

Social Security Column

MARCH MADNESS AT SOCIAL SECURITY

By Bob Trotter

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Basketball fans are gearing up for March Madness, which will culminate when the final four teams in the NCAA fight for the title of national champion. Fans wait in eager anticipation to see whether their favorite team or alma mater will be included in the “final four.” While basketball fans are excited about March Madness, Social Security already has its own winning “final four” to help you this season.

Now, let's turn to the action!

1. The online services you can put into play with a *my Social Security* account are like *free-throws*. They're quick and easier than muscling your way to the basket (or field office). *My Social Security* is an online account that allows you quick and secure access to your personal Social Security information. During your working years, once you create your online account, you can use *my Social Security* to obtain a copy of your *Social Security Statement*; verify your earnings record; and see estimates of the future retirement, disability, and survivor benefits you and your family may receive. If you already receive Social Security benefits, you can sign into your account to view, save, and print your benefit verification letter; check your benefit payment information; request a replacement Medicare card; get a replacement SSA-1099/1042S for tax season; and even change your address and phone number in our records. You can also start or change your direct deposit information. In some states and the District of Columbia, you may also be able to request a replacement Social Security card online. Check it out at www.socialsecurity.gov/myaccount.
2. One of the most important *fouls* you might want to avoid is not signing up for Medicare Part B. Enrollment begins January 1 and ends March 31. Medicare Part B covers two types of services: medically necessary services — services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practices. Medicare Part B also covers preventive services — healthcare to prevent illness (like the flu) or detect it at an early stage when treatment is most likely to work best. You can avoid that foul (as well as the penalty you must pay for not signing up during the enrollment period) and sign up for Medicare Part B when you turn 65 at www.socialsecurity.gov/medicare.
3. From a quick pass aimed at a well-positioned three-point shooter to an alley-oop that ends in a game-winning score, *assists* are one of the main ways a team wins. Two of the primary ways we assist people are with disability benefits and survivors benefits. Disability is something most people don't like to think about, but the chances that you'll become disabled are probably greater than you realize. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age. The loss of a key

family wage earner is another event that can be devastating both emotionally and financially. You can learn more about how we assist millions of people each year at www.socialsecurity.gov/disabilityssi and www.socialsecurity.gov/survivors.

4. A winning retirement plan is your *slam dunk*! At www.socialsecurity.gov/retire you'll find retirement planners, ways to estimate your potential benefits and your full retirement age, as well as other helpful resources. When you are ready to retire, apply for benefits online in as little as 15 minutes. At www.socialsecurity.gov, you'll be hitting slam dunk after slam dunk and ensure your championship retirement.

As you can see, there's no need for excess *madness* this March if you use our "final four." Social Security is on your team and we're here when you need us.

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FILING TAXES JUST GOT (A LITTLE BIT) EASIER

By Bob Trotter

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Now that it's March, your annual tax filing deadline is fast approaching. If you receive Social Security benefits, one of the documents you need to file your federal income tax return is your Social Security Benefit Statement (Form SSA-1099/1042S).

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 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-1099/1042S). You should automatically receive it in the mail 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 benefit statement 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 benefit statement if you didn't receive one or misplaced it. You can get an instant replacement 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 below to the *my Social Security* page, and select "Sign In or Create an Account." Once you are logged in, select the "Replacement Documents" tab to obtain your replacement 1099 or 1042S benefit statement. You can also use your personal *my Social Security* account to keep track of your earnings each year, manage your benefits, and more.

You can also obtain a replacement benefit statement 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. But by going online you can print your replacement benefit statement immediately and not have to wait to receive it in the mail.

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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WOMEN'S HISTORY AND SOCIAL SECURITY

By Bob Trotter

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March is Women's History Month — a time to focus not just on the past, but on the challenges women continue to face in the 21st century.

Ida May Fuller, born on September 6, 1874, was the first American to receive a monthly Social Security benefit check. Along with Secretary of Labor Frances Perkins — who was instrumental in the creation of the Social Security Act — Ida May Fuller was one of the first famous women of Social Security. She received the check, amounting to \$22.54, on January 31, 1940. Back then, people understood that she would be one of millions that would be positively affected by retirement benefits.

Seventy-six years after that first check, Social Security continues to play a vital role in the lives of women. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting other sources of income. With the national average life expectancy for women in the United States rising, many women will have *decades* to enjoy retirement. According to the U.S. Census Bureau, a girl born today can expect to live more than 80 years. As a result, experts generally agree that if women want to ensure that their retirement years are comfortable, they need to plan early and wisely.

What you can do

“The best place to begin is by knowing what you can expect to receive from Social Security, and how much more you are likely to need to enjoy a comfortable retirement,” said Carolyn W. Colvin, Social Security's Acting Commissioner and a Social Security pioneer woman in her own right.

You can start with a visit to Social Security's *Retirement Estimator*. There, in just a few minutes, you can get a personalized, instant estimate of your retirement benefits. Plug in different scenarios, such as retirement ages or projected earnings, to get an idea of how such things might change your future benefit amounts. You can find it at www.socialsecurity.gov/estimator.

You should also visit Social Security's financial planning website at www.socialsecurity.gov/planners. It provides detailed information about how marriage, widowhood, divorce, self-employment, government service, and other life or career events can affect your Social Security.

Your benefits are based on your earnings, so you should create your personal my Social Security account to verify that your earnings were reported correctly.

If you want more information about the role of Social Security in women's lives today, Social Security has a booklet that you may find useful. It is called *Social Security: What Every Woman Should Know*. You can find it online at www.socialsecurity.gov/pubs/10127.html.

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ASK SOCIAL SECURITY

By Bob Trotter

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International Ask a Question Day falls on March 14, and it's the perfect day to ask Social Security a question. Chances are, you are curious about retirement planning and benefits, disability benefits, or Medicare — some of which either affect you directly or are part of a loved one's daily life.

In our continual effort to improve our world-class customer service, *my Social Security* has added Dynamic Help. This feature automatically engages if a user remains on the same page without activity for an extended period of time. Dynamic Help is a user-friendly feature that you can rely on if you are having trouble navigating our website or have a question. Visit www.socialsecurity.gov/myaccount to try it.

Interactive media like Dynamic Help is for adults of all ages. It's interesting to note that people between the ages of 60 and 69 make up the largest population of my Social Security customers. This is proof that retirees are getting more internet savvy as they use our empowering online resources.

If you're in a rush and don't have time to take advantage of our new Dynamic Help feature, you can still check out our Frequently Asked Questions anytime without signing up or signing in. Simply go to www.socialsecurity.gov/faq and choose from the many categories like:

- Social Security Card Number
- Disability
- Retirement
- Spouses, Children, and Survivors
- Medicare
- Your Social Security Payments
- Same-Sex Couples
- Taxes, Credits, and Funding

Between Dynamic Help and our Frequently Asked Questions, Social Security can answer many of your questions. Remember, your starting point for retirement and benefit help is always www.socialsecurity.gov.

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TWEETING ISN'T JUST FOR THE BIRDS

By Bob Trotter

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Ten years ago, on March 21, 2006, the CEO of Twitter sent out his first tweet. It's appropriate, with spring coming, that the famous CEO was *chirping* in a format that the world now embraces as a vital form of interactive communication. Similarly, Social Security is no stranger to social media.

Updated regularly, *Social Security Matters* is our blog. It's our hub for Social Security news, like new features to *my Social Security*, changes in policy, retirement planning, and benefit information. The blog allows us to address issues in a longer format than a tweet or typical social media post. Check out *Social Security Matters* at blog.socialsecurity.gov and select "Get blog updates" if you want to stay informed.

Social Security uses social media just like you might. At www.facebook.com/socialsecurity we share information, post programmatic changes, and things you need to know. You can follow us and get regular updates on your computer or smartphone through Facebook. While you're at it, go and "like" a few posts or "share" them with friends and loved ones.

Even though there's a lot to say when it comes to retirement benefits and Medicare or disability, Social Security is great at condensing messages down to 140 characters. Our Twitter account is a valuable resource for news and updates. You can follow what we're up to and even engage us at twitter.com/socialsecurity.

Is all this on-screen reading making your eyes tired? Well, you can visit our YouTube page for fun and informative videos. In the past, we've had celebrities appear in our public service announcements. And you can see a few feline stars in some of our most popular videos. Visit www.youtube.com/socialsecurityonline to start watching.

Remember, you can always share our social media pages with friends and family. They will be grateful to know about the many online services we provide. Feel free to send us a tweet and connect with Social Security!

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QUESTIONS AND ANSWERS

GENERAL

Question:

Do I need a Social Security card? I want to get a summer job and my dad can't find my card.

Answer:

If you know your number, you probably don't need to get another card. If you find out that you do need a replacement card, the best place to go to find out how to get a replacement is www.socialsecurity.gov/ssnumber. In some states and the District of Columbia, you might even be able to request a replacement Social Security card online. In other areas, you can download the application to print out, complete, and submit by mail or in person. If you do get a replacement card or find the original, you shouldn't carry it with you. Keep it in a safe place with your other important papers. Learn more at www.socialsecurity.gov/ssnumber.

Question:

Can I get a new Social Security number if someone has stolen my identity?

Answer:

We don't routinely assign a new number to someone whose identity has been stolen. Only as a last resort should you consider requesting a new Social Security number. Changing your number may adversely affect your ability to interact with Federal and State agencies, employers, and others. This is because your financial, medical, employment and other records will be under your former Social Security number. We cannot guarantee that a new number will solve your problem. To learn more about your Social Security card and number, read our online publication *Your Social Security Number and Card* at www.socialsecurity.gov/pubs/.

RETIREMENT

Question:

I just got back from an overseas military deployment and I want to plan ahead. How will my military retirement affect my Social Security benefits?

Answer:

Your military retirement won't affect your Social Security benefits at all. You can get both. Generally, there is no offset of Social Security benefits because of your military retirement. You will get full Social Security benefits based on your earnings. The only way your Social Security benefit might be reduced is if you also receive a government pension based on a job in which you did not pay Social Security taxes. You can find more information in the publication *Military Service and Social Security* at www.socialsecurity.gov/pubs/10017.html. Or call us at 1-800-772-1213 (TTY 1-800-325-0778).

Question:

I'm retiring early, at age 62, and I receive investment income from a rental property I own. Does investment income count as earnings?

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 entitled to hire an attorney if you wish to, but it is not necessary. And, 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:

It's hard for me to get around because of my disability. Do I have to go to a Social Security office to apply for benefits?

Answer:

Not anymore. You can prepare and submit your Social Security disability application and all the needed forms right over the Internet. Our online disability application is convenient and secure. When you decide to apply, begin by taking a look at our Disability Starter Kit at www.socialsecurity.gov/disability.

*SUPPLEMENTAL SECURITY INCOME***Question:**

My brother has been completely disabled from birth. He gets Supplemental Security Income (SSI). Our grandfather died recently and left him a little money. Will this extra money stop his SSI benefits?

Answer:

It all depends on the amount of the inheritance. Inheritance money is considered income for the month he received it. You'll have to report the income and we will adjust his benefit for the month accordingly. If he keeps the money into the next month, it then becomes a part of his resources. To get SSI benefits, he is limited to \$2,000 in total resources, although there are exceptions. Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and report the inheritance. We'll tell you how your brother's eligibility will be affected. For more information, visit our website at www.socialsecurity.gov.

Question:

My dad receives Supplemental Security Income (SSI) benefits. He soon will be coming to live with my brother. Does he have to report the move to Social Security?

Answer:

Yes. He should report to us within 10 days any change in living arrangements. The change could affect his benefit. Failure to report the change could result in a penalty being deducted from his SSI benefits. Also, we need his correct address so we can send correspondence. Please have him call Social Security at 1-800-772-1213 (TTY 1-800-325-0778). Or, he can report the change by mail or in person at a Social Security office. Visit our website for more information at www.socialsecurity.gov.

*MEDICARE***Question:**

Should I sign up for Medicare Part B if I am working and have health insurance through an employer?

Answer:

Choosing to sign up for Medicare is an important decision that involves a number of issues you may need to consider. The decision you make will depend on your situation and the type of health insurance you have. You may be able to delay signing up for Medicare Part B without a late enrollment penalty if you or your spouse (or a family member, if you're disabled) is working, and you're getting health insurance benefits based on current employment.

In many cases, if you don't sign up for Part B when you're first eligible, you'll have to pay a late enrollment penalty for as long as you have Part B. Also, you may have to wait until the General Enrollment Period (from January 1 to March 31) to enroll in Part B, and coverage will start July 1 of that year.

Find out how your coverage works with Medicare at www.medicare.gov or contact your employer or union benefits administrator.

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