

Social Security Administration

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Social Security Column

IN THIS SEASON OF GIVING, HELP A LOVED ONE WITH SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



During the holiday season, we surround ourselves with family and friends, some of whom may rely on us for a number of reasons. An aging parent might need help clearing snow. A sibling may require help after a surgery. And as we get older, our family members may need help managing their finances. In fact, more than eight million people who get monthly Social Security or Supplemental Security Income (SSI) benefits need help managing their money.

If you have a loved one who cannot manage their finances, you may be able to become a representative payee. We thoroughly investigate people who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.

Social Security appoints a representative payee to manage Social Security and SSI funds only. A payee has no legal authority to manage non-Social Security income or medical matters.

As a representative payee, you must know what the beneficiary's needs are so you can decide the best use of benefits for their care and well-being. This is especially important if the beneficiary doesn't live with you. Each year, Social Security may ask you to complete a form to account for the benefits you've received. You can either fill out the form and return it to Social Security or go online at www.socialsecurity.gov/payee to file the report.

Due to a recent change in the law, we no longer require the following payees to complete an annual Representative Payee Report:

- Natural or adoptive parents of a minor child beneficiary who primarily reside in the same household as the child;
- Legal guardians of a minor child beneficiary who primarily reside in the same household as the child;
- Natural or adoptive parents of a disabled adult beneficiary who primarily reside in the same household with the beneficiary; and
- Spouse of a beneficiary.

Taking care of family is something we do all year long, not just during this holiday season. Becoming a representative payee is a selfless act of kindness. You can read more about becoming a representative payee at www.socialsecurity.gov/pubs/EN-05-10076.pdf.

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Social Security Column

HELPING VETERANS AND ACTIVE DUTY MILITARY MEMBERS

By Bob Simpson
Social Security District Manager in Traverse City



Every year on Veterans Day, we honor the people who risk their lives to protect our freedom. Social Security honors veterans and active duty members of the military every day by giving them the respect they deserve. Social Security's disability program is an important part of our obligation to wounded warriors and their families.

For military members who return home with injuries, Social Security is a resource they can turn to. If you know any wounded veterans, please let them know about Social Security's Wounded Warriors website. You can find it at www.socialsecurity.gov/woundedwarriors.

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

The expedited process is used for 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.

Social Security is proud to support veterans and active duty members of the military. Let these heroes know they can count on us when they need to take advantage of their earned benefits. Our webpages are easy to share on social media and by email.

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Social Security Column

YOUR SOCIAL SECURITY, GIVING THANKS AND SPENDING QUALITY TIME

By Bob Simpson
Social Security District Manager in Traverse City



In November, millions of families gather together to give thanks, share a meal, and spend time together. Sometimes it's hard to find the time to get together, so you want to make every second with the ones you love count. Social Security understands that your time is valuable whether you're working, running your business, or taking time off to be with family and friends.

We put a lot of time and effort into making *my Social Security* a resource you can depend on — an online tool that saves time and allows you to spend more of it on what you like to do. Even if you're currently receiving benefits, or aren't quite ready to file, Social Security has services to bring you and your family holiday cheer.

With a *my Social Security* account, those receiving benefits can change their address and direct deposit information, get proof of their benefits, and request replacement documents like a Medicare card. If you aren't currently getting benefits, you can still check your earnings record, get estimates of your future benefits, and view your *Social Security Statement*. In many states,

you can even request a replacement Social Security card online. See everything you can do with a *my Social Security* account and open one today and at www.socialsecurity.gov/myaccount.

Remember, you don't need a *my Social Security* account to:

- Select or change the way you receive information from Social Security if you are blind or visually impaired at www.socialsecurity.gov/people/blind.
- Block electronic and automated telephone access to your personal information at www.socialsecurity.gov/blockaccess.
- Apply for extra help with your Medicare prescription drug plan costs at www.socialsecurity.gov/extrahelp.

Whether you're waiting for the turkey to roast or just waiting for company arrive, our online services are open 24 hours a day, allowing you to access them on your schedule. There's no need to stand in line or wait on the phone at www.socialsecurity.gov/onlineservices.

So this holiday, don't just pass the gravy, pass on this wealth of information to the ones you love.

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Social Security Column

UNDERSTANDING SPOUSES' BENEFITS

By Bob Simpson
Social Security District Manager in Traverse City



Marriage is a cultural institution that exists all over the world. Having a partner means sharing many things including a home and other property. Understanding how your future retirement might affect your spouse is important. When you're planning for your fun and vibrant golden years, here are a few things to remember:

If a spouse accepts reduced retirement benefits before starting spouse's benefits (his or her spouse is younger), the spouse will not receive 50 percent of the worker's benefit amount.

Your full spouse's benefit could be up to 50 percent of your spouse's full retirement age amount if you are full retirement age when you take it. If you qualify for your own retirement benefit and a spouse's benefit, we always pay your own benefit first. (For example, you are eligible for \$400 from your own retirement and \$150 as a spouse for a total of \$550.) The reduction rates for retirement and spouses benefits are different. If your spouse is younger, you cannot receive benefits unless he or she is receiving benefits (except for divorced spouses). If you took your reduced retirement first while waiting for your spouse to reach retirement age, when you add

spouse's benefits later, your own retirement portion remains reduced which causes the total retirement and spouses benefit together to total less than 50 percent of the worker's amount. You can find out more on at www.socialsecurity.gov/OACT/quickcalc/spouse.html.

On the other hand, if your spouse's retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.

If the deceased worker started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to the surviving spouse. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the higher of:

- The reduced monthly retirement benefit to which the deceased spouse would have been entitled if they had lived, or
- 82.5 percent of the unreduced deceased spouse's monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Knowing how your finances affect your spouse's can help both of you avoid future impacts on your incomes. When it comes to information, we have over 80 years of experience. Access a wealth of useful information as well as our benefits planners at www.socialsecurity.gov/planners.

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Social Security Column

DO YOU THINK YOUR INCOME-RELATED MEDICARE PREMIUM IS INCORRECT?

By Bob Simpson
Social Security District Manager in Traverse City



Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those with disabilities and those who have permanent kidney failure.

If you're a Medicare beneficiary who has been informed that you must pay more for your Medicare Part B or Medicare prescription drug coverage premium because of your income, and you disagree with the decision that you need to pay a higher premium amount, you may request an appeal. The fastest and easiest way to file an appeal of your decision is by visiting www.socialsecurity.gov/disability/appeal.

You can file online and provide documents electronically to support your appeal. You can also file an appeal online even if you live outside of the United States. You may also request an appeal in writing by completing a Request for Reconsideration (Form SSA-561-U2) at www.socialsecurity.gov/forms/ssa-561.html.

If you don't have access to the internet, you can request a copy of the form by calling us at 1-800-772-1213 (TTY 1-800-325-0778).

Learn more by reading our publication *Medicare Premiums: Rules for Higher-Income Beneficiaries* at www.socialsecurity.gov/pubs/EN-05-10536.pdf.

Know someone who hasn't signed up for Medicare yet? They can use our online Medicare application if they:

- Are at least 64 years and 9 months old;
- Want to sign up for Medicare but do not currently have ANY Medicare coverage;
- Do not want to start receiving Social Security benefits at this time; and
- Are not currently receiving Social Security retirement, disability, or survivors benefits.

Remind them that they should sign up for Medicare three months before reaching age 65, even if they are not ready to start receiving retirement benefits. They can opt out of beginning to receive retirement benefits now once they are in the online application. Then they can apply online for retirement benefits later.

You can learn all you need to know at www.socialsecurity.gov/benefits/medicare and easily share these resources with family and friends.

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