

# Social Security Administration

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1329 S. Division St.  
Traverse City MI 49684

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## Monthly Information Package

September 2019

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*Produced at U.S. taxpayer expense.*

## Social Security Column

### BACK TO SCHOOL WITH SOCIAL SECURITY

By **Bob Simpson**

**Social Security District Manager in Traverse City**



It typically takes people a lifetime of planning to reach their retirement goals. The earlier young workers know about saving for their future, the better chance they'll have at achieving a comfortable retirement. This is why Social Security has created a resource specifically for teachers and students.

Our Information for Educators page contains a toolkit with information and resources to educate and engage students on Social Security programs and services. Within the toolkit, you'll find:

- Two lesson plans with objectives
- Infographics and handouts for each lesson plan
- Links to Social Security webpages
- Talking points
- Quiz questions and answers

It's important for students to understand why Social Security was created and why it is essential to their lives today and in the future. This knowledge and understanding will provide students a strong base on which to build their financial future.

You can access the webpage and toolkit at [www.socialsecurity.gov/thirdparty/educators.html](http://www.socialsecurity.gov/thirdparty/educators.html).

Young workers can also see how Social Security directly relates to them at [www.socialsecurity.gov/people/students](http://www.socialsecurity.gov/people/students).

Encouraging young people to save now for long-term goals that are decades away can be somewhat difficult. Let them know they have a better chance of realizing their dreams if they start planning and taking action early. And also let them know that they can share this information with friends, both in person and on social media.

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## **Social Security Column**

### **SOCIAL SECURITY CELEBRATES HISPANIC HERITAGE MONTH**

**By Bob Simpson**

#### **Social Security District Manager in Traverse City**



Social Security touches the lives of nearly every American. Hispanics make up our nation's largest ethnic minority group with a population of 58.9 million, representing 18.1 percent of the nation's total population.

We work hard to deliver great customer service and easy-to-access information about our important programs and the benefits we provide to millions of Americans. If Spanish is your primary language, you can visit [www.ssa.gov/espanol](http://www.ssa.gov/espanol), our Spanish-language website. It includes important information about how to get a Social Security card, plan for retirement, apply for benefits, manage your benefits once you're receiving them, and much more. Many of our offices have staff who speak Spanish, or you may call 1-800-772-1213 from 7 a.m. to 7 p.m. weekdays and select the option for Spanish.

Spanish-speaking individuals wishing to apply for retirement, disability, survivor, and other benefits, as well as Medicare, can request an appointment online at [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits) for an in-person interview or telephone claim with a representative. In many cases, you can make an appointment with a bilingual representative.

Social Security also provides many publications in Spanish on popular topics like:

- Retirement, Disability, and Survivors benefits;
- Retirement planning;
- Online services information;
- Medicare; and
- Supplemental Security Income.

You can save, print, and share them at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

Social Security is here for you and your family. To learn more about what Social Security offers, go to [www.socialsecurity.gov/people/hispanics](http://www.socialsecurity.gov/people/hispanics).

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## **Social Security Column**

**YOUR EARNINGS RECORD IS BOTH YOUR FINANCIAL HISTORY AND YOUR FINANCIAL FUTURE**

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Social Security is an earned benefit. Your earnings history is a record of your progress toward your benefits. Social Security keeps track of your earnings so we can pay you the benefits you've earned over your lifetime. This is why reviewing your Social Security earnings record is so important.

If an employer didn't properly report just one year of your work earnings to us, your future benefit payments from Social Security could be less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. Sooner is definitely better when it comes to identifying and reporting problems with your earnings record. As time passes, you may no longer have easy access to past tax documents, and some employers may no longer exist or be able to provide past payroll information.

While it's the responsibility of your employers, both past and present, to provide accurate earnings information to Social Security so you get credit for the contributions you've made through payroll taxes, you should still inform us of any errors or omissions you find. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct.

The easiest and most efficient way to validate your earnings record is to visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) to set up or sign in to your own *my Social Security* account. You should carefully review each year of listed earnings and use your own records, such as W-2s and tax returns, to confirm them. Keep in mind that earnings from this year and last year may not be listed yet. Notify us right away if you spot errors by calling 1-800-772-1213.

You can find more detailed instructions on how to correct your Social Security earnings record at [www.socialsecurity.gov/pubs/EN-05-10081.pdf](http://www.socialsecurity.gov/pubs/EN-05-10081.pdf).

Remember, you can access important information like this any time at [www.socialsecurity.gov](http://www.socialsecurity.gov) and do much of your business with us online.

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## **Social Security Column**

### **BEWARE OF FALSE SOCIAL SECURITY OR MEDICARE ADVERTISEMENTS**

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Scammers have become more aggressive and sophisticated in the digital age. With millions of people relying on Social Security and Medicare, scammers target audiences who are looking for legitimate program and benefit information. Scammers sometimes try to scare people into giving out their personal information. Never give someone who called you any personal information unless you absolutely know who they are.

The law that addresses misleading Social Security and Medicare advertising prohibits people or non-government businesses from using words or emblems that mislead others. Their advertising can't claim that they represent, are somehow affiliated with, or are endorsed or approved by Social Security or the Centers for Medicare & Medicaid Services (Medicare).

People are often misled by advertisers who use the terms "Social Security" or "Medicare." Often, these companies offer Social Security services for a fee, even though Social Security offers the same services free of charge. These services include getting:



- A corrected Social Security card showing a person's married name;
- A Social Security card to replace a lost card;
- A *Social Security Statement*; and
- A Social Security number for a child.

If you receive misleading information about Social Security, send the complete ad, including the envelope (if applicable), to:

Office of the Inspector General Fraud Hotline  
Social Security Administration  
P.O. Box 17768  
Baltimore, MD 21235

You can learn more about how we combat fraudulent advertisers by reading our publication *What You Need to Know About Misleading Advertising* at [www.socialsecurity.gov/pubs/EN-05-10005.pdf](http://www.socialsecurity.gov/pubs/EN-05-10005.pdf).

You can also view and share our anti-fraud information at [www.socialsecurity.gov/antifraudfacts](http://www.socialsecurity.gov/antifraudfacts) as well as this YouTube video [www.youtube.com/watch?v=8N96ORODZm8](http://www.youtube.com/watch?v=8N96ORODZm8).

Remember, our information is easy to email and post on social media. Please let your loved ones know about these types of scams. Sharing this article with friends and family can save them from financial and emotional hardship.

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## **Social Security Column**

### MEDICARE, A SIMPLE EXPLANATION

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Social Security and Medicare are both programs that are household names, but do you know the true difference? Both programs help safeguard millions of Americans as well as improve the quality of life for their family and friends. While Social Security offers retirement, disability, and survivors benefits, Medicare provides health insurance.

Medicare is our country's health insurance program for people age 65 or older and younger people receiving Social Security disability benefits. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care.

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

#### **Original Medicare**

Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance). If you want drug coverage, you can join a separate Part D plan. To help pay your out-of-pocket costs in Original Medicare (like your deductible and 20% coinsurance), you can also shop for and buy supplemental coverage. Examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or from a former employer or union.

### **Medicare Advantage (also known as Part C)**

Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D. Part C plans may have lower out-of-pocket costs than Original Medicare. They also may offer extra benefits that Original Medicare doesn’t cover — like vision, hearing, dental, and more.

If you can’t afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer programs for people eligible for or entitled to Medicare who have low income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have limited income and resources.

You can learn more about Medicare, including how to apply for Medicare and get a replacement Medicare card, at [www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare).

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