

HONORING THE BENEFICIARIES OF SOCIAL SECURITY

By Bob Trotter

Social Security Public Affairs Specialist in Milwaukee, WI



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 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.

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.

DON'T GET SCHOOLED – BE PREPARED WITH SOCIAL SECURITY

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Your summer job has ended, so there's no better time than now to start planning for retirement. You can easily be ahead of the game and secure your future with a few simple steps. As a millennial, you are in the best position for planning, investing, and saving for your retirement, growing that nest egg as large as it can be. The sooner you start, the more money you will have.

There are two easy ways to prepare for retirement at a young age:

Start a *my Social Security* account. Having a personal and secure account is easy, but better yet, it empowers you. You can access the services you need in the convenience of your own home without traveling to a local office and waiting in a long line. To view your social security statement, go to www.socialsecurity.gov/myaccount.

As you can see, many of our resources are available online and *my Social Security* is one of the best places to access vital information about your retirement. We are constantly adding new features to make your experience with us faster and more convenient. You can even replace a lost or stolen Social Security card in certain states.

You should also start a *myRA* account. It's never too early, and the more you save now, the more you will have later. *myRA* is designed for people who don't have a retirement savings plan through their employer, or are limited from other savings options. Check it out at www.myra.gov. If your employer provides a retirement savings plan, such as a 401(k), learn more about that plan's potential matching contributions or other benefits.

Did you know that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age? Social Security will be there for you if you become disabled and cannot work. Accessing your online account can also help you determine your estimated future disability benefits. To learn more about disability and to apply, go to www.socialsecurity.gov/disabilityssi/apply.html.

Remember, that summer job might be behind you, but you have a bright future ahead. Social Security is there, helping you every step of the way, securing today and tomorrow.

SOCIAL SECURITY TURNS 81

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Social Security Public Affairs Specialist in Milwaukee, WI



Look who's over the hill! In August, we will be celebrating the 81st anniversary of Social Security. Although Social Security's overall structure remains the same, it's impossible to overlook the changes in the economy and advancements in technology that made it necessary to transform our programs into what they are today.

In 1935, President Roosevelt signed the Social Security Act, which gave birth to Social Security, (almost) as we know it today. The program was created primarily as a response to the growing rate of poverty within the elderly population. Here we are in the future, and Social Security has come a long way from 1940, when Ida May Fuller became the first person to receive a benefit check. In 2015 alone, almost 60 million people received Social Security benefits.

The number of beneficiaries is growing daily, and Social Security is developing ways to make conducting business with us easier and more secure. With several services available online, including my Social Security, you might never have to visit a field office. This is especially beneficial for the aging community or those living in remote areas, as traveling to field offices may be difficult.

Choosing when to retire is an important decision. At www.socialsecurity.gov/estimator you can get an estimate of your future benefit amount. You can use "what if" scenarios to see how your benefit amounts will change with different retirement dates and future earnings estimates. With 37 percent of the American workforce teleworking and almost 70 percent of Americans doing most of their shopping online, we have evolved into a society of convenience. Not to be outdone, like a hip grandma, Social Security has adapted to the times. Below is a list of a few of the services currently available from the convenience of your computer. Online you can:

- Request a replacement Social Security or Medicare card
- Apply for Social Security benefits
- Get your *Social Security Statement*
- Appeal a decision

- Find out if you qualify for benefits
- Estimate your future benefits
- Get your SSI & Medicare verification letter

Join us in wishing Social Security a Happy 81st birthday and utilize these online services by visiting www.socialsecurity.gov/myaccount.

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Hit a home run with social security

By Bob Trotter

Social Security Public Affairs Specialist in Milwaukee, WI



A home run is a highlight of any baseball game. The fans cheer with excitement to see a player rocket the ball into the stands. So, what are you doing to prepare for your retirement home run? Your goal should be to get past 1st, 2nd & 3rd base and make it home with a hefty plate of savings. Social Security has many tools to help you achieve financial security.

Take the first step and visit www.socialsecurity.gov/myaccount. The benefit of having a *my Social Security* account is that it gives you access to your personal *Social Security Statement*, verification of correct earnings, and an estimate of your early retirement benefits at age 62, full retirement age of 66, and delayed age at 70.

We protect your information by using security features and strict identity verification to detect fraud. In several states including the newly added Idaho, Mississippi, and North Dakota, you can request a replacement Social Security card online. Find out if your state offers the service at www.socialsecurity.gov/ssnumber.

In addition to using your personal *my Social Security* account to prepare for a comfortable retirement, you can visit www.myra.gov. At *myRA*, you can access new retirement savings options from the Department of the Treasury. This service is designed for the millions of Americans who struggle with saving for retirement — it's an easy and safe way to help you take control of your future.

myRA is designed for people who don't have a retirement savings plan through their employer, or are limited from other savings options. If your employer provides a retirement savings plan, such as a 401(k), learn more about that plan's potential for matching contributions or other benefits. Since *myRA* isn't connected to any employer, it allows workers to hold on to it when they move to different jobs. *myRA* makes your money grow faster than a traditional savings account.

Having both *my Social Security* and *myRA* accounts in place, you're guaranteed to hit a home run in successfully planning for your future. Learn more about all of your choices at www.socialsecurity.gov.

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SOCIAL SECURITY HAS A FULL BASKET OF USEFUL OFFERINGS

By Bob Trotter

Social Security Public Affairs Specialist in Milwaukee, WI



Who doesn't love sharing a summer picnic with friends and family? Whether you plan one for everyone on your block or a quiet afternoon for two, you'll need to bring a basket full of delectable goodies. When you're sharing dishes with loved ones, whether you're at home or away, you'll be sure to make everyone happy with a variety of treats.

In the service of securing today and tomorrow, Social Security has a full picnic basket of services. Our table is ready to serve millions of Americans online, by phone, and in person in our network of field offices. It's easy to pick the method that's best for you from the comfort of your home or on the go.

The quality service you expect from us is easy, secure, and convenient to access when you go online. Signing up for a *my Social Security* account will give you a secure and efficient way to interact with us and accomplish various tasks, including estimating your future benefits or managing your current benefits. You can sign up for your own account at www.socialsecurity.gov/myaccount and join the more than 25 million Americans who already conduct business with us online using *my Social Security*.

Another way you can contact us is toll-free at 1-800-772-1213 (TTY **1-800-325-0778**). Of course, you can also use the field office locator at www.socialsecurity.gov/agency/contact to find your local field office, where you can speak with a Social Security employee face-to-face.

What true summer picnic is complete without ice cream? When it comes to great flavors, there's vanilla, mint, chocolate chip, rocky road ... who can choose just one? Likewise, Social Security offers all the different types of benefits you'll need at any stage of your life.

Social Security has retirement benefits and the tools to help you plan for your retirement and apply for benefits online. But that's not all. We also provide disability benefits to individuals with medical conditions that prevent them from working. If the disabled individual has dependent family members, they can also receive payments. There are also survivors benefits for widows, widowers, and deceased workers' dependent children. When you create your *my Social Security* account, you can view your *Social Security Statement* to see estimates of the future retirement, disability, and survivors benefits you and your family may be eligible to receive. It's a great day for a picnic! Social Security is opening up its picnic basket to share our great services and benefits, and you're invited! Visit www.socialsecurity.gov today, and we'll save you a place.

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