

Social Security Administration

1329 S. Division St.
Traverse City MI 49684

October 4, 2016

Monthly Information Package October 2016

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By Bob Simpson

Social Security District Manager in Traverse City



It's healthy to be skeptical in a world of uncertainties. Major news networks sometimes broadcast conflicting facts that require a bit of research to verify. There's even a day in October dedicated to skeptics. So, this is the perfect time to tell all the skeptics that there's no reason to think Social Security won't be here for you well into the future.

Recently, the Social Security Board of Trustees released its 76th annual report to Congress presenting the financial status of the Social Security trust funds for the short term and over the next 75 years. We're pleased that legislation signed into law by President Obama last November averted a near-term shortfall in the Disability Insurance (DI) trust fund that was detailed in a previous report.

With that small, temporary reallocation of the Social Security contribution rate, the DI fund will now be able to pay full benefits until 2023, and the retirement fund will be adequate into 2035. It is important that members of Congress act well before 2023 in order to strengthen the finances of the program. As a whole, Social Security is fully funded until 2034, and after that it is about three-quarters financed.

Many people wonder if Social Security will be there for them. Here's a fact that will relieve any skepticism you might have: the increased cost of providing Social Security benefits for Baby

Boomers is less than the nation's increase in spending was for public education when the baby boomers were children.

Put your skepticism aside and rest assured that Social Security is with you today and will be with you tomorrow. You can read the entire report at www.socialsecurity.gov/OACT/TR/2016.

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Social Security Column

02 - RECOGNIZING LGBT HISTORY MONTH

By Bob Simpson

Social Security District Manager in Traverse City



Social Security is committed to treating all Americans fairly. This commitment extends to Lesbian, Gay, Bisexual, and Transgender people covered by Social Security's many programs.

October is also National Lesbian, Gay, Bisexual, and Transgender (LGBT) History Month. It's a month-long annual observance of the history of the gay rights movement. First observed in 1994 to coincide with National Coming Out Day, the month has evolved to include a more diverse range of people identifying as LGBT.

On June 26, 2015, the U.S. Supreme Court issued a decision in *Obergefell v. Hodges*, holding that same-sex couples have a constitutional right to marry in all states and have their marriages recognized in all states. This decision made it possible for more same-sex couples and their families to benefit from Social Security.

We now recognize same-sex couples' marriages in all states, and some non-marital legal relationships, for purposes of determining entitlement to Social Security benefits, Medicare entitlement, and eligibility and payment amount for Supplemental Security Income (SSI). We also recognize same-sex marriages and some non-marital legal relationships established in

foreign jurisdictions for purposes of determining entitlement to Social Security benefits, Medicare entitlement, and SSI eligibility.

We encourage anyone who is unsure whether they are entitled or eligible for Social Security to apply right away for benefits. Applying now will protect against the loss of any potential benefits.

If you have any questions about how to apply for benefits, call toll-free 1-800-772-1213 (TTY 1-800-325-0778). We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. We treat all calls confidentially.

Visit www.socialsecurity.gov/people/same-sex-couples to apply for benefits and learn more about our policies for same-sex couples.

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Social Security Column

03 - PROVIDING DISABILITY BENEFITS FOR 60 YEARS

By Bob Simpson

Social Security District Manager in Traverse City



August 1, 2016, marked the 60th anniversary of the Social Security Disability Insurance (SSDI) program, signed into law by President Dwight D. Eisenhower in 1956. Originally, the program was limited to individuals who were age 50 or older. It also had a six-month waiting period, and there were no benefits payable to spouses or children.

The disability program has undergone many changes to become the program it is today. Now, people who receive Social Security disability benefits can also receive Medicare coverage after 24 months, and their dependents may be eligible to receive benefits on their earnings records. There are also work incentives in place to help people with disabilities go back to work.

As of June 2016, there are more than 10 million disabled workers and dependents receiving a portion of the more than \$11 billion that is sent each month in Social Security disability payments. It can happen to anyone: studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching their full retirement age.

To meet the challenges of providing benefits to so many, the agency has evolved, using technology to operate more efficiently.

Access to online applications for disability benefits, reconsiderations, and hearings have given applicants more service options when applying for benefits. Our health IT initiative allows Social Security to access electronic medical records, including those from the U.S. Department of Defense, which reduces administrative costs, streamlines operations, and speeds up service to veterans.

Social Security is committed to securing today and tomorrow for our millions of disabled workers. For more information about the disability program, please visit www.socialsecurity.gov/disabilityssi.

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Social Security Column

04 - DISCOVER A WHOLE WORLD OF RETIREMENT POSSIBILITIES

By **Bob Simpson**

Social Security District Manager in Traverse City



Christopher Columbus might be one of the most famous explorers in America. He's credited with discovering the New World, though Native Americans were here long before the Italian sailor.

Centuries later, there are new horizons to explore and you can do it from the comfort of your home or office. With Social Security, you can discover a new world of information and services at www.socialsecurity.gov.

For example, you can apply online for Social Security retirement benefits. Not sure whether you're ready for retirement? We can help you plot your course with our online benefit planners. Perhaps the most impressive of these planners is the online *Retirement Estimator*, which you can use to get quick and accurate estimates of your retirement benefits based on different scenarios. You also can apply online for disability benefits and even apply online for help to pay the costs of the Medicare prescription drug program at www.socialsecurity.gov.

One of our most powerful tools is our website: *my Social Security*. Create your online account at www.socialsecurity.gov/myaccount and then you'll always have quick and easy access to see and update your information. You can use *my Social Security* to get estimates of your retirement,

disability, and survivors benefits; view your earnings record; and get estimates of the Social Security and Medicare taxes you've paid.

If you already receive Social Security benefits, you can use your account to get an instant benefit verification letter, check your benefit and payment information, and to change your address, phone number, and direct deposit information. If you receive Medicare, you can get a replacement Medicare card using *my Social Security*. Whether you receive benefits or not, you may be able to apply for a replacement Social Security card in certain states, all online.

We've made exploring your bright future secure and easy at www.socialsecurity.gov.

Remember, we're with you through life's journey. Social Security online tools will help you decide when to weigh anchor, and venture into the seas of retirement.

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Social Security Column

05 - DON'T BE SCARED OF USING OUR SECURE SERVICES

By **Bob Simpson**

Social Security District Manager in Traverse City



Autumn is the season of dressing up as monsters and watching scary movies in the dark. Even though most of these tricks and treats are just for fun, some of them can be scary, and for good reason. One of the most common threats we face is identity theft. Just imagine someone stealing your information and pretending to be you. You'd have no control as this person acts in your name, spending money — and possibly, ruining your credit.

That's one trick you can do without, which is why we've added an extra layer of security for our customers when they interact with us online.

Your *my Social Security* at www.socialsecurity.gov/myaccount is a safe and secure place to do business with us.

On July 30, 2016, Social Security implemented a new layer of security, asking account holders to sign into their account using a one-time code sent via text message. This second layer of security requires more than a username and a password is known as “multifactor authentication.”

Although we have always provided the “extra security” option to account holders, we implemented this new process to comply with the President's Executive Order on *Improving the Security of Consumer Financial Transactions*.

As before July 30, current account holders will be able to access their secure account using only their username and password. We highly recommend the extra security text message option, but it will not be required. If you are uncomfortable with texting, we will be creating an option where you will receive a code via email.

We strive to balance security and customer service options, and we want to ensure that our online services are both easy to use and secure. The *my Social Security* service has always featured a robust verification and authentication process, and it remains safe and secure.

There's no requirement that you access your personal *my Social Security* account as a result of the steps we are taking. However, when you do access your account, we encourage you to sign up for the extra security text message option. You can access your account by visiting www.socialsecurity.gov/myaccount.

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