

Social Security Administration

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Monthly Information Package

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Social Security Column

SOCIAL SECURITY, A SOURCE OF INDEPENDENCE FOR MILLIONS

By Bob Simpson

Social Security District Manager in Traverse City



On July 4, people in communities everywhere celebrate our nation's independence with neighbors, family, and friends. A strong community promotes independence by helping each other lead full and productive lives.

Social Security has been helping people maintain a higher quality of life and a level of independence for over 80 years. Over those decades, we've made it even easier for you to access the programs and benefits you might need. Now, applying online is the fastest way to get those crucial benefits.

Here are some the types of benefits you can apply for:

- **Retirement or Spouse's Benefits** – You must be at least 61 years and 9 months old and want your benefits to start no more than four months in the future. Apply at www.socialsecurity.gov/retireonline.

- **Disability** – You can apply online for disability benefits or continue an application you already started. Apply for Disability at www.socialsecurity.gov/disabilityonline.
- **Extra Help with Medicare Prescription Drug Costs** – Many people need assistance with the cost of medications. Apply for Extra Help at www.socialsecurity.gov/i1020.
- **Medicare** – Medicare is a national health insurance program administered by the U.S. federal government that began in 1966. You can apply online or continue an application you already started at www.socialsecurity.gov/retireonline.
- **Supplemental Security Income (SSI)** – SSI is a federal income program funded by general tax revenues designed to help aged, blind, and disabled people who have little or no income. You may be able to apply online if you meet certain requirements. See if you can apply online for SSI at www.socialsecurity.gov/benefits/ssi.

Social Security provides benefits for millions of people including wounded warriors and children, the chronically ill and the disabled who cannot work. Find the help you or your family need at www.socialsecurity.gov/benefits.

Don't forget, our many online services can provide you and the ones you love with lifelong independence. From replacing a lost Social Security card to estimating your benefits, you can access these powerful tools at www.socialsecurity.gov/onlineservices.

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Social Security Column

10 POWERFUL WAYS TO USE SOCIAL SECURITY ONLINE

By Bob Simpson

Social Security District Manager in Traverse City



Chances are good that you use the internet or a cell phone app every day. Social Security has you covered. We've created online tools to make the lives of millions of people easier. We've put together a top ten list of easy-to-use resources for you.

Want access to our latest news, retirement planning tips, and helpful information? *Social Security Matters* is our blog at blog.socialsecurity.gov. There, you can also connect with us on Facebook, Twitter, LinkedIn, and YouTube, where you can watch our popular videos.

Our online calculators, such as the Retirement Estimator, the Life Expectancy Calculator, and the Early or Late Retirement Calculator, can be found at www.socialsecurity.gov/planners/calculators.

Apply for Social Security benefits online. This is the fastest, most convenient way to apply for retirement, spouses, disability, or Medicare benefits without visiting a local office or calling to speak to a representative; we can be found online at www.socialsecurity.gov/benefits.

Lost or missing your Social Security card? Find out how to get a new, replacement, or corrected card at www.socialsecurity.gov/ssnumber. In fact, you may be able to quickly request a replacement card online with a *my Social Security* account, if you meet certain qualifications, at www.socialsecurity.gov/myaccount.

Verify your annual earnings and review estimates of your future Social Security benefits when you access your *Social Security Statement*, one of the many services available with a *my Social Security* account at www.socialsecurity.gov/myaccount.

Do you have to pay taxes on Social Security benefits? How do you apply for Social Security retirement benefits? What is your full retirement age? Discover the answers to your Social Security related questions at our Frequently Asked Questions page at www.socialsecurity.gov/faq.

Do you own a business? The Business Services Online Suite of Services allows organizations, businesses, individuals, employers, attorneys, non-attorneys representing Social Security claimants, and third-parties to exchange information with Social Security securely over the internet. Find it at www.socialsecurity.gov/bso/services.htm.

Have you dreamed of moving abroad? Learn how Social Security makes international payments and how you can do business with us from around the world at www.socialsecurity.gov/foreign.

Are you a veteran? Are you at mid-career? Maybe you're new to the workforce. Find out how we fulfill your needs through life's journey on our People Like Me page at www.socialsecurity.gov/people.

If you like to read and prefer to know all the details, our publications webpage is a library of helpful information. Access it at www.socialsecurity.gov/pubs.

We make things simple, easy to use, and beneficial. And we're always here to help you secure today and tomorrow, www.socialsecurity.gov.

Social Security Column

ACCESS SOCIAL SECURITY'S EDUCATOR TOOL KIT

By Bob Simpson

Social Security District Manager in Traverse City



With so many students gone for the summer, teachers may now have time to prepare a different kind of lesson plan. Help students prepare a better future for themselves with practical knowledge about financial planning. There's no better time to let young people know that the younger they start saving, the easier it will be to reach their goals.

Let us introduce you to the Social Security Educator Toolkit. This is a rich resource for teachers and advocates. Our Information for Educators page contains a toolkit with information and resources to educate and engage students on Social Security. It includes:

- Two lesson plans with objectives;
- Infographics and handouts for each lesson plan;
- Links to Social Security webpages;
- Talking points; and
- Quiz questions and answers.

It's important for students to understand why Social Security was created and why it is essential to their lives today and in the future. This knowledge and understanding will provide students a strong base on which to build their financial future.

You can access the webpage and toolkit at www.socialsecurity.gov/thirdparty/educators.html.

Young workers can also see how Social Security directly relates to them at
www.socialsecurity.gov/people/students.

Getting young people excited about saving can be a somewhat abstract subject. Let them know their dreams can be achieved with thoughtful planning and a bit of discipline. Social Security is securing today and tomorrow with your help and the help of today's educated youth.

We're also always here for you if you need information about programs and benefits. Visit us anytime at www.socialsecurity.gov.

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Social Security Column

SOCIAL SECURITY IS HERE FOR PEOPLE LIKE YOU

By Bob Simpson

Social Security District Manager in Traverse City



All kinds of people make up this great nation. Seniors, soldiers, individuals with disabilities, and newlyweds — they are the workers, civic leaders, social workers, and artistic creators of countless things and ideas that help us have better lives every day. All of our collective talents and passions create one of the most unique societies in the history of the world.

Social Security understands your individual needs. From early career to retirement, we're here, securing today and tomorrow. Our People Like Me webpages give you information tailored to your specific needs. Here are a few:

- **Early Career** – The earlier you start saving, the better off you will be — during your working years and in retirement. Learn how Social Security is here for you when you start working at www.socialsecurity.gov/people/earlycareer.

- **Mid-Career** – Did you relocate for a better job? Are you starting a family? Buying your first home? There's a lot to consider when planning your future and we can help. www.socialsecurity.gov/people/midcareer.

- **Veterans and Wounded Warriors** – Providing services to those who served us is how we honor the people who put their lives on the line for our freedom. Learn more about how we help service members at www.socialsecurity.gov/people/veterans.
- **Pre-Retirement** – For those of you who are about to retire, we not only congratulate you, we offer many resources for your golden years. See how we can help at www.socialsecurity.gov/people/preretirement.
- **Women** – Statistically, women live longer and earn less over their lifetimes. This creates unique challenges for a long and happy retirement. Learn how you can get ahead by knowing the facts at www.socialsecurity.gov/people/women.

Creating resources for people like you helps us provide you with information about programs that can create lasting, positive change in your life. Share these People Like Me pages with friends and family at www.socialsecurity.gov/people.

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Social Security Column

MONITORING YOUR EARNINGS RECORD CAN REALLY PAY OFF

By Bob Simpson

Social Security District Manager in Traverse City



You work hard for your money. You're saving and planning for a secure retirement. Now you need to make sure you're going to get all the money you deserve. Regularly reviewing your Social Security earnings record can really pay off, especially when every dollar counts in retirement.

If an employer did not properly report just one year of your work earnings to us, your future benefit payments from Social Security could be close to \$100 per month less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. Sooner is definitely better when it comes to identifying and reporting problems with your earnings record. As time passes, you may no longer have easy access to past tax documents, and some employers may no longer be in business or able to provide past payroll information.

It's ultimately the responsibility of your employers — past and present — to provide accurate earnings information to Social Security so you get credit for the contributions you've made

through payroll taxes. But you can inform us of any errors or omissions. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct.

So, what's the easiest and most efficient way to validate your earnings record?

- Visit www.socialsecurity.gov/myaccount to set up or sign in to your own *my Social Security* account;
- Under the “My Home” tab, select “Earnings Record” to view your online *Social Security Statement* and taxed Social Security earnings;
- Carefully review each year of listed earnings and use your own records, such as W-2s and tax returns, to confirm them;
- Keep in mind that earnings from this year and last year may not be listed yet; and
- Notify us right away if you spot errors by calling 1-800-772-1213.

More detailed instructions on how to correct your Social Security earnings record can be found at www.socialsecurity.gov/pubs/EN-05-10081.pdf.

Securing today and tomorrow requires accuracy and diligence on our part and yours. You'll be counting on Social Security when you reach retirement age. Make sure you're getting every dollar you've earned. You can access us any time at www.socialsecurity.gov.

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