

Social Security Administration

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Columns & Features

WORKERS' COMPENSATION AND CERTAIN DISABILITY PAYMENTS MAY AFFECT YOUR SOCIAL SECURITY BENEFITS.....	2
ACHIEVING SELF-SUPPORT WITH SOCIAL SECURITY	4
NEED TO CHANGE YOUR NAME ON YOUR SOCIAL SECURITY CARD?.....	6
WHY SOCIAL SECURITY RETIREMENT IS IMPORTANT TO WOMEN.....	9
SOCIAL SECURITY AND MEDICARE WORKING SIDE BY SIDE	11

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Social Security Column

WORKERS' COMPENSATION AND CERTAIN DISABILITY PAYMENTS 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, so it's not uncommon for them to have several sources of income. Owning multiple small businesses, seasonal jobs, and the gig economy add to the mix — and complexity — of our modern day economy. It's important to keep in mind that having multiple sources of income can sometimes affect your Social Security benefits.

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 your Social Security benefits. 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, let us know. 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, but not 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

ACHIEVING SELF-SUPPORT WITH SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



Work means different things to different people, but it can give you a sense of self, a community to rely on, and much-needed structure. Some people define themselves through their careers, while others enjoy the social aspect of their jobs. If you rely on Supplemental Security Income (SSI) payments and want to start working or return to work, we can help.

A plan for achieving self-support (PASS) is a plan for your future. This plan lets you use your income or resources you own to help you reach your work goals. You could set aside money to go to school and get specialized training for a job or to start a business. The job that you want should allow you to earn enough to reduce or eliminate your need for payments provided under the SSI program.

You can have a plan if:

- You want to work;
- You get SSI (or can qualify for SSI by having this plan) because you have a disability or are blind; and
- You have other income and/or resources to use to get a job or start a business.

A PASS can even help you receive or keep SSI or could mean a higher payment. Under SSI rules, any income that you have may reduce your SSI payment. But, if you have an approved plan, you can use that income to pay for the items you need to reach your work goal.

We don't count money set aside under this plan when we decide your SSI payment amount. This means you may get a higher SSI payment. However, you can't get more than the maximum SSI payment for the state where you live. A PASS can also help you set aside money for most work expenses. With an approved plan, you can set aside money to pay expenses to reach your work goal. You can read all about what work expenses are covered and more at www.socialsecurity.gov/pubs/EN-05-11017.pdf.

The plan must be in writing, and Social Security must approve it. To start, contact your local Social Security office for an application (Form SSA-545-BK). You can access this form at www.socialsecurity.gov/forms/ssa-545.html.

Your job isn't just a source of income — it can be a vehicle to independence or a beginning to fulfilling your dreams. Let Social Security's Plan for Achieving Self-Support help you achieve your goals.

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Social Security Column

NEED TO CHANGE YOUR NAME ON YOUR SOCIAL SECURITY CARD?

By **Bob Simpson**

Social Security District Manager in Traverse City



Are you changing your name? If so, let Social Security know so we can update your information, send you a corrected card, and make sure you get the benefits you've earned.

To change your name on your card, you must show us documents proving your legal name change **and** identity. If you are a U.S. citizen, you also must show us a document proving your U.S. citizenship, if it is not already in our records. You must present **original documents** or **copies certified by the agency** that issued them. We can't accept photocopies or notarized copies.

To prove your legal name change, you must show one of the following documents:

- Marriage document;
- Divorce decree;
- Certificate of naturalization showing a new name; **or**

- Court order for a name change.

To prove your identity, you must show an unexpired document showing your name, identifying information, and photograph, such as one of the following:

- U.S. driver's license;
- State-issued non-driver's identification card; or
- U.S. passport.

If you don't have one of those documents available, we may be able to accept your:

- Employer identification card;
- School identification card;
- Health insurance card; or
- U.S. military identification card.

To prove your U.S. citizenship, you must show one of the following documents:

- U.S. birth certificate;
- U.S. Consular Report of Birth Abroad;
- U.S. passport (unexpired);
- Certificate of Naturalization; or
- Certificate of Citizenship.

Whatever your reason for your name change, Social Security is here to help you with the new... you! Fill out the form at www.socialsecurity.gov/forms/ss-5.pdf and follow the instructions to ensure your Social Security card is delivered in a timely manner. You can also locate your local field office at www.socialsecurity.gov/locator so you can apply for your updated card and show your required documents in person.

For complete instructions, visit www.socialsecurity.gov/ssnumber, which includes information for non-citizens. And remember, if you simply need to replace a lost Social Security card, but

don't need to change your name, you can — in most states — request your replacement card online using your *my Social Security* account at www.socialsecurity.gov/myaccount.

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Social Security Column

WHY SOCIAL SECURITY RETIREMENT IS IMPORTANT TO WOMEN

By Bob Simpson

Social Security District Manager in Traverse City



Social Security plays an especially important role in providing economic security for women. 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. But, women face greater economic challenges in retirement. Women:

- tend to live longer than men. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84;
- often have lower lifetime earnings than men; and
- may reach retirement with smaller pensions and other assets than men.

Social Security offers a basic level of protection to all women. When you work, you pay taxes into the Social Security system, providing for your own benefits. In addition, your spouse's earnings can give you Social Security coverage as well. Women who don't work are often covered through their spouses' work. When their spouses retire, become disabled, or die, women can receive benefits.

If you're a worker age 18 or older, you can get a *Social Security Statement* online. Your *Statement* is a valuable tool to help you plan a secure financial future, and we recommend that you look at it each year. Your *Statement* provides a record of your earnings. To create an account online and review your *Statement*, visit our website at www.socialsecurity.gov/myaccount.

If your spouse dies, you can get widow's benefits if you're age 60 or older. If you have a disability, you can get widow's benefits as early as age 50. Your benefit amount will depend on your age and on the amount your deceased spouse was entitled to at the time of death. If your spouse was receiving reduced benefits, your survivor benefit will be based on that amount.

You may be eligible for widow's benefits and Medicare before age 65 if you have a disability and are entitled to benefits. You also may be eligible for benefits if you are caring for a child who is younger than 16.

Our "People Like Me" website for women has valuable resources for people of all ages. You can access it at www.socialsecurity.gov/people/women.

To read more about how we can help you, read and share the publication *What Every Woman Should Know* at www.socialsecurity.gov/pubs/EN-05-10127.pdf.

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Social Security Column

SOCIAL SECURITY AND MEDICARE, WORKING SIDE BY SIDE

By Bob Simpson

Social Security District Manager in Traverse City



Social Security and Medicare have worked side by side for decades. Both programs have improved the quality of life for millions of Americans.

Social Security reaches almost every family and, at some point, touches the lives of nearly all Americans. We're with you through life's journey — from birth to your golden years. Social Security helps older Americans, workers who become disabled, and families in which a spouse or parent dies. In 2017, about 174 million people worked and paid Social Security taxes and about 62 million people received monthly Social Security benefits.

We want you to understand what Social Security can mean to you and your family's financial future. The publication, *Understanding the Benefits*, explains the basics of the Social Security retirement, disability, and survivors insurance programs. You can read it at www.socialsecurity.gov/pubs/EN-05-10024.pdf.

Unlike workers in the private sector, not all state or local government employees are covered by Social Security. Some only have their public pension coverage, and other government employees have both a public pension and Social Security coverage. For more information, please read our publication titled *How State and Local Government Employees are Covered by Social Security and Medicare* at www.socialsecurity.gov/pubs/EN-05-10051.pdf.

Medicare is the federal health insurance program for people who are 65 or older and certain younger people with disabilities. It is also for people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

The different parts of Medicare help cover specific services. Medicare Part A (hospital insurance) helps pay for inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care. Medicare Part B (medical insurance) helps pay for certain doctors' services, outpatient care, medical supplies, and some preventive services.

Medicare Part C (Medicare Advantage plans) is a type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage plans provide all of your Part A and Part B benefits. Medicare Advantage plans may also include Medicare Part D (prescription drug coverage). Part D helps cover the cost of prescription drugs. Some people with limited resources and income may also be able to get Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,900 per year. You must meet the resources and income requirements.

When you apply for Medicare, you can sign up for Part A (hospital insurance) and Part B (medical insurance). Because you must pay a premium for Part B coverage, you can turn it down. However, if you decide to enroll in Part B later on, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn't sign up for it, unless you qualify for a special enrollment period.

You can learn more about Medicare at www.socialsecurity.gov/benefits/medicare.

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