

Social Security Administration

1329 S. Division St.
Traverse City MI 49684

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Monthly Information Package December 2020

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Social Security Column

SOCIAL SECURITY BENEFITS INCREASE IN 2021

By Bob Simpson

Social Security District Manager in Traverse City



Nearly 70 million Americans will see a 1.3 percent increase in their Social Security benefits and SSI payments in 2021. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the COLA helps to offset these costs.

January 2021 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2021 will be higher. The retirement earnings test exempt amount will also change in 2021. You can read our press release for more information at www.ssa.gov/news/press/factsheets/colafacts2021.pdf.

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. Want to know your new

benefit amount sooner? You can securely view and save the Social Security COLA notice online via the Message Center inside *my Social Security* in early December without waiting for the mailed notice.

If you don't have an account yet, you will have to create your account by November 18, 2020 to receive the COLA notice online this year. *my Social Security* account holders can opt out of receiving a mailed COLA notice and other paper notices that are available online. You can choose text or email alerts when there is a notice in Message Center by updating your Preferences at www.ssa.gov/myaccount/opt-out.html so you always know when we have something important for you.

Be the first to know! Sign up for or log in to your personal account today at www.ssa.gov/myaccount. Choose email or text under "Message Center Preferences" to receive courtesy notifications. This way you won't miss your online COLA notice!

You can find more information about the 2021 COLA at www.ssa.gov/cola.

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Social Security Column

GET YOUR NEW STANDARDIZED BENEFIT VERIFICATION LETTER ONLINE

By **Bob Simpson**

Social Security District Manager in Traverse City



If you receive a Benefit Verification letter, sometimes called a "budget letter," a "benefits letter," a "proof of income letter," or a "proof of award letter," we have good news for you! A new standardized Benefit Verification letter is now available when you need proof of Social Security benefits, Supplemental Security Income, or Medicare.

In addition to name, date of birth, and the benefits received, the new Benefit Verification letter includes other identifiers to prevent misuse and fraud. This is an added benefit to you as proof of income for loans, housing assistance, mortgage, and other verification purposes.

The same standardized letter is also available if you need proof that you do not receive benefits, or proof that benefits are pending. If you are an individual representative payee, you can use the [my Social Security Representative Payee](#) portal to access the same standardized Benefit Verification letter online for your beneficiaries.

This new standardized Benefit Verification letter is another example of our commitment to improve our service to you.

No matter how you request your letter, whether calling our National 800 Number, your local office, the Interactive Voice Response system, or online with your personal *my* Social Security account at www.ssa.gov/myaccount, the Benefit Verification letter now contains a seamless look.

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Social Security Column

TOP TEN SITES OF SOCIAL SECURITY FOR 2020

By **Bob Simpson**

Social Security District Manager in Traverse City



Our online services often allow you to do business with us without visiting a local office or calling. Here are our top 10 webpages of 2020:

1. Open your own personal *my* [Social Security](https://www.ssa.gov/myaccount) account, where you can verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information if you receive benefits, and more, at www.ssa.gov/myaccount. We continue to add new features to make doing business with us easier than ever.
2. Need answers to your Social Security related questions? Our Frequently Asked Questions page is the authoritative source at www.ssa.gov/faq.
3. Our hub for Social Security news and updates is our blog at blog.socialsecurity.gov. You can use social media to easily share these informative articles with friends and family.

4. You can complete and submit our online application for retirement benefits in as little as 15 minutes at www.ssa.gov/retirement.
5. You can conveniently apply for disability benefits online at www.ssa.gov/benefits/disability.
6. Access our publication library — we have online booklets and pamphlets (including audio versions) on key subjects at www.ssa.gov/pubs.
7. You can learn everything you need to know about Medicare at our dedicated page at www.ssa.gov/benefits/medicare.
8. There's no need to call or visit a local office when you use our online services page at www.ssa.gov/onlineservices.
9. There are times when you may need to fill out a form and submit it to us. You can find what you need easily at www.ssa.gov/forms.
10. Reporting Social Security fraud is a key part of preventing it. You can help stop scammers at www.ssa.gov/antifraudfacts.

We care about giving you easy access to the information you need from us. Please feel free to share these pages with your friends and family.

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Social Security Column

SOCIAL SECURITY AND SMALL BUSINESSES

By Bob Simpson

Social Security District Manager in Traverse City



According to the U.S. Small Business Administration, about 30 million small businesses in the United States employ tens of millions of people. Running a small business can be a 24-7 endeavor. Managing employees, inventory, scheduling, services, and marketing can be challenging.

If you're a small business owner, or you work for one, we can help make your life easier with our suite of services. Our business services allow you to file W-2/W-2Cs online and verify your employees' names and Social Security numbers against our records.

If you run a business, make us your first stop at www.ssa.gov/employer. It will save you valuable time when you need information on W-2s, electronic filing, and verifying Social Security numbers. Small business owners can also take advantage of our Business Services Online at www.ssa.gov/bsowelcome.htm. You must register to use this free service, which also offers fast and secure online W-2 filing options to Certified Public Accountants, enrolled agents, and individuals who process W-2s and W-2Cs.

For more information about electronic wage reporting, please read our publication at www.ssa.gov/pubs/EN-05-10034.pdf.

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