

Social Security Administration

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April 29, 2015

Monthly Information Package

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Social Security Column

GIVE THE GIFT OF TIME AND LOVE THIS MOTHER'S DAY

By Bob Simpson

Social Security District Manager in Traverse City

What do you plan to get for Mom this Mother's Day? If she's like most Americans, she probably feels time-constrained and the hours she spends with family and friends are precious. So, in addition to giving her flowers or a card, give her a gift she'll really appreciate: the chance to spend more time with the ones she loves!

While spending time with your mom on Sunday, May 10, you can help her quickly and easily sign up for a free, online *my Social Security* account. You can do it from home, which means less time waiting in line, and more time doing the things you want to do together.

Signing up for a *my Social Security* account will give Mom the tools she needs to stay on top of her future Social Security benefits. When she signs up at www.socialsecurity.gov/myaccount, she can do a number of things. First and foremost, she can plan for her retirement.

Mom can never start planning for retirement too early. If she isn't already retired, she can view her *Social Security Statement*, verify her earnings records, and find out what benefits she can expect to receive at age 62, her full retirement age, or at age 70.

Is Mom thinking of retiring at a different age? It's easy to get instant, personalized benefit estimates, too. Just escort Mom to the *Retirement Estimator*, where she can plug in different scenarios to find out how much she can expect in Social Security benefits. She can also plug in different future wage amounts to see how her future benefits can be affected by when she retires and how much she contributes. Visit the *Retirement Estimator* at www.socialsecurity.gov/estimator.

As she continues to work and earn wages, she can use her *my Social Security* account to keep track of and verify her annual earnings. If Mom has already retired and receives Social Security benefits, she can use her account to:

- Get an instant letter with proof of her benefits;
- Change her address and phone number; and
- Start or change direct deposit of her benefit payment.

The time saved by using our convenient and secure online services is priceless. Helping Mom sign up for a *my Social Security* account at www.socialsecurity.gov/myaccount is a great, personalized gift that shows you really care!

Social Security Column

GET INTO THE ACT WITH OLDER AMERICANS MONTH

By Bob Simpson

Social Security District Manager in Traverse City

In May, we recognize Older Americans Month to acknowledge older Americans and their contributions to the nation.

More than 40 million people in the United States are 65 or older. By 2035, the U.S. Census Bureau projects this number will double, which makes improving the quality of life for older Americans even more important as we look to the future. It is Social Security's priority to provide a safety net for older Americans. You can learn more about Social Security at www.socialsecurity.gov.

The main reason Social Security was established 80 years ago was to help older Americans. For many older Americans, Social Security benefits are their only source of retirement income. Social Security payments continue for life and are adjusted to keep pace with inflation. The American Association of Retired Persons (AARP) estimates that these benefits help keep 35 percent of older Americans out of poverty.

A great tool for people of all ages is the *my Social Security* account. With a personalized *my Social Security* account, you can:

- Get an estimate of future benefits, if you still work;
- Get an instant letter with proof of current benefits; and
- Manage your benefits.

Visit www.socialsecurity.gov/myaccount and join the millions of people who have already created accounts to help them plan for retirement.

This May also marks the 50th anniversary of the Older Americans Act. Congress passed the Act in 1965 in response to a lack of community social services for older persons. Medicare, in effect since July 1, 1966, will also celebrate its 50th anniversary soon. Medicare provides health insurance to more than 42 million Americans age 65 and older. If you aren't familiar with the four parts of Medicare, they are:

- Part A (hospital insurance): Hospital insurance helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care.
- Part B (medical insurance): Medical insurance helps pay for doctors' services and many other medical services and supplies that hospital insurance doesn't cover.
- Part C (Medicare Advantage plans): If you have Medicare Parts A and B, you can join a Medicare Advantage plan. Private companies offer Medicare Advantage plans approved by Medicare. These plans generally help you pay the medical costs not covered by Medicare Part A and B.
- Part D (prescription drug coverage): Prescription drug coverage helps pay for medications doctors prescribe for treatment.

To learn more about applying for Medicare, read our publication *Applying For Medicare Only—Before You Decide*. To learn more about Social Security, read *Understanding the Benefits*. Both are available at www.socialsecurity.gov/pubs.

Social Security Column

SHOWING COMPASSION FOR PEOPLE WITH DISABILITIES

By Bob Simpson

Social Security District Manager in Traverse City

May is Amyotrophic Lateral Sclerosis (ALS) Awareness Month. ALS, also known as Lou Gehrig's disease, is a rapidly progressive and fatal neurological disease that attacks the body's ability to control muscle movement by ceasing the transmission of messages to muscles.

Social Security has identified ALS as a medical condition so severe it obviously meets our agency's strict definition of disability and has included it on our *Compassionate Allowances* list. Our agency expedites the benefit application process for these applicants. You can read more about *Compassionate Allowances* at www.socialsecurity.gov/compassionateallowances.

May is also Mental Health Awareness Month. This invisible disease comes in many forms, and it's imperative that we approach people with mental health issues with compassion and empathy.

ALS and mental illness are just examples of the types of disabilities for which workers may receive Social Security disability benefits. The list is too long for one article, but includes cancers, diseases, birth defects, physical disabilities caused by accidents, and organ-related disabilities such as congestive heart failure.

Many people don't think of disability as something that could happen to them. Statistics say the chances of becoming disabled are greater than most realize. 56 million Americans, or 1-in-5, live with a disability. 38 million Americans, or 1-in-10, live with a severe disability. A sobering fact for 20 year-olds is that more than 1-in-4 of them will become disabled before reaching retirement age. Disability can happen to anyone.

When disability does happen, Social Security can help people meet their basic needs. Our disability program provides financial and medical benefits for those who qualify to pay for doctors' visits, medicines, and treatments.

Our beneficiaries are just like you. They have the same hopes and dreams. What makes their stories different is that they live with debilitating diseases that inhibit their ability to work. Social Security disability beneficiaries are among the most severely impaired people in the country. Our *Faces and Facts of Disability* webpage highlights stories about people who have disabilities. We invite you to learn the facts about the disability insurance program, and see and hear the stories of hardship and perseverance at www.socialsecurity.gov/disabilityfacts. These stories are just examples of the 38 million Americans who live with disabling conditions and need Social Security's support to make ends meet.

Social Security Column

HONORING OUR SERVICE MEMBERS ON MEMORIAL DAY

By Bob Simpson

Social Security District Manager in Traverse City

On Memorial Day, we honor men and women who died while courageously serving in the U.S. military. We also recognize active duty service members, especially those who have been wounded. Cities and towns across the United States host Memorial Day parades to thank our service members and their families for their sacrifices.

Policymakers put into place laws and benefits to protect our heroes and their families. For example, Social Security provides survivors, disability, retirement, and Medicare benefits. Not only does Social Security have benefits to protect veterans, we also provide family benefits to protect service members' dependents.

Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. You can learn more about Social Security survivors benefits at www.socialsecurity.gov/survivors.

Wounded military service members can also receive expedited processing of their disability claims. For example, Social Security will provide expedited processing of disability claims filed by veterans who have a U.S. Department of Veterans Affairs (VA) Compensation rating of 100 percent Permanent & Total (P&T). Depending on the situation, some family members of military personnel, including dependent children and, in some cases, spouses, may be eligible to receive benefits. You can get answers to commonly asked questions and find useful information about the application process at www.socialsecurity.gov/woundedwarriors.

Service members can also receive Social Security, as well as military retirement benefits. The good news is that your military retirement benefit doesn't reduce your Social Security retirement

benefit. Learn more about Social Security retirement benefits at www.socialsecurity.gov/retirement. You may also want to visit the Military Service page of our Retirement Planner, available at www.socialsecurity.gov/retire2/veterans.htm.

Service members are also eligible for Medicare at age 65. If you have health insurance from the Department of Veterans Affairs, or under the TRICARE or CHAMPVA programs, your health benefits may change, or end, when you become eligible for Medicare. Learn more about Medicare benefits at www.socialsecurity.gov/medicare.

In acknowledgement of those who died for our country, those who served, and those who serve today, we at Social Security honor and thank you.

Social Security Column

APPEALING A SOCIAL SECURITY DECISION? CHECK OUT OUR IMPROVED ONLINE APPEAL PROCESS

By Bob Simpson

Social Security District Manager in Traverse City

Social Security listened to customer feedback and made the online appeals process even better. Now, people who disagree with our disability decision can complete their appeal using our improved online appeals process.

More than 90,000 people use our online appeals application each month. We've certainly come a long way since introducing the online appeal option in September 2007. Throughout the nation, applicants, their representatives, third parties, groups, and organizations use the online appeal process to request review of disability decisions.

Responding to feedback from our employees and the public, the new online appeals process is easier to use and improves the speed and quality of our disability and non-disability decisions. Users told us that the program needed to be streamlined for easier navigation and that it needed to ask for less duplicate information. They also told us that they wanted to be able to complete both the appeal form and the medical report together, and be able to submit supporting documents as part of the electronic appeal request.

Our enhanced online appeals application incorporates those suggestions and more. People can now submit both the appeal form and the medical report in just one online session and electronically submit supporting documents with the appeal request. The screen messages are clear and concise, the navigation has been improved, and we've beefed up our on-screen help. Additionally, users who live outside of the United States are now able to file appeals online.

As a reminder, representatives who request, and are eligible for, direct fee payments must electronically file reconsiderations or request for hearings on medically denied Social Security and Supplemental Security Income (SSI) disability or blindness claims.

The next time you need to file an appeal, be sure to complete it online at www.socialsecurity.gov/disabilityssi/appeal.html.

QUESTIONS AND ANSWERS

GENERAL

Question:

I've only been working for a few years, and I'm wondering how I earn Social Security benefits. What are credits and how many do I need to qualify for benefits?

Answer:

We use your total yearly earnings to calculate your Social Security credits. "Credits" are the units we use to measure whether you qualify for Social Security benefits. The amount needed for a credit in 2015 is \$1,220. You can earn a maximum of four credits for any year. The amount needed to earn one credit increases automatically each year when average wages increase.

You must earn a certain number of credits to qualify for Social Security benefits. The number of credits you need depends on your age when you apply and the type of benefit for which you are applying. No one needs more than 40 credits for any Social Security benefit. You can learn more about earning credits by reading *How You Earn Credits* at www.socialsecurity.gov/pubs.

Question:

My same-sex partner and I recently married. Will we qualify for Social Security benefits?

Answer:

You may be eligible to apply for Social Security benefits. Many factors affect your eligibility for benefits, including how long you worked and your age. Social Security is now processing more claims in which entitlement or eligibility is affected by a same-sex relationship. We encourage you to apply for benefits right away, even if you aren't sure you're eligible. Applying now will protect you against the loss of any potential benefits. You can apply safely and securely at www.socialsecurity.gov/applyonline. Learn more about Social Security for same-sex couples by visiting www.socialsecurity.gov/same-sexcouples.

RETIREMENT

Question:

I'm planning my retirement. What is the maximum Social Security benefit I might receive?

Answer:

The maximum benefit depends on the age you retire and how much you earned in your lifetime. For example, if you retire at age 62 in 2015, your maximum benefit will be \$2,025. If you retire at full retirement age in 2015, your maximum benefit will be \$2,663. If you retire at age 70 in 2015, your maximum benefit will be \$3,501. You can estimate your benefits by using our *Retirement Estimator* at www.socialsecurity.gov/estimator.

Question:

I'm retired, and the only income I have aside from my Social Security retirement benefit is from an Individual Retirement Account (IRA). Are my IRA withdrawals considered "earnings?" Could they reduce my monthly Social Security benefits?

Answer:

No. We do not count non-work income, such as annuities, investment income, interest, capital gains, and other government benefits, and they will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by a government pension from work on which you did not pay Social Security tax. If you have wages or self-employment income and you are under your full retirement age, this income may affect your benefit amount. For more information, visit our website at www.socialsecurity.gov or call us toll free at 1-800-772-1213 (TTY 1-800-325-0778).

DISABILITY

Question:

I was hurt on the job and can't work. How do I start my application for Social Security disability benefits?

Answer:

If you have a disability that qualifies, you can apply online at www.socialsecurity.gov/applyfordisability. There are several advantages to applying online for disability benefits. You can start your disability claim immediately. There is no need to wait for an appointment. You can apply from the convenience of your home or on any computer. And, you avoid trips to a Social Security office, saving you time and money. You can use the online application to apply for benefits if you are age 18 or older, have a medical condition that has prevented you from working or is expected to prevent you from working for at least 12 months or result in death, and reside in the United States or one of its territories or commonwealths.

Question:

I have a 24-year-old daughter who has been disabled by recurrent neuroblastoma since birth. Will she be eligible for benefits as my disabled child?

Answer:

Yes. In general, an adult disabled before age 22 may be eligible for child's benefits if a parent is deceased or starts receiving retirement or disability benefits. We consider this a "child's" benefit because we pay it on the parent's Social Security earnings record.

The "adult child"—including an adopted child or, in some cases, a stepchild, grandchild, or step grandchild—must be unmarried, age 18 or older, and have a disability that started before age 22. You can apply online at www.socialsecurity.gov/applyfordisability.

SUPPLEMENTAL SECURITY INCOME

Question:

This summer, I'll turn 65 and, because of my financial situation, I thought I'd be eligible for Supplemental Security Income (SSI). But my neighbor told me I'd probably be turned down because I have a friend who said he might help support me. Is this true?

Answer:

If your friend helps support you, it could have an effect on whether you get SSI and on the amount you would receive. If you have low income and few resources, you may be able to get SSI. However, if you are receiving support from your friend or from anyone else, we will consider that income when making a decision on your SSI eligibility and amount. Support includes any food or shelter you receive that is paid for by someone else. For more information, visit www.socialsecurity.gov/disabilityssi/ssi.html.

Question:

Can I receive Social Security benefits and Supplemental Security Income (SSI) benefits at the same time?

Answer:

You may be able to receive SSI in addition to monthly Social Security benefits if your Social Security benefit is low enough for you to qualify for SSI. Whether you can get SSI depends on your income and resources. Resources are things that you own—other than your home—such as additional property, vehicles, or anything else you could exchange for cash. If you have low income and few resources, you may be able to supplement your Social Security benefit with an SSI payment. You can find out more about SSI at www.socialsecurity.gov/disabilityssi/ssi.html.

MEDICARE

Question:

I will rely on Medicare when I retire. Can you explain the different parts of Medicare?

Answer:

The different parts of Medicare cover your specific needs. There are four parts, all of which work in tandem to deliver healthcare services.

- Part A (hospital insurance): Hospital insurance helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care.
- Part B (medical insurance): Medical insurance helps pay for doctors' services and many other medical services and supplies that hospital insurance doesn't cover.
- Part C (Medicare Advantage plans): If you have Medicare Parts A and B, you can join a Medicare Advantage plan. Private companies offer Medicare Advantage plans which are approved by Medicare. These plans generally help you pay the medical costs not covered by Medicare Part A and B.
- Part D (prescription drug coverage): Prescription drug coverage helps pay for medications doctors prescribe for treatment.