

Dear Northern Wisconsin Editors,

Happy new year!

We hope your readers enjoy this month's elucidating Q-and-A and information about Social Security programs.

AND: If you would like to learn more about a Social Security '**Special Supplement**' for your newspaper in 2017, please contact Rhonda Whitenack or Jim Czechowicz at the address shown below.

Thank you!

Rhonda and Jim

Question: Do Members of Congress have to pay into Social Security?

Answer: Yes, they do. Members of Congress, the President and Vice President, federal judges, and most political appointees, have paid taxes into the Social Security program since January 1984. They pay into the system just like everyone else, no matter how long they have been in office. Learn more about Social Security benefits at www.socialsecurity.gov.

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Question: I haven't received my *Social Security Statement* in the mail the last few years. Will I ever get one again?

Answer: In September 2014, Social Security resumed mailing *Social Security Statements* to workers ages 25, 30, 35, 40, 45, 50, 55, and 60 who aren't receiving Social Security benefits, and who don't have a *my Social Security* account. Rather than once every five years, those over age 60 will receive a *Statement* every year. Instead of waiting to receive a mailed *Statement* once every five years, we encourage people to

open a *my Social Security* account at www.socialsecurity.gov/myaccount so they can access their *Statement* online, anytime.

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Question: Can I delay my retirement benefits and receive benefits as a spouse only? How does that work?

Answer: It depends on your date of birth. If you were born on or before 01/01/1954 and your spouse is receiving Social Security benefits, you can apply for retirement benefits on your spouse's record as long as you are at your full retirement age. You then will earn delayed retirement credits up to age 70, as long as you do not collect benefits on your own work record. Later, when you do begin receiving benefits on your own record, those payments could very well be higher than they would have been otherwise. If your spouse is also full retirement age and does not receive benefits, your spouse will have to apply for benefits and request the payments be suspended. Then you can receive benefits on your spouse's Social Security record.

If you were born on or after 01/02/1954, and you wish to receive benefits, you must file for all benefits for which you are eligible. The Social Security Administration will determine the benefits you are eligible for and pay you accordingly. For individuals born on or after 01/02/1954, there is no longer an option to select which benefit you would like to receive, even beyond your full retirement age. Widows are an exception, as they can choose to take their deceased spouse's benefit without filing for their own. For more information, please visit www.socialsecurity.gov.

Question: I am receiving Social Security retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?

Answer: Yes. By law, your employer must withhold FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit

could increase. For more information, visit www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).

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EASILY GET REPLACEMENT SOCIAL SECURITY TAX FORMS ONLINE

By Rhonda Whitenack and Jim Czechowicz

Social Security office in Bloomington and St Paul

Tax time is fast approaching. Preparing your documents can seem overwhelming. Some forms and paperwork might be difficult to track down. Social Security has made it easy to track down your annual Benefit Statement.

An SSA-1099, or your annual Benefit Statement, is a tax form Social Security mails each year in January to people who receive Social Security benefits. It shows the total amount of benefits received from Social Security in the previous year so people know how much Social Security income to report to the IRS on their tax return. You should receive your SSA-1099 by January 31, 2017.

For noncitizens who live outside of the United States and received or repaid Social Security benefits last year, we'll send form SSA-1042S instead. The forms SSA-1099 and SSA-1042S are not available for people who receive Supplemental Security Income (SSI).

If you currently live in the United States and need a replacement form SSA-1099 or SSA-1042S, we have a way for you to get an instant replacement quickly and easily. Go online and request an instant replacement form with a *my Social Security* account at www.socialsecurity.gov/myaccount. The online replacement form is available beginning February 1, 2017. Every working person in the U.S. should create a *my Social Security*

account. The secure and personalized features of *my Social Security* are invaluable in securing a comfortable retirement — for today and tomorrow.

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Social Security Column

SET A GOAL, MAKE A PLAN, AND SAVE AUTOMATICALLY: AMERICA SAVES WEEK

By Rhonda Whitenack and Jim Czechowicz

Social Security office in Bloomington and St Paul

Saving for the future is a vital part of ensuring a secure retirement. American Savings Education Council and America Saves coordinate the annual America Saves Week. Started in 2007, the week is an annual opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status.

For years, Social Security has collaborated with America Saves Week to promote our shared mission of helping millions of people save for their future. This year, America Saves Week begins on February 27, but people like you are striving to save every day.

The [2016 annual America Saves Week survey assessing national household savings](#) revealed:

- Just two out of every five U.S. households report good or excellent progress in meeting their savings needs.
- About half (52 percent) are saving enough for a retirement with a desirable standard of living.
- Only 43 percent have automatic savings outside of work.
- More men (74 percent) report progress with saving than do women (67 percent).

- Those with a savings plan with specific goals (55 percent of the public) are making much more savings progress than those without a plan (23 percent).

Knowing this, it's never too early to start planning for your future. Set a goal, make a plan, and save automatically. Savers with a plan are twice as likely to save successfully. Pledge to save for America Saves Week at www.americasaves.org. Share what you're saving for using the hashtag #ImSavingFor.

You may also want to visit www.myRA.gov if you do not have retirement savings as part of your job. *myRA* is a retirement savings account from the Department of the Treasury designed to help you put aside money for your retirement. You can invest in the fund according to your budget, putting you in control of your financial prospects.

Social Security's "People Like Me" website has tailor-made information for preparing for your future. Our richly diverse country is made up of countless backgrounds, ethnicities, and nationalities, yet we all want the same thing — a secure future. You can see many of the diverse people we serve at www.socialsecurity.gov/people.

Younger people need to know, the earlier you start saving, the more your money can grow. Our website for young workers at www.socialsecurity.gov/people/youngpeople/saving.html has many resources that can help you secure today and tomorrow.

Veterans and wounded warriors, as well as their families, sometimes face unique obstacles when saving for their future. Our website has life-changing information at www.socialsecurity.gov/people/veterans.

After more than 80 years of success, we know that Social Security will always be there for you. Securing your today and tomorrow will always be our priority.

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Open a **my Social Security** account now at www.socialsecurity.gov/myaccount/.