

Social Security Column

SOCIAL SECURITY CELEBRATES BLACK HISTORY MONTH

By Bob Trotter

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Throughout the month of February, we celebrate Black History Month. Created in 1926, this event coincides with the birthdays of Abraham Lincoln on February 12 and Frederick Douglass on February 14. African American communities have celebrated these birthdays together since the late 19th century.

Honoring our shared history and reflecting on the past is one way we unify as a nation. We remember that we are all Americans — we believe in freedom and democracy for all. Another shared belief is that we all deserve a comfortable retirement, free of economic hardship.

Social Security has retirement benefits and the tools to help you plan for your retirement and to apply for benefits online. 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.

If you or anyone you know is disabled, they may qualify for disability benefits. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement

age. You can see if you meet our strict definition of disabled and also apply for disability benefits at www.socialsecurity.gov/disabilityssi/apply.html.

Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. Social Security helps by providing income for the families of workers who die. In fact, 98 of every 100 children could get benefits if a working parent dies. And Social Security pays more benefits to children than any other federal program. You can learn more about Social Security survivors benefits at www.socialsecurity.gov/survivors.

Honoring each other begins with fair and equal treatment. Social Security guarantees that, if you pay into the system, you will have the same benefits as everyone else. This Black History Month, we want to make sure our diverse nation is covered and that no one is left out of the benefits they deserve. Visit www.socialsecurity.gov to learn more.

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YOUR SOCIAL SECURITY BENEFIT STATEMENT

By Bob Trotter

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It's that time of year again: time to start preparing to file your taxes. If you receive Social Security benefits, one of the documents you will need when filing your federal income tax return is your Social Security Benefit Statement (Form SSA-1099).

Your Social Security benefits may be taxable. This includes monthly retirement, survivor, and disability benefits. About one-third of people receiving Social Security benefits must pay taxes on some of these benefits, depending on the amount of their taxable income. This usually happens only if you have other substantial income — such as wages, self-employment, interest, dividends, and other taxable income that must be reported on your tax return — in addition to your Social Security benefits. You will never have to pay taxes on more than 85 percent of your Social Security benefits, based on Internal Revenue Service (IRS) rules.

To find out if you must pay taxes on your benefits, you will need your Social Security Benefit Statement (Form SSA-1099). You should automatically receive your 1099 form each January. It shows the total amount of benefits you received from Social Security in the previous year so you know how much Social Security income to report to the IRS on your tax return. The 1099 form is not available for people who receive Supplemental Security Income (SSI), as SSI payments are not taxable.

Whether you file your taxes early or wait until the deadline, Social Security makes it easy to obtain a replacement 1099 form if you didn't receive one or misplaced yours. You can get an instant replacement quickly and easily by using your secure online *my Social Security* account. If you don't already have an account, you can create one in minutes. Follow the link to the *my Social Security* page, and go to "Sign In" or "Create an Account." Once you are logged in, select the "Replacement Documents" tab to obtain your replacement 1099 form. If you create a *my*

Social Security account, you can also use it to keep track of your earnings each year, manage your benefits, and more.

You can also obtain a replacement 1099 form by calling us at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday from 7 a.m. to 7 p.m., or by contacting your local Social Security office. If you live outside of the United States, please contact your nearest U.S. Embassy or Consulate.

With a *my Social Security* account, gathering your Social Security information for tax season has never been easier. Open your own personal *my Social Security* account today at www.socialsecurity.gov/myaccount.

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PREVENTING DEBILITATING DISEASES AMONG WOMEN

By Bob Trotter

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Just about every minute, a woman dies of heart disease. But the majority of these deaths are avoidable. That's why Social Security encourages you to participate in National Wear Red Day on February 5, which aims to raise awareness about preventing heart disease and stroke among women.

Social Security plays an important role in many women's lives — nearly 60 percent of people receiving Social Security benefits are women. Social Security provides important financial assistance to women in times of need, including a sudden illness or an injury leading to disability. While many illnesses and injuries are difficult or impossible to prevent, there are steps that women can take to help prevent some health issues, so that they can live longer and healthier lives.

According to the American Heart Association, “heart disease is the number one killer of women, causing one in three deaths each year.” But the American Heart Association reports that this is 80 percent preventable with education and lifestyle changes. Changes in diet and exercise can help prevent these events, along with obtaining preventative healthcare such as cholesterol checks. You can take part in raising awareness about this women's health issue by wearing red

on February 5 to show your support. You can also learn more about heart disease and stroke prevention by visiting www.goredforwomen.org.

Raising awareness about women's health issues is important to improving quality of life for all women. Social Security is also committed to addressing the unique concerns that women may face in obtaining Social Security benefits, whether they're seeking benefits for health or other reasons. Women may face different situations than men throughout their lives that can affect their need for benefits. For instance, women are more likely than men to outlive their spouse. Working women earn less on average than men do. Women are more likely to be stay-at-home parents or spouses. All of these circumstances can cause women to have different Social Security needs than men have.

In order to address these concerns in one place, we have a website designed for women that provides pertinent information to women regarding Social Security's services. This website includes information that may be particularly useful to working women, women who receive Social Security benefits, brides, new mothers, wives, divorced women, caregivers, and widows. Our website for women provides information on retirement, survivors, disability, and Supplemental Security Income benefits. Our website also contains links to Social Security publications relevant to women's issues, such as our publications *What Every Woman Should Know* and *Understanding the Benefits*. You can visit our website for women at www.socialsecurity.gov/people/women.

We hope that raising awareness on women's health issues and providing women easy access to information about Social Security benefits can enrich your life and the lives of those you love.

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USE YOUR EXTRA DAY TO *LEAP* INTO RETIREMENT

By Bob Trotter

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It's leap year and that means one thing — you can add one extra calendar day to your February schedule. Many people are preparing for the upcoming elections. Others might be getting a jump on spring cleaning. What will you do with your extra day?

You could use a few of your extra minutes to check out what Social Security offers at www.socialsecurity.gov/onlineservices. There, you can:

- *Get a replacement Social Security card;*
- Apply for retirement, disability, and other benefits;
- Get your *Social Security Statement*;
- Appeal a recent medical decision about your disability claim;
- Find out if you qualify for benefits;

If you're planning or preparing for retirement, you can spend a fraction of your extra 24 hours at *my Social Security*. In as little as 15 minutes, you can create a safe and secure *my Social Security* account. More than 21 million Americans already have accounts. In fact, someone opens one about every 6 seconds. Join the crowd and sign up today at www.socialsecurity.gov/myaccount. With a personalized *my Social Security* account, you can:

- Obtain an instant, personalized estimate of your future Social Security benefits;
- Verify the accuracy of your earnings record — your future benefit amounts are based on your earnings record;
- Change your address and phone number, if you receive monthly Social Security benefits;
- Sign up for or change direct deposit of your Social Security benefits;
- Get a replacement SSA-1099 or SSA-1042S for tax season; and
- Obtain a record of the Social Security and Medicare taxes you've paid.

And if you have a little time to spare, you can always check out our blog, *Social Security Matters*, at blog.socialsecurity.gov. There, you will find guest posts by Social Security experts, in-depth articles, and answers to many of your questions about retirement, benefits, and healthcare. Each post is tagged by topic so you can easily search for what matters most to you.

Leaping from webpage to webpage, you can easily see that Social Security has you covered all year long, not just on that extra day in February. Remember, you can access our homepage that links to our wide array of online services any day of the— at www.socialsecurity.gov.

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A LASTING WAY TO SHOW YOUR LOVE THIS VALENTINE'S DAY

By Bob Trotter

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There are traditional ways to show your love on Valentine's Day. You can buy a card that expresses your true feelings and give it to someone you care about. There are also heart-shaped boxes of assorted chocolates and bouquets of roses.

A powerful and lasting way to express your love is to show that you care about a family member or friend's future. Everyone you love probably wants to enjoy retirement once they decide to stop working. Preparing for that future takes planning and careful thought about when and how you want to do it.

Social Security is a safety net that keeps millions of elderly Americans out of poverty. At www.socialsecurity.gov/planners/retire we have valuable resources that you can access 24 hours a day from the comfort of your home. There, you can:

- Keep track of your earnings and verify them every year;
- 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.

Showing your love might also take the form of letting a family member know when a realistic retirement date might be. Our online *Estimator* offers an instant and tailored estimate of your future Social Security benefits based on your earnings record. You can plug in different anticipated yearly earnings to discover different retirement options and learn how your benefits could increase if you work longer. Give the *Retirement Estimator* a try today at www.socialsecurity.gov/estimator.

As you can see, love comes in many forms. Helping someone prepare for retirement will improve the overall quality of their life for years. Spread the love, and let everyone know that Social Security is available 24 hours a day at www.socialsecurity.gov.

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QUESTIONS AND ANSWERS

GENERAL

Question:

I was told I shouldn't be carrying my Social Security card around. Is that true?

Answer:

We encourage you to keep your Social Security card at home in a safe place. Don't carry it with you. Even if you're going to new job or to meet someone who needs it, all they really need is your number—not your card. Identity theft is one of the fastest growing crimes in America, and the best way to avoid becoming a victim is to safeguard your card and number. To learn more, visit our Social Security number and card page at www.socialsecurity.gov/ssnumber.

Question:

My husband and I are both entitled to our own Social Security benefits. Will our combined benefits be reduced because we are married?

Answer:

No. When each member of a married couple works in employment covered under Social Security and both meet all other eligibility requirements to receive retirement benefits, lifetime earnings are calculated independently to determine the benefit amounts. Therefore, each spouse receives a monthly benefit amount based on his or her own earnings. If one member of the couple earned substantially less than the other or did not earn enough Social Security credits (40) to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse. To learn more, visit www.socialsecurity.gov/retirement.

RETIREMENT

Question:

How do I return to an online application for retirement benefits that I already started but didn't finish?

Answer:

You should have received a "Re-entry Number" when you initially started the application. You'll need the "Re-entry Number" to get back into your application.

Follow these steps to return to your application:

- 1) Go back to the online application at www.socialsecurity.gov/retire/apply.html
- 2) On the first page of the application, click on "Return to Saved Application Process."
- 3) Enter your "Re-entry Number" and Social Security number. You will be able to continue completing your application.

For more information, visit www.socialsecurity.gov.

Question:

What is full retirement age?

Answer:

Full retirement age is the age at which a person may first become entitled to full or unreduced retirement benefits. Your full retirement age depends on your date of birth. For people born before 1938, it's 65. For those born after 1959, it's 67. If your birthday falls between 1938 and 1959, your full retirement age is between 65 and 67. (The age for Medicare eligibility is 65, regardless of when you were born.) For more information, go to

<http://www.socialsecurity.gov/planners/retire/retirechart.html>.

DISABILITY

Question:

How long does it take to get a decision after I apply for disability benefits?

Answer:

The time it takes to get a decision on your disability application can vary depending on:

- The nature of your disability;
- How quickly we can get your medical evidence from your doctor or other medical source;
- Whether it is necessary to send you for a medical examination; and
- Whether we review your application for quality purposes.

If you would like to apply for disability benefits, you can use our online application.

Applying online for disability benefits offers several advantages:

- You can start your disability claim immediately. There is no need to wait for an appointment;
- You can apply from the convenience of your home, or on any computer; and
- You can avoid trips to a Social Security office, saving you time and money.

For more information, go to www.socialsecurity.gov/disability.

Question:

Why is there a five-month waiting period for Social Security disability benefits?

Answer:

The law states that Social Security disability benefits begin with the sixth full month after the

date your disability began. You're not entitled to benefits for any month prior to that. Learn more at our website: www.socialsecurity.gov/disability.

SUPPLEMENTAL SECURITY INCOME

Question:

My grandfather, who is receiving Supplemental Security Income (SSI), will be coming to live with me. Does he have to report the move to Social Security?

Answer:

Yes. An SSI beneficiary must report any change in living arrangements within 10 days after the month the change occurs. If the change is not reported, your grandfather could receive an incorrect payment and have to pay it back, or he may not receive all the money due. Just as importantly, your grandfather needs to report the new address to Social Security to receive mail from us. You can report the change by mail or in person at any Social Security office or call Social Security's toll-free number at 1-800-772-1213 (TTY: 1-800-325-0778). You can get more information by reading the booklet *Understanding SSI*, at www.socialsecurity.gov/ssi.

Question:

How do Social Security benefits and Supplemental Security Income (SSI) payments differ?

Answer:

The two programs are financed differently and have different eligibility requirements.

Workers and employers fund Social Security retirement, survivors, and disability insurance through taxes on workers' earnings. Generally, we pay Social Security benefits to eligible workers and their families based on the worker's earnings. Meanwhile, general taxes fund the SSI program, which serves the needy. SSI eligibility depends largely on limited income and resources. Please visit www.socialsecurity.gov for more information.

MEDICARE

Question:

I found out that my son entered incorrect information about my resources when he helped me complete my *Application for Help with Medicare Prescription Drug Plan Costs*. How can I get my application changed now to show the correct amount?

Answer:

You can call 1-800-772-1213 and let us know. Or you can visit your local Social Security office (find it by using our office locator at www.socialsecurity.gov/locator). Information on your application will be matched with data from other Federal agencies. If there is a discrepancy that requires verification, we will contact you.

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