

# Social Security Administration

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## **Social Security Column**

COMING OF AGE ... AGAIN!

**By Bob Simpson**

**Social Security District Manager in Traverse City**

Think back to when you were younger.

Life was simple at the kids' table. The smell of a home-cooked dinner filling the air on a lazy Sunday afternoon and, after dinner, everyone crowding around the TV to watch the last football game of the season.

Fast-forward a few years, when the adults first invited you to their table, and your life changed. Your coming-of-age moment had arrived! This rite of passage is a transition from asking permission to giving notice.

Coming-of-Age Day in Japan honors all the young people who reached age 20 during the past year. This national holiday takes place on the second Monday of January and celebrates their privileges and responsibilities as new adults.

Coming-of-age moments don't come just once in life. Another important coming-of-age moment occurs when you decide to retire. Social Security can help.

Determining when to retire is a personal decision, influenced by your preferences and lifestyle. We encourage you to go online to [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs) and read our fact sheet, *When To Start Receiving Retirement Benefits*. You may find that this information helps you make an informed decision about the best time to retire. Invest the time to learn what you should do now to enjoy your retirement later.

Once you've come of age to retire—or even before, while you're in the planning phase—our quick and convenient online services are available at [www.socialsecurity.gov/retireonline](http://www.socialsecurity.gov/retireonline). In as little as 15 minutes, you can soar through our online application.

It has never been easier to come of age at retirement!

Take advantage of our services and resources to make the best decision for *you* at [www.socialsecurity.gov](http://www.socialsecurity.gov).

## **Social Security Column**

RING IN THE NEW YEAR WITH A COLA

**By Bob Simpson**

**Social Security District Manager in Traverse City**

Happy New Year from Social Security! Put down the champagne and ring in the New Year with a COLA! And we don't mean the soda. In 2015, nearly 64 million Americans who receive Social Security or Supplemental Security Income (SSI) will receive a cost-of-living adjustment (COLA) increase to their monthly benefit payments of 1.7 percent.

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).

For people who receive SSI, the maximum federal payment amount increased to \$733 (up from \$721 in 2014).

Other Social Security changes in 2015 are also worth noting. For example, the maximum amount of earnings subject to the Social Security payroll tax will increase to \$118,500 (up from \$117,000 in 2014). A worker will earn one credit toward Social Security coverage after paying taxes on \$1,220 in earnings in 2015 (up from \$1,200 in 2014). As a reminder, eligibility for retirement benefits still requires 40 credits (usually about 10 years of work).

Information about Medicare changes for 2015 is available at [www.medicare.gov](http://www.medicare.gov).

The Social Security Act outlines how the COLA is calculated. To read more about the COLA, please visit [www.socialsecurity.gov/cola](http://www.socialsecurity.gov/cola).

To learn more about other changes in 2015, read our fact sheet at [www.socialsecurity.gov/news/press/factsheets/colafacts2015.html](http://www.socialsecurity.gov/news/press/factsheets/colafacts2015.html).

## **Social Security Column**

FROM DREAM TO REALITY WITH *MY SOCIAL SECURITY*

**By Bob Simpson**

**Social Security District Manager in Traverse City**

In 1963, Dr. Martin Luther King, Jr. spoke about his dream of an America where equality was more than a concept—where it was an everyday reality.

*I have a dream that one day this nation will rise up and live out the true meaning of its creed: "We hold these truths to be self-evident: that all men are created equal."*

His dream struck a chord with many people and inspired a nation. It shined a light on the ideal that every citizen should have equal opportunity to prosper and succeed.

As we remember Dr. King and his dream for America, take a moment to reflect on your dreams for yourself and your family. What are the things that you want for your future? Do you see yourself enjoying retirement someday?

With some planning, that dream can come true. The best way to keep your retirement dreams on track is by opening a *my Social Security* account. A *my Social Security* account is an excellent tool that helps you plan for the future. It lets you verify your earnings on your personal *Social Security Statement*—because your future retirement benefit depends on your earnings throughout your career. You can view your *Statement* at any time, giving you a good picture of what your future benefits will be. When you are ready to retire, you can even go online to apply for benefits from your home or office.

And the advantages of having a *my Social Security* account don't stop after you retire. Once you start receiving benefits, you can manage them with a *my Social Security* account. You can get an

instant benefit verification letter, check your benefit and payment information, change your address and phone number, and start or change your direct deposit information—all online.

Setting up a *my Social Security* account is quick, secure, and easy. Millions of Americans already have accounts. In fact, someone opens one about every 6 seconds. Join the crowd and sign up today at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

It's the stuff dreams are made of.

## Social Security Column

### TIP YOUR HAT FOR PIE DAY AND SOCIAL SECURITY

**By Bob Simpson**

**Social Security District Manager in Traverse City**

A hundred years ago, no one would leave the house without a hat. Hats were everywhere: top hats, cowboy hats, stovepipe hats, even pork pie hats. Women wore elaborate hats to church, matching them to their fashionable outfits. Today, people celebrate their favorite sports teams with ball caps. And, we celebrate National Hat Day on January 15.

Social Security wears many hats to provide you with world-class customer service and benefits. One of the hats is as the administrator of the nation's Social Security disability insurance program, known as SSDI. This program provides critical support to some of our most vulnerable citizens—those with severe disabilities. You can start your disability application online from the convenience of home by visiting [www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability). You will save time and money by avoiding a trip to a Social Security office. And, you can wear your favorite fedora while you do it.

And, hats off to Pie Day on January 23! Planning and applying for retirement is as easy as pie at [www.socialsecurity.gov/retirement](http://www.socialsecurity.gov/retirement), where you'll have quick and easy access to online financial planning tools like the *Retirement Estimator*. The *Retirement Estimator* lets you experiment with different earnings and retirement dates to make sure your slice of retirement is just right for you. Make sure you have your piece of the pie covered. Create your personal *my Social Security* account to view your *Social Security Statement* instantly and to learn about retirement benefits you can receive. Sign up for your account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Wearing another hat, Social Security offers survivors benefits. Once you've registered for a *my Social Security* account, view your *Social Security Statement* to see the total survivors benefits your family may receive if something happens to you. Take the time now to make sure your

family is provided for in the event of your death. You can get started at [www.socialsecurity.gov/survivorplan](http://www.socialsecurity.gov/survivorplan). Now *there 's* a plan that's fully baked!

Whether you are retiring, are disabled, or are a survivor, you can use the online benefits planners at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners) to understand your Social Security protection better.

Like a good hat, Social Security has you covered.

## **Social Security Column**

### UNFLINCHING IN THE FIGHT AGAINST FRAUD

**By Bob Simpson**

**Social Security District Manager in Traverse City**

If you're like most people, you protect what's valuable to you.

To protect your family financially, you buy health and life insurance. To protect your home, you get homeowner's insurance, a security alarm, or perhaps a large dog. To protect your jewelry, you hide it in a safe place or buy insurance in case you need to replace it. To protect your money, you invest it, perhaps in a bank that offers FDIC coverage.

Social Security is much the same. We value the people we serve, our employees who work hard to provide world-class customer service, and the integrity of our programs. We protect these by using many tools to identify, prevent, and stop fraud, and we seek the maximum punishment for those who commit it.

The tools we use help us predict where fraud may occur, and, by monitoring cases closely, we identify fraud sooner rather than later. We also have stiff penalties that discourage people from committing fraud.

Social Security has a zero-tolerance policy for fraud. While we cannot prevent every instance of fraud any more than law enforcement can prevent all crime, we aggressively investigate and pursue prosecution of those who try to cheat the system. Our message to those who would defraud Social Security is clear: We will find you; we will prosecute you; we will seek the maximum punishment allowable under the law; and we will fight to restore to the American public the money you've stolen.

Social Security takes fraud seriously and so should you. If you suspect someone is committing Social Security fraud, report it online at <http://oig.ssa.gov/report> or call the Social Security Fraud Hotline at 1-800-269-0271.

## QUESTIONS AND ANSWERS

### *GENERAL*

**Question:**

I'm creating my budget for 2015. How much will my benefit increase at the beginning of the year?

**Answer:**

The monthly Social Security and Supplemental Security Income benefits for nearly 64 million Americans will increase by 1.7 percent in 2015. This annual cost-of-living adjustment (COLA) is tied to the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics. This New Year, you can enjoy your COLA starting in January. Read our press release at [www.socialsecurity.gov/news/#!/post/10-2014-2](http://www.socialsecurity.gov/news/#!/post/10-2014-2).

**Question:**

I'd like to change the healthcare coverage that I signed up for through Healthcare.gov. How can I do that?

**Answer:**

The open enrollment period for Affordable Healthcare coverage takes place from November 15, 2014 to February 15, 2015. During this four-month period, you can enroll in a new plan or change current plans using the Affordable Care Act's Marketplace. To continue health coverage in 2015, simply renew the current health plan, or choose a new plan through the Marketplace between now and February 15, 2015. Once the open enrollment deadline passes, the only way to get coverage for 2015 is to qualify for a "Special Enrollment Period" due to a qualifying life event as specified by HealthCare.gov. You have four months to decide what type of coverage you want, but the sooner you act, the sooner you will enjoy the security of affordable healthcare.

Find out more about HealthCare.gov's open enrollment period at [www.healthcare.gov](http://www.healthcare.gov).

## *RETIREMENT*

### **Question:**

I went back to work after retiring, but now the company I work for is downsizing. I'll be receiving unemployment benefits in a few weeks. Will this affect my retirement benefits?

### **Answer:**

When it comes to retirement benefits, Social Security does not count unemployment as earnings, so your retirement benefits will not be affected. However, any income you receive from Social Security may reduce your unemployment benefits. Contact your state unemployment office for information on how your state applies the reduction to your unemployment compensation.

### **Question:**

I plan to retire in spring of 2015. How soon can I file for my Social Security benefits?

### **Answer:**

You can file four months before you plan to receive benefits. Go ahead and apply now if you plan to retire when winter's frost finally lets up. To apply, go to [www.socialsecurity.gov/applytoretire](http://www.socialsecurity.gov/applytoretire). Applying online has never been easier—you can do it from the comfort of your home. All you need is 15 minutes and Internet access.

## *DISABILITY*

### **Question:**

I was wounded while on military service overseas. What are the benefits for wounded warriors, and how can I apply?

### **Answer:**

Through the Wounded Warrior program, Social Security expedites processing of disability claims of current military service members or veterans disabled while on active duty on or after October 1, 2001. Also, service members and veterans who have a Veterans Administration compensation rating of 100% Permanent and Total (P&T) may receive expedited processing of applications for Social Security disability benefits. Keep in mind, this expedited process applies to only the application for benefits. To be eligible for benefits, you must meet Social Security's strict definition of "disability," which means:

- You must be unable to do substantial work because of your medical condition(s); and
- Your medical condition(s) must have lasted, or be expected to last, at least one year or to result in death.

You can apply online at [www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability) or call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778).

You can find more information for veterans at [www.socialsecurity.gov/people/veterans](http://www.socialsecurity.gov/people/veterans).

**Question:**

My aunt became mentally disabled as a result of a car accident. Does Social Security have a special program for people who are obviously physically or mentally disabled?

**Answer:**

Social Security is committed to providing benefits quickly to applicants who are severely disabled. Through our Compassionate Allowances program, we can quickly identify diseases and other medical conditions that qualify, based on minimal objective medical information, and that allow us to make payments much sooner than the usual review process allows. Compassionate Allowances is not a separate program from the Social Security disability insurance or Supplemental Security Income programs. People who don't meet the Compassionate Allowances criteria will still have their medical conditions reviewed by Social Security.

Learn more about our Compassionate Allowances at

[www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances)

## *SUPPLEMENTAL SECURITY INCOME*

### **Question:**

I have been receiving my Supplemental Security Income by direct deposit for years, but I need to change my bank account. How can I do that?

### **Answer:**

The most convenient way to change your direct deposit information is by logging in to your personal *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). This is the safest and most secure method for updating and verifying your information. And, it's more convenient than visiting a local Social Security office. With your account, you can also track your earnings, estimate future benefits, and get a letter with proof of your benefits. Think of *my Social Security* as your hub for all Social Security-related information.

### **Question:**

I receive Supplemental Security Income (SSI), and I just got promoted and received a pay increase at my job. Do I need to tell Social Security about the promotion?

### **Answer:**

Because the Supplemental Security Income program is needs-based, the amount of the payment you receive is partly based on your income. You will need to report your wages monthly to make sure you get timely and accurate payments. The law requires you to report your earnings by phone or mail or take your pay stubs to Social Security at the beginning of each month. When you report your earnings, make sure to include overtime, vacation pay, and bonuses. If your income changes because of a job loss or promotion, Social Security will likely either increase or decrease your payments.

Learn more by reading the fact sheet, *Reporting Wages When You Receive Supplemental Security Income (SSI)*, at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

## *MEDICARE*

### **Question:**

I applied for Medicare benefits last week. How can I check the status of my application?

### **Answer:**

Checking the status of your application is easy. If you applied for benefits, you can check the status at our secure website, [secure.ssa.gov/apps6z/IAPS/applicationStatus](https://secure.ssa.gov/apps6z/IAPS/applicationStatus), but you must wait 5 days from the date you originally filed. You will need to enter your Social Security number and the confirmation number you received when you filed your application. Your application status also shows the date that we received your application, any requests for additional documents, the address of the office processing your application, and whether a decision has been made about your benefits. If you are unable to check your status online, you can call us at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday from 7 a.m. to 7 p.m.