

Social Security Administration

1329 S. Division St.
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Monthly Information Package

May 2020

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Social Security Column

SOCIAL SECURITY HONORS OUR MILITARY HEROES

By Bob Simpson

Social Security District Manager in Traverse City



On Memorial Day, our nation honors military service members who have given their lives for our country. Families, friends, and communities pause to remember the many great sacrifices of our military and ensure their legacy lives on in the freedoms we all enjoy. We recognize these heroes who, in President Lincoln’s words, “gave the last full measure of devotion.”

The benefits we provide can help the families of military service members. For example, widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. You can learn more about those benefits at www.ssa.gov/survivors.

We also offer support to our wounded warriors. Social Security benefits protect veterans when an injury prevents them from returning to active duty or performing other work. Wounded military service members can receive expedited processing of their Social Security disability claims. Are you a veteran with a 100% Permanent & Total compensation rating from the U.S. Department of Veterans Affairs? We will expedite your disability claim. Both the Department of Veteran Affairs and the Social Security Administration have disability programs. You may qualify for disability benefits through one program but not the other, or you may qualify for both.

Depending on your situation, some of your family members, including your dependent children or spouse, may be eligible to receive Social Security benefits.

Want more information? Visit www.ssa.gov/woundedwarriors for answers to commonly asked questions or to find information about the application process.

Thinking about retirement? Military service members can receive Social Security benefits in addition to their military retirement benefits. For details, read the Military Service page of our Retirement Planner, available at www.ssa.gov/planners/retire/veterans.html.

Please share this information with the military families in your community. To the veterans who bravely served and died for our country, and to the military service members who serve today, we honor and thank you.

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Social Security Column

ELIGIBILITY FOR SPOUSE'S BENEFITS

By **Bob Simpson**

Social Security District Manager in Traverse City



With more than 80 years of service, the Social Security Administration has helped secure today and tomorrow with financial benefits, information, and tools that support you throughout life's journey. In May, we recognize Older Americans month and we encourage you to participate by learning about available Social Security benefits. Did you know that you may be able to receive benefits on your spouse's record if you have not worked or do not have enough Social Security credits to qualify for your own Social Security benefits? To qualify for spouse's benefits, you must be:

- 62 years of age or older; or
- Any age and care for a child who is younger than age 16 or who is disabled and entitled to receive benefits on your spouse's record.

Your full spouse's benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age. If you choose to receive spouse's benefits before you reach full

retirement age, you will get a permanently reduced benefit.

If you wait until you reach full retirement age to receive benefits, you will receive your full spouse's benefit amount – up to half the amount your spouse can receive. You will also get your full spouse's benefit if you care for a child who is younger than age 16 or who has a disability and is entitled to receive benefits on your spouse's record.

If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that equal the higher spouse benefit. For example, Sandy qualifies for a retirement benefit of \$250 and a spouse's benefit of \$400. At her full retirement age, she will receive her own \$250 retirement benefit. We will add \$150 from her spouse's benefit, for a total of \$400.

Want to apply for either your or your spouse's benefits? Are you at least 61 years and 8 months old? Visit www.ssa.gov/benefits/retirement to learn more about the process.

Are you divorced, but your marriage lasted at least 10 years? You may be able to get benefits on your former spouse's record. Explore more about your eligibility by visiting our Benefits Planner page at www.ssa.gov/planners/retire/divspouse.html for more information.

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Social Security Column

SOCIAL SECURITY SUPPORTS TEACHERS

By Bob Simpson

Social Security District Manager in Traverse City



This year, we celebrate Teacher Appreciation Week from May 4 through May 8 and honor all educators who prepare our students for the future. We know that well-informed instructors can have a powerful influence on their students. That's why we have easy to access, shareable online resources for teachers to engage students and educate them on Social Security.

Don't miss out on our Educator Toolkit! The toolkit includes:

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

You can access the toolkit at www.ssa.gov/thirdparty/educators.html.

We value and welcome the efforts all teachers make to educate America's young people, and we want to help spark discussion with students about Social Security. Please share our toolkit with your favorite educators today.

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Social Security Column

SOCIAL SECURITY PROTECTS YOUR INVESTMENT

By Bob Simpson

Social Security District Manager in Traverse City



We provide benefits to about one-fifth of the American population and help protect workers, children, people with disabilities, and the elderly. In 2020, we will pay about one trillion dollars in Social Security benefits to roughly 65 million people.

One of our most important responsibilities is to protect the hard-earned money you pay into Social Security, which is why we have zero tolerance for fraud. We take fraud claims seriously and investigate them thoroughly. We respond quickly and decisively to prevent and detect fraud. For example, we monitor transactions to detect actions that demonstrate an intent to defraud the American people. We will continue to innovate and develop anti-fraud initiatives because any level of fraud is unacceptable.

Recently, we launched a Public Service Announcement as our latest effort to caution you about the ongoing nationwide telephone scam. The video features a message from our Commissioner, Andrew Saul. Along with our Office of the Inspector General, we continue to receive reports about fraudulent phone calls, text messages, and emails from people who falsely claim that they are government employees. The scammers play on emotions like fear to convince people to

provide personal information or money in cash, wire transfers, or gift cards. Fraudsters also email fake documents in attempts to get people to comply with their demands.

“I want every American to know that if a suspicious caller states there is a problem with their Social Security number or account, they should hang up and never give the caller money or personal information. People should then go online to report the scam call to Social Security,” said Commissioner Saul. You can report these scams at oig.ssa.gov.

Learn how to protect yourself and report any suspicious calls or emails right away. If you have already been a victim of one of these scams, please do not be embarrassed. Instead, report the scam at oig.ssa.gov so we can stop these scammers and protect others. Please share our new Public Service Announcement video with your friends and family at www.youtube.com/socialsecurity.

You can also share our publication, *Social Security Protects Your Investment*, at www.ssa.gov/pubs/EN-05-10004.pdf.

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