

Social Security Administration

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Monthly Information Package February 2015

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YOUR WINNING RETIREMENT GAME PLAN

By Bob Simpson

Social Security District Manager in Traverse City

This month, a driver will take the checkered flag at the Daytona 500, skiers will stand atop the podium at the World Alpine Ski Championships in Vail, Colo., and a football team will win Super Bowl XLIX in Glendale, Ariz. The sports are different, but the winners share a common trait—years of commitment to their plans.

To win the retirement game, you also need commitment and a plan. For years, you've worked hard and paid into Social Security. Whether you're new to the workforce or getting ready to cross your own career finish line, you'll want to open a *my Social Security* account to see how your hard work is paying off. You can create or access your account at www.socialsecurity.gov/myaccount. You can use it to verify your earnings history, get estimates of your future Social Security benefits, and more. It's the place to get the information you need to put together your own winning game plan.

A good NASCAR pit crew keeps its driver on the track, and our *Retirement Estimator* can do the same for your retirement plan. The *Estimator* offers an instant and tailored estimate of your future Social Security benefits based on your earnings record. You can plug in different anticipated yearly earnings to discover different retirement options and learn how your benefits could increase if you work longer. Give the *Retirement Estimator* a test drive today at www.socialsecurity.gov/estimator.

Once you've come of age to retire—or if you're just in the planning phase—our quick and convenient online services are in place at www.socialsecurity.gov/applyonline. In as little as 15 minutes, you can speed through our online application. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required.

Fine-tune your game plan. Take advantage of our services and resources at www.socialsecurity.gov to optimize your retirement.

A DAY DEDICATED TO THE NEW YOU

By Bob Simpson

Social Security District Manager in Traverse City

Proudly displaying your new last name on a marriage certificate is only the first step in legally changing your name. Now that the wedding and honeymoon are over, you need to tell Social Security so you can get a corrected Social Security card.

February 18 is “Get Another Name Day.” It’s the perfect day for you to get a replacement, corrected, or original Social Security card—but only if you really need one. Of course, you can do this any time, but you should do it as soon as possible after your name changes.

If you have changed your name, whether due to marriage, divorce, or for another reason, the way to change your name with Social Security is to apply for a corrected Social Security card. This ensures that your legal name matches our records, thus avoiding possible problems in the future, such as a delay in obtaining any federal tax refund owed or not getting full Social Security credit for all your earnings.

There are a number of other reasons you may want to get a Social Security card: starting a new job, verifying eligibility for government services, opening a bank account, obtaining medical coverage, filing taxes, and legally changing your name. In most cases, unless an employer or other entity specifically requests to see your card, all they really need is your number. But, be cautious when sharing your Social Security number. People who commit fraud or want to steal your identity will often ask for your Social Security number. Always verify the identity of anyone who is asking, whether you’re online, on the phone, or face-to-face.

If you just had a baby, he or she will need a Social Security number. The main reason is to show your child’s dependent status on your tax return. In most cases, you apply for your newborn’s Social Security card and number, as well as the baby’s birth certificate, in the hospital.

If you need a new, replacement, or corrected Social Security card, you can find all the details at www.socialsecurity.gov/ssnumber, including the “Learn What Documents You Need” page, which lists the specific documents we accept as proof of age, identity, and citizenship. Each situation is unique, but in most cases, you simply need to print, complete, and either mail or bring the application to Social Security with the appropriate documentation (originals or certified copies only).

After you receive your Social Security card, don’t carry it with you. To reduce your risk of identity theft, keep your card in a safe place with your other important papers.

Learn more about your Social Security card and number at www.socialsecurity.gov/ssnumber.

FOLLOW THE GROUNDHOG'S EXAMPLE: STAY INDOORS

By Bob Simpson

Social Security District Manager in Traverse City

Every year, on February 2, we wait to see if Punxsutawney Phil, the world's most famous groundhog, will predict six more weeks of winter. Huge crowds have waited for Phil's prediction each year since 1886. For Phil, seeing his shadow predicts six more weeks of winter-like weather. More often than not, he sees his shadow and goes back inside.

You, too, can remain out of the cold, and save time and money at the same time, by using our secure online service, *my Social Security*, to conduct Social Security-related business from the warmth of your own comfortable home.

When you create a *my Social Security* account at www.socialsecurity.gov/myaccount, you can:

- Keep track of your earnings and verify them every year;
- Get an estimate of your future benefits if you're still working;
- Get an instant letter with proof of your benefits if you currently receive them; and
- Manage your benefits.

Setting up your account is quick, secure, and easy. Set it up during the cold weather, while you're waiting for spring.

Punxsutawney Phil usually predicts more wintery weather, and according to the Groundhog Day event organizers, he is accurate 75 to 90 percent of the time. And let's face it, spring doesn't really start for seven weeks after Phil's time in the spotlight each year.

Whatever the weather, you can expect to be more comfortable than Punxsutawney Phil by using *my Social Security*. Follow the groundhog's example and stay inside!

From the warmth and comfort of your own home, visit www.socialsecurity.gov to learn about all the services we provide online.

WEAR YOUR HEART ON YOUR SLEEVE

By Bob Simpson

Social Security District Manager in Traverse City

February is the month when we celebrate love and friendship. The Centers for Disease Control (CDC) has also declared February as American Heart Month to bring awareness to the leading cause of death for both women and men in the United States: heart disease.

We encourage you to wear red all month to promote cardiovascular disease prevention.

Just as the heart is vital to our emotional and physical well-being, Social Security disability benefits are often a vital lifeline for people who are unable to work due to severe disabilities—whether heart-related or not.

There are numerous ways to protect our hearts, including eating well, exercising, and not smoking. We get checkups, and make sure to keep our cholesterol down.

However, sometimes these measures aren't enough. In fact, disability will affect one in four of today's 20 year-olds before reaching retirement age. The Social Security disability program excels in providing financial help to people when they need it most—help they earned by paying Social Security taxes on their earnings or as dependents of someone who paid Social Security taxes.

Social Security pays benefits to covered people who can't work and whose medical condition meets the strict definition of disability under the Social Security Act. A person is considered disabled under this definition if he or she cannot work due to a severe medical condition that has lasted or is expected to last at least one year or result in death. The person's medical condition must prevent him or her from doing work that he or she did in the past, and it must prevent the person from adjusting to other work based on their age, education, and experience. You can find

all the information you need about eligibility and benefits available to you by reading our publication, *Disability Benefits*, available at www.socialsecurity.gov/pubs.

If you are disabled, and think you are eligible to receive disability benefits, you will need to complete an application for Social Security benefits. It's easy to apply online at www.socialsecurity.gov/disability.

We also invite you to visit our *Faces and Facts of Disability* website to watch and read stories about people who have truly benefited from Social Security's disability program and to get the facts about this very important program. Helping people is at the heart of what we do. You can learn more at www.socialsecurity.gov/disabilityfacts.

During American Heart Month, go ahead and wear your heart on your sleeve. Go red, and go to www.socialsecurity.gov/disabilityfacts.

YOU'RE FLIRTING WITH YOUR FUTURE

By Bob Simpson

Social Security District Manager in Traverse City

Remember your first love? For years, the two of you came to the same place—a cafeteria or office or train car. At first, you sat across from each other, but as the time passed, you edged closer. You stared into each other's eyes. A warm feeling developed in your chest and your lips curved into a coy smile. Soon, you got a smile in return.

International Flirting Week, February 16 to 22, is a reminder that flirting can be fun. But you need to act to bring about what you want in life. That's true about love—and your retirement.

Chances are you've been flirting with the idea of retirement for years. All the while, your retirement has been watching *you*, waiting for you to make a move. All you need to do is take notice.

When you decide to retire, the easiest and most convenient way to make your move is to visit our website, www.socialsecurity.gov, to apply for retirement benefits. You can do it right from the comfort of your home. You can apply for retirement benefits in as little as 15 minutes. In most cases, there are no forms to sign or documents to send; after you submit your electronic application, you're done!

Have your bank account information handy, so you can receive your payments electronically. Electronic payment of federal benefits is now mandatory with few exceptions.

Still not quite ready to take that next step and commit? If you're still just flirting with retirement, check out our *Retirement Estimator*, where you can get instant, personalized estimates of your future retirement benefits. Everybody's doing it at www.socialsecurity.gov/estimator.

Spend a little time with our *Retirement Estimator*, and you may decide it's time to make a commitment after all. Learn more about retirement by reading our publications, *Retirement Benefits* and *When To Start Receiving Retirement Benefits*, both available at www.socialsecurity.gov/pubs. You'll have to look elsewhere for the book of love, but we've got the book of retirement covered.

Stop flirting with your retirement future and check out all our retirement planning tools and services at www.socialsecurity.gov.

QUESTIONS AND ANSWERS

GENERAL

Question:

I recently got married. How can I update my insurance under the Affordable Care Act?

Answer:

You can do so before the Affordable Care Act open enrollment period ends February 15, 2015. You and your spouse can shop for a new healthcare plan any time before February 15. Be sure to update your information, including your new name, address, or anything that might have changed. Healthcare.gov is your hub for everything involving affordable healthcare. To start shopping for a plan that best suits you, visit the website at www.healthcare.gov.

Question:

My child lost his Social Security card. How can I get a replacement?

Answer:

You can replace your child's Social Security card at no cost to you if it is lost or stolen. You are limited to three replacement cards in a year and 10 during a lifetime. Legal name changes and other exceptions don't count toward these limits. Also, you may not be affected by these limits if you can prove you need the card to prevent a significant hardship.

The documents you will need to provide will differ depending on whether your child is a citizen of the United States or foreign-born citizen. To get a new card, you will need to provide original documents that prove citizenship. No photocopies or digital replications are accepted. You will have to provide proof of your identity as well using a U.S. driver's license, a state-issued non-driver identification card, or a U.S. passport.

You can learn more about applying for a replacement Social Security card at www.socialsecurity.gov/ssnumber.

RETIREMENT

Question:

A few months after I started receiving my Social Security retirement benefit, my former employer offered to take me back. It's a great offer. Can I withdraw my retirement claim and reapply later to increase my benefit amount?

Answer:

Social Security understands that unexpected changes may occur after you begin receiving retirement benefits. If you change your mind, you may be able to withdraw your Social Security claim and re-apply at a future date. This withdrawal must occur within 12 months of your original retirement, and you are limited to one withdrawal during your lifetime. Keep in mind, you must repay all of the benefits you received. You can learn more about the one-year period when you can postpone your benefits at www.socialsecurity.gov/retire2/withdrawal.htm

Question:

I heard that Social Security benefits increased at the beginning of the year. What is the average Social Security retirement payment that a person receives each month?

Answer:

You are right—Social Security benefits increased this year. In 2015, nearly 64 million Americans who receive Social Security or Supplemental Security Income (SSI) began receiving a cost-of-living adjustment (COLA) increase of 1.7 percent to their monthly benefit payments. The average monthly Social Security benefit for a retired worker in 2015 is \$1,328 (up from \$1,306 in 2014). The average monthly Social Security benefit for a disabled worker in 2015 is \$1,165 (up from \$1,146 in 2014). As a reminder, eligibility for retirement benefits still requires 40 credits (usually about 10 years of work). The Social Security Act details how the COLA is calculated. You can read more about the COLA at www.socialsecurity.gov/cola.

DISABILITY

Question:

I'm getting ready to start filling out my disability benefits application online, but I'm concerned I will need to stop before I can finish it. Can I stop before completing the application and come back to finish it later? If so, how do I return to my online application to finish it when I have all the information I need?

Answer:

Applying for disability is a multi-step process that may take one to two hours to complete, depending on your situation. You can save your application as you go. This allows you to come back and finish later.

When you start your application, you will receive a "Re-entry Number." You will need this number to return to your application to complete it. You can go back to the online application at <https://secure.ssa.gov/iClaim/dib>.

After you're finished and have submitted your application, we'll contact you with any updates or questions we may have about your information. You can also use our application status page to check on the status of your completed application online at <https://secure.ssa.gov/apps6z/IAPS/applicationStatus>

Question:

Often, I need assistance with day-to-day tasks. My daughter offered to help me with my Social Security claim and wants to represent me. Is that okay?

Answer:

You can choose to have a representative help you when you do business with Social Security. We'll work with your representative in the same way we would work with you. Select a qualified person, because this person will act for you in most Social Security matters.

First, you will need to fill out the Appoint a Representative form at

www.socialsecurity.gov/forms/1696.pdf.

Keep in mind that an attorney or other individual who wants to collect a fee for providing services in connection with a claim must generally obtain our prior authorization.

SUPPLEMENTAL SECURITY INCOME

Question:

I am receiving Social Security and Supplemental Security Income (SSI) benefits. I just got married, and I am wondering if my benefits, and my new spouse's benefits, will stay the same.

Answer:

If you marry, your spouse's income and resources may change your SSI benefit. It is your responsibility to report your status change to Social Security as soon as possible. If you and your spouse both get SSI, your benefit amount will change from an individual rate to a couple's rate.

If you are receiving Social Security benefits as a widow, divorced widow, widower, or divorced widower, other factors to keep in mind are:

- You cannot get benefits if you remarry before age 60; and
- You cannot get benefits if you're disabled and remarry before age 50.

Generally, your benefits end if you were receiving divorced spouse's benefits and you remarry. You can read more about SSI and Social Security benefits at our publications library, available at www.socialsecurity.gov/pubs.

Question:

I know that some of my resources affect my Supplemental Security Income (SSI). Is there a list of resources Social Security takes into account when providing payments?

Answer:

Resources are things you own and can use to pay for food and shelter. Resources include bank accounts, personal property, and real estate. We use the value of your resources to determine if you can get SSI. We don't count all of your resources, including the value of the home and property where you live. Some resources we **do** count include:

- Cash;
- Bank accounts, stocks, U.S. savings bonds;
- Land;
- Life Insurance;
- Personal Property (excluding the value of your home);
- Vehicles;
- Anything else you own which could be changed to cash and used to pay for food or shelter; and
- Deemed resources.

Sometimes we deem a portion of the resources of a spouse, parent, parent's spouse, sponsor of an alien, or sponsor's spouse as belonging to the person who applies for SSI. You can learn more about which resources Social Security uses to determine your SSI payment at

www.socialsecurity.gov/ssi/text-resources-ussi.htm.

MEDICARE

Question:

If I have a question about my Medicare bill, who should I contact?

Answer:

First, contact your provider. If you are unable to get your question answered or the problem resolved, then contact 1-800 MEDICARE (1-800-633-4227). For more information about Medicare benefits, visit www.medicare.gov.