

Social Security Administration

1329 S. Division St.
Traverse City MI 49684

October 26, 2017

November 2017

Columns & Features

HOW MAY WE HELP YOU2

ONE FACT YOU SHOULD KNOW ABOUT DISABILITY.....4

SOCIAL SECURITY ONLINE PUTS YOU IN CONTROL.....7

SOCIAL SECURITY SUPPORTS VETERANS.....9

UNDERSTANDING THE GOVERNMENT PENSION OFFSET.....11

Produced at U.S. taxpayer expense.

Social Security Column

HOW MAY WE HELP YOU?

By Bob Simpson

Social Security District Manager in Traverse City



Social Security has a toolbox full of resources on its website, www.socialsecurity.gov, to help you with your financial planning. With so many resources, maybe it's easier if we highlight one of our "best."

B.E.S.T. is the Benefit Eligibility Screening Tool, available at <https://ssabest.benefits.gov>. It can help you find out if you might be eligible for retirement, disability, survivors, Supplemental Security Income, or Medicare benefits. Although B.E.S.T. asks you a series of questions to determine your eligibility, they are not personal in nature and the answers are not stored.

On average, it takes only about 10 minutes to complete the B.E.S.T. questionnaire. First, it guides you through the questions needed to find out if you could qualify for benefits. Just to the right of each question is an information icon (a white "i" in a blue circle) that gives you tips on how to answer each question.

The "results" section appears automatically after you have completed some basic questions. B.E.S.T. lists each program for which you might qualify. By clicking on the "read more" tab,

you'll find a description of the benefits program, its requirements, and what your next steps should be. If you are eligible for benefits, you must file an application for benefits with Social Security because B.E.S.T. is not an application. The best way to do this is by visiting www.socialsecurity.gov.

You can go back and narrow your resource responses by answering additional questions. After you have reviewed the results, you can print a copy for your records or email yourself a copy.

B.E.S.T. doesn't screen for the *Extra Help* program, which helps with Medicare Part D prescription drug plan costs. You can see if you qualify for that at www.socialsecurity.gov/medicare/prescriptionhelp.

The results couldn't be clearer — investing just ten minutes can yield all the possible resources available to you from Social Security. Now, that's a tool worth using.

###

Social Security Column

ONE FACT YOU SHOULD KNOW ABOUT DISABILITY

By Bob Simpson

Social Security District Manager in Traverse City



Disability is something many people aren't faced with in a direct way. The reality is, a 20-year-old worker currently has a one-in-four chance of becoming disabled before reaching retirement age. That makes Social Security disability benefits something you should learn about and understand.

One fact you should know is Social Security's definition of disability: the inability to work because of a severe condition that is expected to last for a year or end in death.

Social Security disability benefits replace part of your income when you become disabled and are unable to work. Other disability programs may have partial disability or short-term disability, but federal law requires a stricter definition of disability for Social Security benefits. The definition of disability used to qualify you for Social Security Disability Insurance is generally the same one that is used for Supplemental Security Income benefits.

Most people focus on the medical severity of their condition when filing for disability benefits. They provide medical records that show how severe the condition is. Since Social Security defines severity in terms of being unable to work, we also need complete work information.

You can read a description about the process of evaluating whether you can work or not and the severity of your condition in our publication, *Disability Benefits* at www.socialsecurity.gov/pubs/EN-05-10029.pdf, under the section, “How we make the decision.” Understanding how we make the disability decision helps you see the importance of information you provide about your condition and the types of work you have done. For more information about how we evaluate your work, you should review this section on our website: www.socialsecurity.gov/disability/step4and5.htm.

Remember, when you provide the details about your condition and your work, you’re creating a picture of your individual situation. These details show the extent of your disabling condition. These are examples of some of the types of specific information we need about your prior work:

- Main responsibilities of your job(s);
- Main tasks you performed;
- Dates you worked (month and year);
- Number of hours a day you worked per week;
- Rate of pay you received;
- Tools, machinery and equipment you used;
- Knowledge, skills and abilities your work required;
- Extent of supervision you had;
- Amount of independent judgment you used;
- Objects you had to lift and carry and how much they weighed;
- How much you had to sit, stand, walk, climb, stoop, kneel, crouch, crawl, balance;
- How you used your hands, arms, and legs;
- Speaking, hearing and vision requirements of your job(s); and
- Environmental conditions of your workplace(s).

Disability is an unpredictable element in our lives. Help us help you by educating yourself about disability benefits, and by providing all the specific information we ask for when you file for benefits. Social Security continues to secure today and tomorrow by providing benefits and financial protection for millions of people throughout life’s journey.

###

Social Security Column

SOCIAL SECURITY ONLINE PUTS YOU IN CONTROL

By **Bob Simpson**

Social Security District Manager in Traverse City



Taking control of your future is the first step in planning a long and happy retirement. Social Security is making it faster and easier to do this with *my Social Security*.

With your own personal *my Social Security* account, you'll get immediate access to your personal *Social Security Statement* that has your earnings record and an estimate of your retirement benefits at age 62, at your full retirement age, and at age 70. While you are online, you should verify that your earnings are correct, since we base your future benefits on your earnings record. You can do all of this and more at www.ssa.gov/myaccount.

When you open a *my Social Security* account, we protect your information by using strict identity verification and security features. The application process has built-in features to detect fraud and confirm your identity. Your personal *my Social Security* account can help you figure out how much more you might want to save for your future, but it can do a whole lot more. For example, in the District of Columbia and more than 20 states, you can request a replacement Social Security card online — find out if you can at www.socialsecurity.gov/ssnumber.

Remember, we have many other valuable resources on our website. If you're thinking about retiring at an age not shown on your *Statement*, take control by using our *Retirement Estimator*.

The *Retirement Estimator* allows you to calculate your potential future Social Security benefits by changing variables such as retirement dates and future earnings. You may discover that you'd rather wait another year or two before you retire, to earn a higher benefit. Or, you might see that this is the season for you to kiss that work stress goodbye and retire right now. To get instant, personalized estimates of your future benefits, go to www.socialsecurity.gov/estimator.

Being in control means steering your future in the direction you want. Social Security's online resources are here to help, day or night. Check out your own personal "control panel" at www.socialsecurity.gov/onlineservices.

#

Social Security Column

SOCIAL SECURITY SUPPORTS VETERANS

By Bob Simpson

Social Security District Manager in Traverse City



Supporting veterans and active duty members of the military is a key part of Social Security's mission. Our disability program has helped countless wounded warriors and their loved ones. Every Veterans Day, the nation collectively honors the brave people who risk their lives to protect our country.

For those who return home with injuries, Social Security is a resource they can turn to for disability benefits. Social Security's Wounded Warriors website is at www.socialsecurity.gov/woundedwarriors.

The Wounded Warriors website has answers to many commonly asked questions, and provides other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. Benefits available through Social Security are different from those available from the Department of Veterans Affairs; they require a separate application.

Social Security's expedited process is available to military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits from Social Security.

You can learn more by visiting our veterans page at www.socialsecurity.gov/people/veterans.

#

Social Security Column

UNDERSTANDING THE GOVERNMENT PENSION OFFSET

By **Bob Simpson**

Social Security District Manager in Traverse City



Getting ready for retirement requires evaluation of all your sources of retirement income. Even if you worked for the government and didn't pay the FICA tax on your earnings, you may be eligible for benefits from your spouse's work under Social Security.

However, when you receive both your own non-covered government pension and a Social Security spousal benefit, your Social Security benefit may be reduced. The Government Pension Offset (GPO) reduces your Social Security benefit by two-thirds of your government pension.

Why are benefits reduced? Current law requires any beneficiary's spouse, widow, or widower benefit to be reduced by the dollar amount of their own retirement benefit. For example, if a woman worked and earned her own \$900 monthly Social Security benefit, but was due a \$500 wife's benefit on her husband's record, we couldn't pay the wife's \$500 benefit because her own retirement benefit is the larger amount.

Before enactment of the GPO, if the same woman was a government employee who didn't pay into Social Security but earned a \$900 government pension, there was no reduction. We would have paid her the full amount of wife's benefit and she also received her full government pension. GPO ensures that we calculate the benefits of government employees who don't pay

Social Security taxes the same way as workers in the private sector who pay Social Security taxes. Applying the GPO in this example means since two-thirds of the government pension ($2/3$ of $\$900 = \600) is more than the wife's benefit ($\$500$), there is no wife's benefit payable.

If you take your government pension annuity in a lump sum, Social Security will treat the annuity as if you chose to get monthly benefit payments from your government work. Payments from a defined benefit plan or defined contribution plan (e.g., 401(k), 403(b), or 457) based on earnings from non-covered government employment are considered pensions subject to GPO, if the plan is the employee's primary retirement plan. To read more about GPO, review our factsheet, *Government Pension Offset* www.socialsecurity.gov/pubs/EN-05-10007.pdf or visit www.ssa.gov/planners/retire/gpo.html.

Understanding how the GPO will affect any spousal, widow, or widower benefits should be part of your retirement planning. Good planning is the best preparation for a secure financial future.

###