

Social Security Column - 01

myRA AND *my SOCIAL SECURITY* CAN HELP SECURE YOUR RETIREMENT

By Bob Trotter

Social Security Public Affairs Specialist in Milwaukee, WI

Achieving financial security is an important part of enjoying a satisfying retirement. Social Security has many tools to help you plan for your future.

A great first step is to visit www.socialsecurity.gov/myaccount. With a *my Social Security* account, you'll get immediate access to your personal *Social Security Statement*, your earnings record, and an estimate of your retirement benefits at age 62, at your full retirement age, and at age 70. You can also verify your earnings are correct, since we base your future benefits on your earnings record.

When you open a *my Social Security* account, we protect your information by using strict identity verification and security features. The application process has built-in features to detect fraud and confirm your identity. Your personal *my Social Security* account can help you figure out how much more you might want to save for your future, but it can do a whole lot more. For example, in the District of Columbia and several states, you can request a replacement Social Security card online — find out if you can at www.socialsecurity.gov/ssnumber.

In addition to using your personal *my Social Security* account, you can prepare for a secure, comfortable retirement by visiting www.myra.gov. There, you'll find *myRA*, a new retirement savings option from the Department of the Treasury for the millions of Americans who face barriers to saving for retirement. *myRA* is a simple and secure way to help you take control of your future.

myRA makes it easy and affordable to start saving for retirement, even if you can save only a little bit right now. It's designed for people who don't have a retirement savings plan through

work, or lack other options for saving. If you already have access to a retirement savings plan, such as a 401(k), learn more about that plan because it might offer matching contributions or other benefits.

myRA helps workers grow their money faster than they can with most traditional savings accounts, and there's no risk. Since it's not tied to a particular employer, workers can hold on to their *myRA* account when they move from one job to another.

With your personal *my Social Security* and *myRA* accounts in place, you too can prepare to reap the joys of a financially secure retirement. Learn more about all of your choices at www.socialsecurity.gov.

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Social Security Column - 02

TAKING STOCK DURING FINANCIAL LITERACY MONTH

By Bob Trotter

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April is Financial Literacy Month, which is a perfect time to take stock (pun intended) of your retirement savings. Social Security is there to help secure your future, but savings should be the foundation of a bigger retirement plan.

Have you ever done business online? The convenience and safety of doing business online is another way we're meeting the changing needs and lifestyles of our customers. You can open your own personal *my Social Security* account within a matter of minutes and have access to your information at any time of day, from the comfort of your home or office.

With a *my Social Security* account, you can:

- Keep track of your earnings and verify them every year, which is important because we use your earnings, along with other information, to help determine your benefit amount and eligibility;
- Get an estimate of your future benefits, if you are still working;
- Get a letter with proof of your benefits, if you currently receive them; and
- Manage your benefits:
 - Change your address;
 - Start or change your direct deposit;
 - Get a replacement Medicare card; and

- Get a replacement SSA-1099 or SSA-1042S for tax season.

If you live in the District of Columbia, Michigan, Nebraska, Washington, or Wisconsin, you may be able to replace your Social Security card online using *my Social Security*. It's an easy, convenient, and secure way to request a replacement card online.

To take advantage of this new service option, you must:

- Have or create a *my Social Security* account;
- Have a valid driver's license in a participating state or the District of Columbia (or a state-issued identification card in some states);
- Be age 18 or older and a United States citizen with a domestic U.S. mailing address (this includes APO, FPO, and DPO addresses); and
- Not be requesting a name change or any other changes to your card.

We plan to add more states, so we encourage you to check www.socialsecurity.gov/ssnumber throughout the year.

In April, Social Security celebrates National *my Social Security* Week. The biggest day in that week is "Check Your *Statement* Day." It's important that you check your *Social Security Statement* every year since we base your future benefits on your earnings record. Your *Statement* can help you plan for your financial future. We encourage you to go online to *my Social Security* to access your *Statement* whenever you wish to verify your earnings history or check your estimated future benefits.

One sure way to stay on top of your financial future: you can join the more than 23 million people who have opened their own *my Social Security* account at www.socialsecurity.gov/myaccount.

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Social Security Column - 03

DISCOVER THE COURAGEOUS FACES OF DISABILITY

By Bob Trotter

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Social Security is committed to the principles and spirit of the Americans with Disabilities Act (ADA), which improves the lives of our beneficiaries and our employees who have disabilities. We are proud to say that we've been helping people with disabilities for over 25 years.

We also want you to see and hear from the people who rely on Social Security disability benefits to not just survive, but thrive, as active members of our communities. Our *Faces and Facts of Disability* website highlights the real life stories of people who have disabilities.

The newest person we are featuring on our *Faces and Facts of Disability* website is Lynne Parks. She is an artist from Baltimore, Maryland. First diagnosed with metastatic fibrosarcoma at age 14, she has lived with this illness for nearly 35 years. It started in her face and moved to different parts of her body, including her abdomen and leg. She also has various tumors on her shoulder and arm.

Inflammatory responses, infections, and new tumors are complications that Lynne deals with every day. "Because of the tumors, I have limited use of my left arm," Lynne said. "I have

weakness in my legs. There's fatigue because my immune system has taken such a big hit from the cancer and the cancer treatments. I get sick all the time. There might be a day that I can be at home and resting and I'll try to make the best of it. I'll wake up, fix breakfast and eat, and that takes a while because of my physical limitations, but also because of my first tumor that was in my face.”

Having been helped by Social Security, Lynne tries to help others. “I'm also helping people who have issues learn to cope with them, because they see in me someone as a role model, essentially. Life without Social Security benefits, it's a horror story, because I imagine myself on the streets.”

The disability benefits Lynne receives are a crucial resource for her quality of life. Our disability programs continue to be a mainstay in the lives of many people — people just like you. Social Security disability beneficiaries are among the most severely impaired people in the country. It's something that can happen to anyone when least expected.

We invite you to learn the facts about the disability insurance program, and see and hear these stories of hardship and perseverance at www.socialsecurity.gov/disabilityfacts.

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Social Security Column - 04

EX-SPOUSE BENEFITS, TAXES, AND YOU

By Bob Trotter

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Mid-April features both Ex-Spouse Day and tax day. These two observances are extra important if you are an ex-spouse, because Social Security pays benefits to eligible former spouses. And, you may need to claim this income on your tax forms.

If you are age 62, unmarried, and divorced from someone entitled to Social Security retirement or disability benefits, you may be eligible to receive benefits based on his or her record. To be eligible, you must have been married to your ex-spouse for 10 years or more. If you have since remarried, you can't collect benefits on your former spouse's record unless your later marriage ended by annulment, divorce, or death. Also, if you're entitled to benefits on your own record, your benefit amount must be less than you would receive based on your ex-spouse's work. In other words, we'll pay the higher of the two benefits for which you're eligible, but not both.

You can apply for benefits on your ex-spouse's record even if he or she hasn't retired, as long as you divorced at least two years before applying. The same rules apply for a deceased former spouse.

The amount of benefits you get has no effect on the benefits of your ex-spouse and his or her current spouse. Visit *Retirement Planner: If You Are Divorced* at www.socialsecurity.gov/retire2/divspouse.htm to find all the eligibility requirements you must meet to apply as a divorced spouse. Our benefits planner gives you an idea of your monthly benefit amount. If your ex-spouse died after you divorced, you can still qualify for widow's benefits. You'll find information about that in a note at the bottom of the website.

Visit www.socialsecurity.gov/retire2/divspouse.htm today to learn whether you're eligible for benefits on your ex-spouse's record. That could mean a considerable amount of monthly income. What you learn may bring a smile to your face ... even on tax day!

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Social Security Column - 05

SPRING INTO A STRESS-FREE RETIREMENT

By Bob Trotter

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There's nothing like saying "goodbye" to old man winter and "hello" to budding green leaves and fresh flowers. Spring is here! One way we welcome the season is by celebrating Stress Awareness Month.

Recognizing the sources of stress is the best way to understand how you can start eliminating factors in your life that put unnecessary strain on your body and mind. Did you know that stress, also called the "silent killer," could cause heart disease and high blood pressure?

Social Security wants to make your retirement planning as stress-free as possible, which is why we have a number of online tools available for you. You can create your own secure, personal *my Social Security* account from the comfort of your living room and avoid unpleasant traffic and a possible wait in one of our local offices. Once you have a *my Social Security* account, you can view your *Social Security Statement*, verify your earnings record, and find out what to expect in monthly benefits if you retire at ages 62, full retirement age, or 70. Once you begin receiving Social Security benefits, you can use *my Social Security* to check your benefit information, change your address and phone number, change your electronic payment method,

and obtain an instant benefit verification letter and replacement SSA-1099/1042S. In some areas, you can even request a replacement Social Security card using your *my Social Security* account.

You can easily sign up for *my Social Security* at www.socialsecurity.gov/myaccount.

If you're thinking about retiring at an age not shown on your *Statement*, reduce the stress of the unknown by using our *Retirement Estimator*. The *Retirement Estimator* allows you to calculate your potential future Social Security benefits by changing variables such as retirement dates and future earnings. You may discover that you'd rather wait another year or two before you retire to earn a higher benefit. Or, you might see that this is the season for you to kiss that work stress goodbye and retire right now. To get instant, personalized estimates of your future benefits, go to www.socialsecurity.gov/estimator.

When you decide it's time to start receiving your retirement benefits, the application process is far less stressful now that you're prepared. You can securely apply online without picking up the phone or leaving your house. Simply go to www.socialsecurity.gov/applyonline, and, in as little as 15 minutes, you can breeze through our online retirement application.

You can enjoy Social Security's stress-free retirement planning tools any time of the year, giving you more time to enjoy these warmer months. Now is the time to *spring* into action and start planning for retirement.

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QUESTIONS AND ANSWERS

GENERAL

Question:

What is a *Social Security Statement*, and how can I get a copy?

Answer:

Your online *Social Security Statement* gives you secure and convenient access to your earnings records. It also shows estimates for retirement, disability, and survivors benefits you and your family may be eligible for. You can get your personal *Statement* online by using your own *my Social Security* account. If you don't yet have an account, you can easily create one.

To set up or use your account to get your online *Statement*, go to www.socialsecurity.gov/myaccount.

We also mail *Statements* to workers attaining ages 25, 30, 35, 40, 45, 50, 55, 60 and older, three months prior to their birthday, if they don't receive Social Security benefits and don't have a *my Social Security* account. If you don't want to wait for your *Statement*, you can access it online, whatever time of year you need it.

Question:

I own a business. What should I do if an employee gives me a Social Security number but cannot produce the card, or if the employee is waiting to receive a Social Security number?

Answer:

Seeing the card is not as important as putting the correct information on the worker's Form W-2. You can verify employee Social Security numbers by using our Social Security Number Verification Service. Just go to www.socialsecurity.gov/bsa. This online service allows registered employers to verify employee Social Security numbers against Social Security records for wage reporting purposes. If the employee recently applied for a Social Security number, but does not yet have a card when you must file the paper Form W-2, enter the words "Applied for" on the Form W-2. If you are filing electronically, enter all zeros (e.g., 000-00-0000) in the Social Security number field. When the employee receives the card, file Copy A of Form W-2C, *Corrected Wage and Tax Statement* with Social Security to show the employee's number.

RETIREMENT

Question:

My wife didn't work enough to earn 40 credits to qualify for Social Security retirement benefits. Can she qualify on my record?

Answer:

Even if your wife has never worked under Social Security, she may be able to get benefits if she is at least 62 years of age and you are receiving or eligible for retirement or disability benefits. If your wife qualifies on her own record, we will pay that amount first. If the benefit on your record is higher, she will get an additional amount on your record so that the combination of benefits equals that higher amount. The same is true for any spouse, regardless of their sex. To

learn more about spouse benefits go to

www.socialsecurity.gov/planners/retire/yourspouse.html.

Question:

I'm retiring early, before full retirement age, and I receive investment income from a rental property I own. I've hear there's a limit on income I can make if I retire early. Does investment income from my rental property count as earnings for Social Security purposes?

Answer:

No. We count only the wages you earn from a job or your net profit if you're self-employed. Non-work income such as annuities, investment income, interest, capital gains, and other government benefits are not counted and will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by government pensions earned through work on which you did not pay Social Security tax. You can retire online at www.socialsecurity.gov. For more information, call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

DISABILITY

Question:

I was turned down for disability. Do I need a lawyer to appeal?

Answer:

You're fully entitled to hire a lawyer if you wish to, but it is not necessary. In fact, you can file a Social Security appeal online without a lawyer. Our online appeal process is convenient and secure. Just go to www.socialsecurity.gov/disability/appeal. If you prefer, call us at 1-800-772-1213 (TTY 1-800-325-0778) to schedule an appointment to visit your local Social Security office to appeal.

Question:

I'm applying for disability benefits. Do I automatically receive Medicare benefits if I'm approved for disability benefits?

Answer:

You'll receive Medicare after you receive disability benefits for 24 months. When you become eligible for disability benefits, we will automatically enroll you in Medicare. We start counting the 24 months from the month you were entitled to receive disability, not the month when you received your first payment. Special rules apply to people with permanent kidney failure and those with "Lou Gehrig's Disease" (amyotrophic lateral sclerosis). Learn more about Social Security disability benefits by reading our publication, *Disability Benefits*, at www.socialsecurity.gov/pubs/10029.html.

SUPPLEMENTAL SECURITY INCOME

Question:

I am trying to save up for a truck. I have \$1,200 in the bank now and need a little more. How much cash can I have in the bank without affecting my Supplemental Security Income (SSI) eligibility?

Answer:

The resource limit is \$2,000. Unless you have other valuable resources, this means you could save up to \$2,000 before you would become ineligible for SSI. We generally do not count your primary vehicle, the home you live in or certain amounts set aside for burial expenses as resources. If you are in this situation, call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) or visit any Social Security office.

Question:

What are the rules for getting Supplemental Security Income (SSI)? I'm thinking about applying based on my disability.

Answer:

To be eligible to receive SSI benefits, you must be disabled, blind, or age 65 or older and have limited income and resources. Income is money you receive such as wages, Social Security benefits, and pensions. Income also includes the value of such things as food and shelter you receive from others. Resources are things you own such as real estate, bank accounts, cash, stocks, and bonds. You may be able to get SSI if your resources are worth no more than \$2,000. A couple may be able to get SSI if they have resources worth no more than \$3,000. Learn more by reading our publication, *Supplemental Security Income (SSI)*, at www.socialsecurity.gov/pubs.

MEDICARE**Question:**

Is it true that if you have low income you can get help paying your Medicare premiums?

Answer:

Yes, you can get help.

- If your income and resources are limited, your state may be able to help with your Medicare Part B premium, deductibles, and coinsurance amounts. State rules vary on the income and resources that apply. Contact your state or local medical assistance, social services, or health and human services office, or call the Medicare hotline, 1-800-MEDICARE (1-800-633-4227), and ask about the Medicare Savings Programs.
- If you have limited income and resources, you also may be able to get *Extra Help* paying for prescription drug coverage under Medicare Part D. If you get the *Extra Help*, Social Security may contact you to review your status. This reassessment will ensure you remain eligible for *Extra Help* and you are receiving all the benefits you deserve. Annually, usually at the end of August, we may send you a form to complete: *Social Security Administration Review of Your Eligibility for Extra Help*. You will have 30 days to complete and return this form. Any necessary adjustments to the *Extra Help* will be effective in January of the following year. Go to www.socialsecurity.gov/prescriptionhelp for more information.

Also, see our publication, *Medicare* (Publication 10043), at www.socialsecurity.gov/pubs. For even more information, visit our website at www.socialsecurity.gov.

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