

Social Security Column

SOCIAL SECURITY BENEFITS U.S. CITIZENS OUTSIDE THE UNITED STATES

By Bob Trotter

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Over half a million people who live outside the United States receive some kind of Social Security benefit, including retired and disabled workers, as well as spouses, widows, widowers, and children.

If you're a U.S. citizen, you may receive your Social Security payments outside the United States as long as you are eligible. When we say you are "outside the United States," we mean you're not in one of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, or American Samoa. Once you've been outside the United States for at least 30 days in a row, we consider you to be outside the country.

IF you are traveling outside the U.S. for an extended amount of time, it's important that you tell Social Security the date you plan to leave and the date you plan to come back, no matter how long you expect your travel to last. Then we can let you know whether your Supplemental Security Income (SSI) will be affected.

You can use this online tool to find out if you can continue to receive your Social Security benefits if you are outside the United States or are planning to go outside the United States at www.socialsecurity.gov/international/payments_outsideUS.html.

This tool will help you find out if your retirement, disability, or survivor's payments will continue as long as you are eligible, stop after six consecutive calendar months, or if certain country specific restrictions apply.

When you live outside the United States, periodically we'll send you a questionnaire. Your answers will help us figure out if you still are eligible for benefits. Return the questionnaire to the office that sent it as soon as possible. If you don't, your payments will stop. In addition to responding to the questionnaire, notify us promptly about changes that could affect your payments.

You can also read the publication titled *Your Payments While You Are Outside the United States* at www.socialsecurity.gov/pubs.

Social Security is with you through life's journey, even if that journey takes you outside the United States.

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SOCIAL SECURITY SUPPORTS NATIONAL CANCER SURVIVORS DAY

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In 2016, more than a million people will be diagnosed with cancer around the world. This alarming statistic affects people and families everywhere. On June 5, 2016, we observe National Cancer Survivors Day in the United States. In support of this day, Social Security encourages getting checkups to provide early detection, raise awareness through education, and recognize the survivors who have gone through this battle or are still living with the disease.

Social Security stands strong in our support of the fight against cancer. We offer services to patients dealing with this disease through our disability program and our Compassionate

Allowances program. Compassionate Allowances are cases with medical conditions so severe they obviously meet Social Security's disability standards, allowing us to process the cases quickly with minimal medical information. Many cancers are on our Compassionate Allowance list.

There's no special application or form you need to submit for Compassionate Allowances. Simply apply for disability benefits using the standard Social Security or Supplemental Security Income (SSI) application. Once we identify you as having a Compassionate Allowances condition, we'll expedite your disability application.

Social Security establishes new Compassionate Allowances conditions using information received at public outreach hearings, from the Social Security and Disability Determination Services communities, from medical and scientific experts, and from data based on our research. For more information about Compassionate Allowances, including the list of eligible conditions, visit www.socialsecurity.gov/compassionateallowances.

If you think you qualify for disability benefits based on a Compassionate Allowances condition, please visit www.socialsecurity.gov to apply for benefits.

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Social Security Column

MEN'S HEALTH AND SOCIAL SECURITY

By Bob Trotter

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This year, we observe National Men's Health Week from June 13 to 19. It so happens that Father's Day falls on the last day of Men's Health Week, a perfect time for focusing on health education and awareness, disease prevention, and family.

Social Security encourages you to support fathers and friends everywhere in their efforts to stay healthy. The right balance of diet, exercise, regular visits to doctors and health care providers, and overall healthy living can go a long way to help everyone remain a part of your daily life for years to come.

Part of staying healthy and happy is reducing the amount of stress in your life. That's where opening a *my Social Security* online account can help. Our online services make doing business with us fast and easy. At *my Social Security*, 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;
 - Request a replacement Medicare card; and
 - Get a replacement SSA-1099 or SSA-1042S for tax season.

In some states, you can even request a replacement Social Security card online using *my Social Security*. Currently available in the District of Columbia, Iowa, Kentucky, Michigan, Nebraska, New Mexico, Pennsylvania, Washington, and Wisconsin, It's an easy, convenient, and secure way to request a replacement card online. We continue to add more states, so we encourage you to check www.socialsecurity.gov/ssnumber to see [where the service is available](http://www.socialsecurity.gov/ssnumber).

Tell dad to check out the healthy amount of features we have to offer at www.socialsecurity.gov/myaccount.

In addition to using *my Social Security*, there are a number of other things you can do online with Social Security. For example, you can use the *Retirement Estimator* to plug in different numbers, retirement dates, and scenarios to help you decide the best time for you to retire. It's available at www.socialsecurity.gov/estimator.

And when that time comes, you can apply for retirement benefits online at www.socialsecurity.gov/planners/about.htm. It can take as little as 15 minutes from start to finish. In most cases, once you submit your electronic application, that's it, you're done—no papers to sign or documents to submit.

Learn more about Social Security retirement benefits by reading our publication on the subject at www.socialsecurity.gov/pubs.

When you're ready to retire, the best place to apply is from the comfort of your home computer, with some of your favorite music playing in the background. Now that's a great start to a healthy retirement!

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GETTING MARRIED SOON? GIVE SOCIAL SECURITY YOUR NEW NAME

By Bob Trotter

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Every year, June marks the beginning of two busy seasons: summer and “wedding season.” With joyful expectation, many of us have already marked our calendars and started wrapping up our plans for the vacations, ceremonies, and honeymoons. While the betrothed work out the details, Social Security wants to remind them about one detail that’s extremely important: the “record” Social Security keeps of your life’s earnings.

For many people, a wedding often means a name change is in order. If you are legally changing your name, you need to apply for a replacement Social Security card reflecting your new name.

If you're working, also tell your employer. That way, Social Security can keep track of your earnings history as you go about living your wonderful new life.

If you have reported income under your former or maiden name, and didn't inform us of a change, we might not have received an accurate W-2 and your earnings may have been recorded incorrectly. This is easier to fix now — when you first change your name — than years from now when you retire, when it may cause delays in receiving your benefits. This is important because we base your future benefits on your earnings record. So, visit our website at www.socialsecurity.gov/ssnumber, or call us at 1-800-772-1213 (TTY 1-800-325-0778), to find out what specific documents you need to change your name and to apply for a replacement card.

Last year, the Supreme Court issued a decision in *Obergefell v. Hodges*, holding that same-sex couples have a constitutional right to marry regardless of where they live within the United States. As a result, Social Security recognizes more same-sex couples as married for purposes of determining entitlement to Social Security benefits or eligibility for Supplemental Security Income (SSI) payments. We recently updated instructions for employees to process claims and appeals when a determination of marital status is necessary.

With these changing rules, we encourage anyone who believes they may be eligible for benefits to apply now. You can learn more about our policies for same-sex couples at www.ssa.gov/people/same-sex-couples.

After the honeymoon, you can focus on your career or starting a family, moving to a new home, and securing a well-deserved retirement. Now, you're all set. Let the celebrations begin!

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SOCIAL SECURITY EMBRACES DIVERSITY

By Bob Trotter

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Ramadan, which begins on June 6 this year, is the ninth month of the Islamic calendar and is observed by Muslims as a month of fasting to commemorate the first revelation of the Quran. This is only one of many different religious celebrations that will take place in America, as we are one of the most diverse countries on the Earth. This is what makes us special — this is what makes us strong.

Social Security embraces diversity. We provide benefits for all Americans, regardless of race, religion, or sexual preference. You can see that by reading our blog, Social Security Matters, covers issues concerning many different religious and ethnic communities. Our articles and guest posts are tagged by topic at <http://blog.socialsecurity.gov/>.

We also strive to provide everyone with superior service, something that people of all backgrounds can appreciate. Social Security rolled out a new service that allows some of our customers to request a replacement Social Security card online using a secure *my Social Security* account from the comfort of home. You can create or log into your personal *my Social Security* account at www.socialsecurity.gov/myaccount.

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.

In certain cases, security experts at Social Security will contact you to ensure it is a legitimate application. We only issue a replacement card if there's no suspicion of fraud and only mail it to a verified address.

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 with us later in the year!

Before you request a replacement card online, you may want to consider whether you need to get a replacement card at all. Most times, knowing your number is what's important. You'll rarely need the card itself, perhaps only when you get a new job and have to show it to your employer.

If you decide that you do need a replacement card, log into your personal *my Social Security* account and select "Request a Replacement Card." Next, answer the screening questions to confirm eligibility, complete personal identification data, and you're done!

Making Social Security accessible for everyone is part of the inclusion we strive for. For more information about our online services that help millions of people each year, please visit www.socialsecurity.gov.

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QUESTIONS AND ANSWERS

GENERAL

Question:

Will my son be eligible to receive benefits on his retired father's record while going to college?

Answer:

No. At one time, Social Security did pay benefits to eligible college students. But the law changed in 1981. We now pay benefits only to students taking courses at grade 12 or below. Normally, benefits stop when children reach age 18 unless they are disabled. However, if children are still full-time students at a secondary (or elementary) school at age 18, benefits generally can continue until they graduate or until two months after they reach age 19, whichever is first. If your child is still going to be in school at age 19, you'll want to visit www.socialsecurity.gov/schools.

Question:

When a person who has worked and paid Social Security taxes dies, are benefits payable on that person's record?

Answer:

Social Security survivors benefits can be paid to:

- A widow or widower — unreduced benefits at full retirement age, or reduced benefits as early as age 60;
- A disabled widow or widower — as early as age 50;
- A widow or widower at any age if he or she takes care of the deceased's child who is under age 16 or disabled, and receiving Social Security benefits;
- Unmarried children under 18, or up to age 19 if they are attending high school full time. Under certain circumstances, benefits can be paid to stepchildren, grandchildren or adopted children;
- Children at any age who were disabled before age 22 and remain disabled; and
- Dependent parents age 62 or older.

Even if you are divorced, you still may qualify for survivors benefits. For more information, go to www.socialsecurity.gov.

RETIREMENT

Question:

I want to make sure I have enough credits to receive Social Security retirement benefits when I need them. How can I get a record of my Social Security earnings?

Answer:

The best way for you to check whether you have earned enough credits (40 total, equaling 10 years of work) is to open a free *my Social Security* account at www.socialsecurity.gov/myaccount to review your *Social Security Statement*.

Once you create an account, you can:

- Keep track of your earnings to make sure your benefit is calculated correctly. The amount of your payment is based on your lifetime earnings;
- Get an estimate of your future benefits if you are still working;
- Get a replacement 1099 or 1042S.
- Get a letter with proof of your benefits if you currently receive them; and
- Manage your benefits:
 - Change your address; and
 - Start or change your direct deposit.

Accessing *my Social Security* is quick, convenient, and secure, and you can do it from the comfort of your home.

In some states, you can even request a replacement Social Security card online using *my Social Security*. Currently available in some areas in the United States, it's an easy, convenient, and secure way to request a replacement card online. To find out where we offer this service, visit www.socialsecurity.gov/ssnumber.

Question:

Although I stopped working a few years ago, I had additional seasonal earnings after my retirement. Will my monthly Social Security retirement benefit increase?

Answer:

Possibly. And, you can get Social Security retirement or survivors benefits and work at the same time. Each year, we review the records for all working Social Security recipients to see if additional earnings may increase their monthly benefit amounts. If an increase is due, we calculate a new benefit amount and pay the increase retroactive to January following the year of earnings. You can learn more about how work affects your benefits by reading our publication, *How Work Affects Your Benefits*, at www.socialsecurity.gov/pubs.

*DISABILITY***Question:**

My aunt is disabled as a result of a car accident. Does Social Security have a special program for people who are obviously physically or mentally disabled?

Answer:

Social Security is committed to expediting the application process for people with severe disabilities. Through our Compassionate Allowances program, we can quickly identify diseases and other medical conditions that qualify, based on minimal objective medical information, and that allows us to make payments much sooner than the usual review process allows. Compassionate Allowances is not a separate program from the Social Security disability insurance or Supplemental Security Income programs. People who don't meet the

Compassionate Allowances criteria will still have their medical conditions reviewed by Social Security.

Learn more about our Compassionate Allowances at www.socialsecurity.gov/compassionateallowances

Question:

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

Answer:

You can apply for disability benefits online at www.ssa.gov/disabilityssi/apply.html. Getting a decision on your disability application usually takes three to five months. The time frame 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's necessary to send you for a medical examination; and
- Whether we review your application for quality purposes.

SUPPLEMENTAL SECURITY INCOME

Question:

I'm going to visit relatives outside the country for two weeks. Can I still get Supplemental Security Insurance (SSI) payments while I'm there?

Answer:

Your SSI usually will stop if you leave the United States for 30 consecutive days or more. Since you are going to be away for only two weeks, your SSI should not be affected. However, it's important that you tell Social Security the date you plan to leave and the date you plan to come back, no matter how long you expect your travel to last. Then we can let you know whether your SSI will be affected. For more information, visit www.socialsecurity.gov or call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778).

Question:

Are Supplemental Security Income (SSI) payments paid only to disabled or blind people?

Answer:

No. In addition to people with disabilities or blindness, SSI payments can be made to people who are age 65 or older and have limited income and financial resources. For more information, read our publication, *Supplemental Security Income*, at www.socialsecurity.gov/pubs/11000.html.

MEDICARE

Question:

Where can I go to find general information about Medicare benefits?

Answer:

Social Security determines whether people are entitled to Medicare benefits, but the program is administered by the Centers for Medicare & Medicaid Services (CMS). You can visit CMS' Medicare website at www.medicare.gov, or call them at 1-800-MEDICARE (1-800-633-4227). Online or by phone, you can find answers to all your Medicare questions at CMS.

Question:

Will my eligibility for the *Extra Help* with Medicare prescription drug plan costs be reviewed and, if so, how often?

Answer:

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.

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