

Social Security Administration

1329 S. Division St.
Traverse City MI 49684

September 24, 2019

Monthly Information Package

October 2019

Columns & Features

SOCIAL SECURITY CAN HELP YOU GET BACK TO WORK.....	2
OUR LIFETIME COMMITMENT TO YOU AND YOURS.....	4
UNDERSTANDING SOCIAL SECURITY SPOUSES' BENEFITS	6
SOCIAL SECURITY COVERS DISABLED CHILDREN.....	8
YOU CAN GET SOCIAL WITH SOCIAL SECURITY.....	10

Produced at U.S. taxpayer expense.

Social Security Column

SOCIAL SECURITY CAN HELP YOU GET BACK TO WORK

By Bob Simpson

Social Security District Manager in Traverse City



Having a job 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 work. Others may enjoy the social aspect of their jobs. If you rely on Supplemental Security Income (SSI) payments or Social Security Disability (SSDI) benefits and want to start working or return to work, Social Security can help.

A plan for achieving self-support (PASS) is a plan for your future. This plan lets you use your income or the 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. PASS is for both SSI and SSDI. The job that you want should allow you to earn enough to reduce or eliminate the SSI or SSDI benefits you currently receive.

You should use the PASS if all of these apply to you:

- You want to work.

- You get SSI (or can qualify for SSI by having this plan) because you have a disability or are blind.
- You have income, other than SSI, or resources above the resource limit, to use to get a job or start a business.

In some cases, someone on SSDI can use a PASS and become eligible for SSI while pursuing the plan. Your employment income may reduce or eliminate your SSDI benefits. Under SSI rules, any income that you have may reduce your SSI payment. But if you have an approved plan, you can use most of that income to pay for the items you need to reach your work goal.

We don't count money set aside under the PASS 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. With an approved plan, you can set aside money to pay expenses needed 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 beforehand. 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.

If you need help, there are many people who can help you write a PASS, including a Ticket to Work service provider, vocational counselor or a relative. Social Security's Ticket to Work (Ticket) program supports career development for Social Security disability beneficiaries who want to work. The Ticket program is free and voluntary. The Ticket program helps people with disabilities progress toward financial independence. To learn more about the Ticket program, call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET.

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 PASS help you achieve your goals.

###

Social Security Column

OUR LIFETIME COMMITMENT TO YOU AND YOURS

By Bob Simpson

Social Security District Manager in Traverse City



Social Security is here with information, tools, and benefits to help you secure today and tomorrow. Our journey together begins when you're born and get your Social Security card. It continues when you get your first job and follows you through your entire career, marriage, and retirement. Our commitment is to be with you throughout life's journey.

Our promise extends to surviving family members when a worker dies.

Some of the Social Security taxes you pay go toward survivors benefits for your family. In the event of your death, certain members of your family may be eligible for survivors benefits; these include widows and widowers, divorced widows and widowers, children, and dependent parents.

The amount of benefits your survivors receive depends on your lifetime earnings. The higher your earnings are, the higher their benefits will be. The value of your survivors benefit may be more than the value of your individual life insurance.

By making sure your earnings are posting correctly, you are passing down protections to your survivors, just as your parents did before you. You can do this by:

Creating a personal my Social Security account at www.socialsecurity.gov/myaccount. Your personal my Social Security account is secure and gives you immediate access to your earnings records, Social Security benefit estimates, and a printable Social Security Statement.

Visiting our Benefits Planner for Survivors to help you better understand your and your family's Social Security protection as you plan for your financial future at www.socialsecurity.gov/planners/survivors.

Checking your Social Security Statement to see an estimate of survivors benefits we could pay your family at www.socialsecurity.gov/myaccount. It also shows an estimate of your retirement and disability benefits and provides other important information.

For more information, please visit www.socialsecurity.gov or read our publication Survivors Benefits at www.socialsecurity.gov/pubs/EN-05-10084.pdf. You can also help us spread the word by sharing this information with your family and friends.

#

Social Security Column

UNDERSTANDING SOCIAL SECURITY SPOUSES' BENEFITS

By Bob Simpson

Social Security District Manager in Traverse City



Marriage is a tradition that exists on every continent and in nearly every country. Having a partner not only means creating a family unit, it means sharing things like a home and other property. Understanding how your future retirement might affect your spouse is important. When you're planning for your retirement, here are a few things to remember:

Your spouse's benefit amount 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 a benefit from your own work history and a spouse's record, we always pay your own benefit first. You cannot receive spouse's benefits unless your spouse is receiving his or her retirement 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 about this 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 benefit can help both of you avoid future impacts on your incomes. We have decades of experience, and the information to go with it. Access a wealth of useful information and use our benefits planners at www.socialsecurity.gov/planners.

###

SOCIAL SECURITY COVERS DISABLED CHILDREN

By Bob Simpson

Social Security District Manager in Traverse City



Children are our future — we share our knowledge and talent with them — we pass on our values to them knowing they will share those gifts. Social Security safeguards children all year long, but we'd like to take this opportunity to share information about our programs that provide direct support to children.

The latest information available says that in 2018 the Social Security program distributed about \$2.7 billion each month to benefit about 4.1 million children on average each month because one or both of their parents are disabled, retired, or deceased. Those dollars help to provide the necessities of life for family members and help make it possible for those children to complete high school. When a working parent becomes disabled or dies, Social Security benefits help stabilize the family's financial future.

Children with disabilities are among our most vulnerable citizens. The Social Security Administration is dedicated to helping those with qualifying disabilities and their families through the Supplemental Security Income (SSI) program, which is separate from the Social Security program. To qualify for SSI:

- The child must have a physical or mental condition, or a combination of conditions, resulting in “marked and severe functional limitations.” This means that the condition(s) must severely limit your child’s activities; and
- The child’s condition(s) must be severe, last for at least 12 months, or be expected to result in death.

If the parents of the child or children have more income or resources than are allowed, then the child or children will not qualify for SSI. You can read more about children’s benefits at www.socialsecurity.gov/pubs/EN-05-10026.pdf.

Social Security and SSI also covers many chronic illnesses and conditions. The Compassionate Allowances program is a way to quickly identify people with diseases and other medical conditions that, by definition, meet the standards for disability benefits under the Social Security and SSI programs. Thousands of children receive SSI benefits because they have one of the conditions on the Compassionate Allowances list at www.socialsecurity.gov/compassionateallowances/conditions.htm.

Keep in mind, Social Security and SSI are two very distinct and separate programs, and eligibility for each is different.

Visit www.socialsecurity.gov/people/kids to learn more about all we do to care for children. Social Security is with you and your children throughout your life’s journey, securing today and tomorrow. If you know a family who needs our help, please share these resources with them.

###

Social Security Column

YOU CAN GET SOCIAL WITH SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



Social Security means many different things to many different people. To a spouse who has lost their partner, it may mean a monthly check to help with childcare costs. For a wounded warrior, Social Security might mean a lifeline of income that improves their quality of life. And chances are, you'll rely on us one day as well.

Social Security provides millions of people with retirement and disability benefits. This means we need to be able to start a conversation and answer questions for those millions of deserving people. Social media allows us to quickly help people in a cost-effective and agile way.

We use our Facebook page to share information about our programs, policies, and services with our vast network of followers and advocacy groups. We also monitor and provide quick-turnaround responses to select questions and comments that people post. We also hold Facebook Live events to dive deep into topics that matter to you. www.facebook.com/socialsecurity.

Our blog, named *Social Security Matters*, gives readers information about a variety of topics, including our programs, online services, current events, and human-interest stories, usually in greater detail than typically shared on our other social media platforms. Our blog encourages discussion and offers important retirement- and disability-related solutions. blog.ssa.gov.

Our Instagram page is a mostly visual outlet where we share our top ten baby names of the year and other trend-setting stats. We use this page to share information about our programs, policies, and services. www.instagram.com/socialsecurity.

Do you prefer getting information from videos? Social Security's YouTube channel is an archive of informative videos. www.youtube.com/user/SocialSecurityOnline.

Our Twitter page is updated frequently with up-to-date information that is easy to share. twitter.com/socialsecurity.

Follow us today! Be part of the conversation. Share our posts with friends and family who may not know about our services.

#