t miss your electronic COLA notice!

This year, even if you access your COLA notice online, you will still receive your COLA notice by mail. In the future, you will be able to choose whether you receive your notice online instead of on paper. Online notices will not be available to representative payees, individuals with foreign mailing addresses, or those who pay higher Medicare premiums due to their income. We plan to expand the availability of COLA notices to additional online customers in the future.

More information about the 2019 COLA is available at [www.socialsecurity.gov/cola](http://www.socialsecurity.gov/cola).

You can also read our publication about the annual cost-of-living adjustment at [www.socialsecurity.gov/pubs/EN-05-10526.pdf](http://www.socialsecurity.gov/pubs/EN-05-10526.pdf).

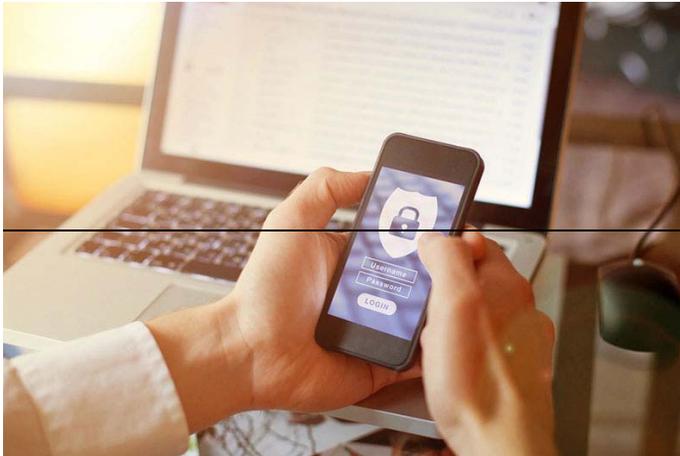
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## **Social Security Column**

### **BEWARE OF SCAMMERS PRETENDING TO BE FROM SOCIAL SECURITY**

**By Bob Simpson**

**Social Security District Manager in Traverse City**



In the digital age, frauds and scams are an unfortunate part of doing business online. During the holiday season, Social Security has traditionally seen a spike in phishing scams, and we want to protect you as best we can.

We urge you to always be cautious and to avoid providing sensitive information such as your Social Security Number (SSN) or bank account information to unknown individuals over the phone or internet. If you receive a call and aren't expecting one, you must be extra careful. You can always get the caller's information, hang up, and — if you do need more clarification — contact the official phone number of the business or agency that the caller claims to represent. Never reveal personal data to a stranger who called you.

Please take note; there's a scam going around right now. You might receive a call from someone claiming to be from Social Security or another agency. Calls can even display the 1-800-772-1213, Social Security's national customer service number, as the incoming number on your caller ID. In some cases, the caller states that Social Security does not have all of your personal

information, such as your Social Security number (SSN), on file. Other callers claim Social Security needs additional information so the agency can increase your benefit payment, or that Social Security will terminate your benefits if they do not confirm your information. This appears to be a widespread issue, as reports have come from people across the country. These calls are not from Social Security.

Callers sometimes state that your Social Security number is at risk of being deactivated or deleted. The caller then asks you to provide a phone number to resolve the issue. People should be aware the scheme's details may vary; however, you should avoid engaging with the caller or calling the number provided, as the caller might attempt to acquire personal information.

Social Security employees occasionally contact people by telephone for customer-service purposes. In only a few special situations, such as when you have business pending with us, a Social Security employee may request the person confirm personal information over the phone.

Social Security employees will never threaten you or promise a Social Security benefit approval or increase in exchange for information. In those cases, the call is fraudulent, and you should just hang up. If you receive these calls, please report the information to the Office of the Inspector General at 1-800-269-0271 or online at [oig.ssa.gov/report](https://oig.ssa.gov/report).

Remember, only call official phone numbers and use secured websites of the agencies and businesses you know are correct. Protecting your information is an important part of Social Security's mission to secure today and tomorrow.

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