

Social Security Administration

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Social Security Column

FIVE WAYS SSA.GOV SAVES YOU TIME

By **Bob Simpson**

Social Security District Manager in Traverse City



Our online tools and services save you time and make your life easier. Often, there's no need to contact us. Here are five of our webpages that can make your life easier:

1. With your own personal *my Social Security* account, you can request a replacement Social Security card, verify your earnings, get future benefit estimates, obtain benefit verification letters, and more at www.ssa.gov/myaccount.
2. Need answers to your Social Security-related questions? Visit our Frequently Asked Questions page at www.ssa.gov/faq.
3. You can complete and submit your online application for retirement benefits in as little as 15 minutes at www.ssa.gov/benefits/retirement.
4. Access our publications library with online booklets and pamphlets, including audio versions, on key subjects at www.ssa.gov/pubs.

5. Check out our blog for Social Security news and updates at <https://blog.ssa.gov>.

Please share these pages with your friends and family.

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Social Security Column

HEARINGS WITH THE SOCIAL SECURITY ADMINISTRATION DURING COVID-19

By **Bob Simpson**

Social Security District Manager in Traverse City



In March 2020, we temporarily closed all of our Social Security Hearing Offices due to the Coronavirus pandemic and are not offering in-person hearings. During the office closures, we are providing two flexible, safe, and secure hearing options: either a telephone hearing or our new option of an online video hearing.

Additional information on both of these hearing options is available here:

www.ssa.gov/appeals/hearing_options.html

What are “online video hearings”?

Online video hearings are a secure way to conduct hearings over the internet, using a free platform called Microsoft Teams. You and your representative, if you have one, can attend the

online video hearing safely and securely from any private place with a secure internet connection using a camera-enabled smartphone, tablet, or computer.

Like our telephone hearings option, the online video hearings option is not mandatory. We will conduct online video hearings the same way we conduct telephone and in-person hearings. During the hearing, the administrative law judge (ALJ) will swear in all hearing participants and listen to your testimony. You will see the ALJ and representative, if one has been appointed. Other participants, such as vocational/medical experts and interpreters, will join by phone.

What are the technology requirements to participate in an online video hearing?

You and an appointed representative, if applicable, must have access to email and a personal computer, laptop, or Android/Apple tablet or mobile device with a secure and private, high-speed Wi-Fi or cellular data connection. The device must have a camera, microphone, and speakers. If using a mobile device, you must download the free Microsoft Teams application.

We will send you a link to a user guide that explains how to access and use Microsoft Teams before the date of an online video hearing.

Please read our publication *Online Video Hearings at the Social Security Administration* at www.ssa.gov/pubs/EN-70-10284.pdf for additional information. A short video about online video hearings is available at www.ssa.gov/appeals/hearing_video.html.

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Social Security Column

SUBMIT YOUR DISABILITY UPDATE REPORT ONLINE

By Bob Simpson

Social Security District Manager in Traverse City



We are required to conduct continuing eligibility reviews for disabled beneficiaries every three years. This process requires that beneficiaries complete a Continuing Disability Review mailer to update information about their medical conditions and recent treatments.

We now offer an online option to complete this update and provide any supporting documents about your medical treatment or your work.

We designed this new form with convenience in mind — and to save you time. You can access the [online form](http://www.ssa.gov/ssa455-online-form) at www.ssa.gov/ssa455-online-form. (Use either Microsoft Edge or Google Chrome for the best online experience.)

You will need your Social Security number, your current address and phone number, and a valid email address to complete the form. Also, you must have received a request for an updated disability report in the mail.

Once you “Click to Sign,” you will receive an email from echosign.com asking you to confirm your digital signature. Check your junk folder if you don’t receive it within a few minutes. Your signature isn’t complete — and your form won’t be processed — until you complete the instructions in your email.

Please visit our [blog](https://blog.ssa.gov) at blog.ssa.gov for more articles — and our frequently asked questions page at ssa.gov/faq. Please be sure to let your friends and loved ones know about this new online option.

***NOTE:** The mention of Microsoft Edge and Google Chrome is for informational purposes only and does not constitute an endorsement by the Social Security Administration.*

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Social Security Column

THREE WAYS TO FIGHT SCAMMERS WHO TARGET YOUR SOCIAL SECURITY BENEFITS

By Bob Simpson
Social Security District Manager in Traverse City



Scammers are always finding new ways to steal your money and personal information by exploiting your fears. The most effective way to defeat scammers is to know how to identify scams and to ignore suspicious calls and emails.

One common tactic scammers use is posing as federal agents and other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Here are three things you can do:

- Hang up right away or do not reply to the email.
- Never give personal information, money, or retail gift cards.
- Report the scam at oig.ssa.gov immediately to Social Security's law enforcement team at the Office of the Inspector General.

You should continue to remain vigilant of phone calls when someone says there's a problem with your Social Security number or your benefits. If you owe money to Social Security, we will mail you a letter explaining your rights, payment options, and information about appealing.

There are a few ways you can identify a scam call or email. Remember that we will never:

- Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.
- Promise a benefit increase or other assistance in exchange for payment.
- Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.
- Demand secrecy from you in handling a Social Security-related problem.
- Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with our agency, it is unlikely we will contact you. Again, if you get a suspicious call claiming to be from Social Security, you should hang up and report it right away to our Office of the Inspector General at oig.ssa.gov.

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Social Security Column

FOUR QUESTIONS ABOUT SOCIAL SECURITY THAT CAN HELP YOU PLAN YOUR RETIREMENT

By Bob Simpson

Social Security District Manager in Traverse City



Social Security benefits are part of the retirement plan of almost every American worker. If you're among the many people covered under Social Security, you should know what your future benefit may be. These monthly payments may be a vital part of your retirement income.

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily. Even if you have never worked under Social Security, you may be able to get spouse's retirement benefits if you are at least 62 years old and your spouse receives retirement or disability benefits.

Our online retirement portal at www.ssa.gov/retirement is a great place to start mapping out your retirement plan. There, we provide important information that you should know. For example, have you considered:

- When you should apply to start retirement benefits?
- What documents you need to provide?
- Which factors may affect your retirement benefits?
- What you should remember to do after you apply for retirement benefits?

You can use your personal *my Social Security* account at www.ssa.gov/myaccount to get an instant estimate of your future retirement benefits. You can also see the effects of starting your retirement benefits at different ages.

Benefits for family members may also be important to you. When you start receiving Social Security retirement benefits, members of your family may also qualify to receive benefits on your record. You can learn more at www.ssa.gov/benefits. Please share this information with family and friends to help them prepare for retirement.

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