

Social Security Column (01)

HONORING OUR SERVICE MEMBERS ON MEMORIAL DAY

By Bob Trotter

Social Security Public Affairs Specialist in Milwaukee, WI

Traditionally, on Memorial Day we honor those who have made the ultimate sacrifice for our nation. Social Security respects the heroism and courage of our military service members, and we remember those who have given their lives in defense of freedom.

The unexpected loss of a service member is a difficult experience for the family. Social Security helps by providing benefits to protect service members' dependents. Widows, widowers, and their dependent children may be eligible for Social Security survivors' benefits. You can learn more about Social Security survivors' benefits at www.socialsecurity.gov/survivors.

It's also important to recognize those service members who are still with us, especially those who have been wounded. Just as they served us, we have the obligation to serve them. Social Security has benefits to protect veterans when an injury prevents them from returning to active duty.

Wounded military service members can also receive expedited processing of their disability claims. For example, Social Security will provide expedited processing of disability claims filed by veterans who have a U.S. Department of Veterans Affairs (VA) Compensation rating of

100 percent Permanent & Total (P&T). Depending on the situation, some family members of military personnel, including dependent children and, in some cases, spouses, may be eligible to receive benefits. You can get answers to commonly asked questions and find useful information about the application process at www.socialsecurity.gov/woundedwarriors.

Service members can also receive Social Security in addition to military retirement benefits. The good news is that your military retirement benefit does not reduce your Social Security retirement benefit. Learn more about Social Security retirement benefits at www.socialsecurity.gov/retirement. You may also want to visit the Military Service page of our Retirement Planner, available at www.socialsecurity.gov/retire2/veterans.htm.

Service members are also eligible for Medicare at age 65. If you have health insurance from the VA or under the TRICARE or CHAMPVA programs, your health benefits may change, or end, when you become eligible for Medicare. Learn more about Medicare benefits at www.socialsecurity.gov/medicare.

In acknowledgment of those who died for our country, those who served, and those who serve today, we at Social Security honor and thank you.

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Social Security Column (02)

WHAT IS FICA?

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Receiving your first paycheck is an empowering milestone. Do you remember being a little shocked by the taxes that Uncle Sam takes out of each paycheck? Understanding how important your contribution is takes some of the sting away because your taxes are helping millions of Americans — and financially securing your today and tomorrow.

By law, employers must withhold Social Security taxes from workers' paychecks. While usually referred to as "Social Security taxes" on an employee's pay statement, sometimes the deduction is labeled as "FICA." This stands for Federal Insurance Contributions Act, a reference to the original Social Security Act. In some cases, you will see "OASDI," which stands for Old Age Survivors Disability Insurance, the official name for the Social Security Insurance program.

The taxes you pay now mean a lifetime of protection — for retirement in old age or in the event of disability. And when you die, your family (or future family) may be able to receive survivors benefits based on your work as well.

Right now you probably have family members — grandparents, for example — who already are enjoying Social Security benefits that your Social Security taxes help provide. Social Security is solvent now and will be through 2033. At that point, we'll be able to fund retirement benefits at 75 percent unless changes are made to the law. In the past, Social Security has evolved to meet the needs of a changing population — and you can count on Social security in the future.

Because you're a long way from retirement, you may have a tough time seeing the value of benefit payments that could be many decades in the future. But keep in mind that the Social Security taxes you're paying can provide valuable disability or survivors benefits in the event the unexpected happens. Studies show that of today's 20-year-olds, about one in four will become disabled, and about one in eight will die, before reaching retirement.

Be warned: if an employer offers to unlawfully pay you "under the table," you should refuse. They may try to sell it as a benefit to you since you get a few extra dollars in your net pay. But you're really only allowing the employer to deprive you from earning your Social Security credits. This could keep you from qualifying for any benefits, or result in you receiving less than you should.

Also, don't carry your Social Security card around with you. It's an important document you should safeguard and protect. If it's lost or stolen, it could fall into the hands of an identity thief.

Check out our webinar, "Social Security 101: What's in it for me?" The webinar explains what you need to know about Social Security. You can find it at <http://go.usa.gov/cdNeY>.

If you'd like to learn a little more about Social Security and exactly what you're earning for yourself by paying Social Security taxes, take a look at our online booklet, *How You Earn Credits*, at www.socialsecurity.gov/pubs/10072.html.

You can also learn more at www.socialsecurity.gov.

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Social Security Column (03)

GIVE AN INVALUABLE GIFT THIS MOTHER'S DAY

By Bob Trotter

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Are you struggling to find that perfect gift for Mom this Mother's Day? Like most Americans, her schedule is busy and she might not get to spend as much time with loved ones as she would like. So, in addition to giving her flowers or a gift certificate, give her a gift she'll really appreciate — the chance to spend more time with the ones she loves!

Mom can never start planning for retirement too early. If she isn't already retired, she can view her *Social Security Statement*, verify her earnings records, and find out what benefits she can expect to receive at age 62, her full retirement age, or at age 70.

Next time you spend time with your mom, help her quickly and easily sign up for a free, online *my Social Security* account. You can do it from home, which means less time waiting in line and more time doing the things you want to do together.

Signing up for a *my Social Security* account will give Mom (and Dad) the tools she needs to stay on top of her future Social Security benefits. When she signs up at www.socialsecurity.gov/myaccount, she can do a number of things. First and foremost, she can plan for her retirement.

In some states, she 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, Washington, and Wisconsin, it's an easy, convenient, and secure way to request a replacement card online. We plan to add more states, so we encourage you to check back regularly at www.socialsecurity.gov/ssnumber.

The time saved by using our convenient and secure online services is priceless. Helping Mom sign up for a *my Social Security* account at www.socialsecurity.gov/myaccount is a great, personalized gift that shows you really care!

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Social Security Column (04)

NEWS FOR SAME-SEX COUPLES ABOUT SOCIAL SECURITY

By Bob Trotter

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Last year, the Supreme Court issued a decision in *Obergefell v. Hodges*, holding that same-sex couples have a constitutional right to marry in all 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.

As part of the new instructions, we have:

- Removed from our policy any mention or consideration of the dates when states first recognized same-sex marriages from other states. These dates are no longer relevant.
- Added the dates when some foreign jurisdictions allowed same-sex marriage, thereby eliminating the need for a case-specific legal review in many foreign same sex marriage claims.
- Updated and simplified our procedures for processing claims involving a transgendered or intersex person, allowing these individuals to self-identify as members of a same or opposite-sex marriage.
- Streamlined and clarified the policy instructions, addressing questions raised by advocates and employees.

We encourage anyone who believes they may be eligible for benefits to apply now. Learn more at www.socialsecurity.gov/same-sexcouples.

Social Security Column (05)

SOCIAL SECURITY, A SUPER HERO TO MANY AMERICANS

By Bob Trotter

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Summer movie season is about to start, and that means your favorite blockbuster heroes are about to do battle. Captain America is back to defend the country. The X-Men are joining forces to stop an impending apocalypse. And there will be another *Independence Day* movie, where the world narrowly escapes total annihilation — again!

In a lot of ways, Social Security is a super hero to millions of Americans. Like Captain America, we come to the rescue when disability strikes. One in four of today's 20-year-olds will become disabled before they retire. You can learn more about people with disabilities and how we help them at www.socialsecurity.gov/disabilityfacts.

You might not have been born with uncanny superpowers like the X-Men, but you were born with the right to earn retirement and disability benefits. Social Security is a lifeline for most retirees, keeping tens of millions out of poverty. Fifty-one percent of the workforce has no private pension coverage. Thirty-four percent of the workforce has no savings set aside specifically for retirement. You can learn more about the benefits you might be entitled to and about retiring online at www.socialsecurity.gov/retire.

You can also have your own *Independence Day* when you sign up for *my Social Security*. Go it alone with a personal, secure, *my Social Security* account. Use it to:

- Keep track of your earnings and verify them every year;
- Apply for a replacement Social Security card in certain areas;
- 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.

You'll feel like you have superhuman powers when you do any of these things online at www.socialsecurity.gov/myaccount.

Now you know how you can create a blockbuster retirement with our many online services. You don't even need a Bat-computer; any computer will do. Visit our not-so-secret headquarters at www.socialsecurity.gov.

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QUESTIONS AND ANSWERS

GENERAL

Question:

I received a notice from Social Security recently. It said my name and Social Security number do not match Social Security's records. What should I do?

Answer:

It's critical that your name and Social Security number, as shown on your Social Security card, match your employer's payroll records and your W-2 form. If they don't, here is what you need to do:

- Give your employer the correct information exactly as shown on your Social Security card or your corrected card; or
- Contact your local Social Security office (www.socialsecurity.gov/locator) or call 1-800-772-1213 (TTY 1-800-325-0778) if your Social Security card does not show your correct name or Social Security number.

For more information, visit our website at www.socialsecurity.gov.

Question:

How do I report a lost Social Security card?

Answer:

You don't have to report a lost Social Security card. In fact, reporting a lost or stolen card to Social Security won't prevent misuse of your Social Security number. You should let us know if someone is using your number to work (call 1-800-772-1213; TTY 1-800-325-0778).

If you think someone is using your number, there are several other actions you should take:

- Contact the Federal Trade Commission online at www.ftc.gov/bcdp/edu/microsites/idtheft or call 1-877-ID-THEFT (1-877-438-4338);
- File an online complaint with the Internet Crime Complaint Center at www.ic3.gov;
- Contact the IRS Identity Protection Specialized Unit by calling 1-800-908-4490, Monday – Friday, 8 a.m. – 8 p.m.; and
- Monitor your credit report.

RETIREMENT

Question:

What is the benefit amount a spouse may be entitled to receive?

Answer:

If you're eligible for both your own retirement benefit and for benefits as a spouse, we will always pay you benefits based on your record first. If your benefit as a spouse is higher than your retirement benefit, you will receive a combination of benefits equaling the higher spouse's benefits. A spouse generally receives 50 percent of the retired worker's full benefit, unless the spouse begins collecting benefits before full retirement age. If the spouse begins collecting

benefits before full retirement age, the amount of the spouse's benefit is reduced by a percentage based on the number of months before he or she reaches full retirement age. For example, based on a full retirement age of 66, if a spouse begins collecting benefits:

- At age 65, the benefit amount would be about 46 percent of the retired worker's full benefit;
- At age 64, it would be about 42 percent;
- At age 63, 37.5 percent; and
- At age 62, 35 percent.

However, if a spouse is taking care of a child who is either under age 16 or disabled and receives Social Security benefits on the same record, a spouse will get full benefits, regardless of age.

Learn more by reading our *Retirement* publication at www.socialsecurity.gov/pubs/10035.html.

Question:

I work in retirement. How much can I earn and still collect full Social Security retirement benefits?

Answer:

Social Security uses the formulas below, depending on your age, to determine how much you can earn before we must reduce your benefit:

- **If you are younger than full retirement age:** \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2016, that limit is \$15,720.
- **In the year you reach your full retirement age:** \$1 in benefits will be deducted for each \$3 you earn above a different limit, but we count only earnings before the month you reach full retirement age. For 2016, this limit is \$41,880.

- **Starting with the month you reach full retirement age:** you will get your benefits with no limit on your earnings.

Find out your full retirement age at www.socialsecurity.gov/pubs/ageincrease.htm.

DISABILITY

Question:

My brother had an accident at work last year and is now receiving Social Security disability benefits. His wife and son also receive benefits. Before his accident, he helped support another daughter by a woman he never married. Is the second child entitled to benefits?

Answer:

The child may qualify for Social Security benefits even though your brother wasn't married to the second child's mother. The child's caretaker should file an application on her behalf. For more information, [read our publication, *Benefits for Children*, available at](http://www.socialsecurity.gov/pubs/EN-05-10085.pdf) www.socialsecurity.gov/pubs/EN-05-10085.pdf

Question:

I was wounded while on military service overseas. What are the benefits for wounded warriors, and how can I apply?

Answer: Through the Wounded Warrior program, Social Security expedites processing of disability claims of current military service members or veterans disabled while on active duty on or after October 1, 2001. Also, service members and veterans who have a Veterans

Administration compensation rating of 100% Permanent and Total (P&T) may receive expedited processing of applications for Social Security disability benefits. Keep in mind, this expedited process applies to only the application process. To be eligible for benefits, you must meet Social Security's strict definition of "disability," which means:

- You must be unable to do substantial work because of your medical condition(s); and
- Your medical condition(s) must have lasted, or be expected to last, at least one year or to result in death.

You can apply online at www.socialsecurity.gov/applyfordisability or call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778).

You can find more information for veterans at www.socialsecurity.gov/people/veterans.

SUPPLEMENTAL SECURITY INCOME

Question:

What are the limits on what I can own to be eligible for Supplemental Security Income (SSI)?

Answer:

SSI provides payments for people with limited income and resources. We count real estate, bank accounts, cash, stocks, and bonds toward the limits on what you can own and still receive SSI. 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. If you own property you are trying to sell, you may be able to get SSI while trying to sell it. Social Security does not count everything you own in deciding whether you have too many resources to qualify for SSI. For example, we generally do not count: the home you live in and the land it is on; life insurance

policies with a face value of \$1,500 or less; your car; burial plots for you and your immediate family; and up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse. Learn more about SSI at www.socialsecurity.gov/ssi.

Question:

I am a single mother and I get Supplemental Security Income (SSI). Can my daughter receive SSI benefits based on my SSI?

Answer:

No. SSI benefits are based on the needs of the individual and are paid only to the qualifying person. There are no spouse's, children's, or survivors benefits. However, if your daughter is disabled, she might be eligible to receive SSI benefits. To learn more about SSI benefits, read our publication on the subject at www.socialsecurity.gov/pubs/11000.html.

MEDICARE

Question:

How do I get a copy of the form, *Application for Help with Medicare Prescription Drug Plan Costs*?

Answer: If you wish to apply for *Extra Help* with Medicare prescription drug plan costs, we recommend you use our online application at www.socialsecurity.gov/i1020/. Meanwhile, you

can view a sample at www.socialsecurity.gov/prescriptionhelp. There, you can also find instruction sheets in many different languages to help you understand the English application. Soon, the online application also will be available in Spanish.

If you prefer not to fill out this application on the Internet, you can call our toll-free number, 1-800-772-1213, to ask for a paper application. Also, you can make an appointment at your local Social Security office to apply for *Extra Help* with Medicare prescription drug plan costs. If you are deaf or hard of hearing, call our toll-free TTY number, 1-800-325-0778. Representatives are available Monday through Friday from 7 a.m. to 7 p.m.

Question:

If I call 1-800-772-1213, can a Social Security representative take my application for Medicare prescription drug help over the phone?

Answer:

If an interviewer is available when you call the 800 number, he or she can take your application over the phone. If an interviewer is not immediately available, we can schedule a telephone appointment for you. For the fastest and most convenient way to apply for Medicare prescription drug help, go online to www.socialsecurity.gov/prescriptionhelp.

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