

Social Security Administration

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Social Security Column

FREE UP YOUR TIME BY USING MY SOCIAL SECURITY

By **Bob Simpson**

Social Security District Manager in Traverse City



Time is one of our most valuable commodities. That's why at Social Security, we are constantly improving our online resources to make doing business with us easier and faster.

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 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 at www.socialsecurity.gov/myaccount.

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.

Be sure to share *my Social Security* with friends and family. By freeing up their time, they may plan on spending more of their valuable time with the people they love.

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Social Security Column

CERTAIN DISABILITY PAYMENTS AND WORKERS' COMPENSATION MAY AFFECT YOUR SOCIAL SECURITY BENEFITS

By Bob Simpson

Social Security District Manager in Traverse City



Many people working nowadays have more than one job. This means they have several sources of income. It's important to keep in mind that having multiple sources of income can sometimes affect your Social Security benefits; but, it depends on the source.

Disability payments from private sources, such as private pensions or insurance benefits, don't affect your Social Security disability benefits. Workers' compensation and other public disability benefits, however, may reduce what you receive from Social Security. Workers' compensation benefits are paid to a worker because of a job-related injury or illness. These benefits may be paid by federal or state workers' compensation agencies, employers, or by insurance companies on behalf of employers.

Public disability payments that may affect your Social Security benefits are those paid from a federal, state, or local government for disabling medical conditions that are not job-related.

Examples of these are civil service disability benefits, state temporary disability benefits, and state or local government retirement benefits that are based on disability.

Some public benefits don't affect your Social Security disability benefits. If you receive Social Security disability benefits, and one of the following types of public benefits, your Social Security benefits will not be reduced:

- Veterans Administration benefits;
- State and local government benefits, if Social Security taxes were deducted from your earnings; or
- Supplemental Security Income (SSI).

You can read more about the possible ways your benefits might be reduced at www.socialsecurity.gov/pubs/EN-05-10018.pdf.

Please be sure to report changes. If there is a change in the amount of your other disability payment, or if those benefits stop, please notify us right away. Tell us if the amount of your workers' compensation or public disability payment increases or decreases. Any change in the amount or frequency of these benefits is likely to affect the amount of your Social Security benefits.

An unexpected change in benefits can have unintended consequences. You can be better prepared if you're informed and have financially prepared yourself. Visit our benefits planner webpage at www.socialsecurity.gov/planners for information about your options for securing your future.

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Social Security Column

3 REASONS WHY SOCIAL SECURITY IS IMPORTANT FOR WOMEN

By Bob Simpson

Social Security District Manager in Traverse City



In the 21st century, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history. Yet, on average, women face greater economic challenges than men in retirement.

Nearly 55 percent of the people receiving Social Security benefits are women. Women generally live longer than men while often having lower lifetime earnings. And women usually reach retirement with smaller pensions and other assets compared to men. These are three key reasons why Social Security is vitally important to women.

If you've worked and paid taxes into the Social Security system for at least 10 years and have earned a minimum of 40 work credits, you may be eligible for your own benefits. Once you reach age 62, you may be eligible for your own Social Security benefit whether you're married or not and whether your spouse collects Social Security or not. If you're eligible and apply for benefits on more than one work record, you generally receive the higher benefit amount.

The sooner you start planning for retirement, the better off you'll be. We have specific information for women at www.socialsecurity.gov/people/women. Email or post this link to friends and family you love.

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Social Security Column

SOCIAL SECURITY HELPS VETERANS AND ACTIVE DUTY MILITARY MEMBERS

By Bob Simpson
Social Security District Manager in Traverse City



Every year on Veterans Day, our nation honors the people who risk their lives to protect our country. 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 honors veterans and active duty members of the military every day by giving them the respect they deserve. 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 with your friends and family.

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Social Security Column

SEASONAL WORK WHILE GETTING SOCIAL SECURITY

By **Bob Simpson**

Social Security District Manager in Traverse City



Many people pick up side jobs when the holiday shopping season comes around. It's a good way for you to make some extra income during the busy season or ease back into working if you have been out of the labor force for a while. We're here to help you navigate working seasonally if you get Social Security.

You can get Social Security retirement or survivors benefits and work at the same time. But if you're younger than full retirement age and earn more than certain amounts, your benefits will be reduced, although not dollar for dollar. Your benefits may increase when you reach full retirement age. You can read more about working while retired at www.socialsecurity.gov/planners/retire/whileworking.html.

If you receive Social Security disability benefits or Supplemental Security Income (SSI), special rules also make it possible for people to work and still receive monthly payments. If you want to try working again, seasonal work may help you ease back into the work force. Read *Working*

While Disabled at www.socialsecurity.gov/pubs/EN-05-10095.pdf or visit our Ticket to Work website at <https://choosework.ssa.gov> for more information.

We also have an easy-to-share video introducing people to Ticket to Work at choosework.ssa.gov/library/meet-ben-an-introduction-to-ticket-to-work.

Keep in mind that you must report all earnings, including your seasonal earnings, to Social Security. Your earnings also count toward your future benefits. You earn Social Security credits when you work in a job and pay Social Security taxes. We use your total yearly earnings to figure your Social Security credits. You can learn more at www.socialsecurity.gov/pubs/EN-05-10072.pdf.

Having a job can bring positive change to your life in a number of ways, providing independence, fulfillment, and community involvement. Social Security is here to help. Please share this information with friends and family.

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