

## **Q and A**

### **Question:**

I'm expecting a baby in July. What do I need to do to get a Social Security number for my baby?

### **Answer:**

Apply for a number at the hospital when you apply for your baby's birth certificate. The state agency that issues birth certificates will share your child's information with us, and we will mail the Social Security card to you. You can learn more about the Social Security number and card by reading our online publication on the subject, available at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

### **Question:**

How are my retirement benefits calculated?

### **Answer:**

Your Social Security benefits are based on earnings averaged over your lifetime. Your actual earnings are first adjusted or "indexed" to account for changes in average wages since the year the earnings were received. Then we calculate your average monthly indexed earnings during the 35 years in which you earned the most. We apply a formula to these earnings and arrive at your basic benefit. This is the amount you would receive at your full retirement age. You may be able to estimate your benefit by using our *Retirement Estimator* which offers estimates based on your Social Security earnings. You can find the *Retirement Estimator* at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

### **Question:**

I know that Social Security's full retirement age is gradually rising to 67. But does this mean the "early" retirement age will also be going up by two years, from age 62 to 64?

### **Answer:**

No. While it is true that under current law the full retirement age is gradually rising from 65 to 67, the “early” retirement age remains at 62. Keep in mind, however, that taking early retirement reduces your benefit amount. For more information about Social Security benefits, visit the website at [www.socialsecurity.gov/r&m1.htm](http://www.socialsecurity.gov/r&m1.htm).

**Question:**

I want to estimate my retirement benefit at several different ages. Is there a way to do that?

**Answer:**

Use our *Retirement Estimator* at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator) to get an instant, personalized retirement benefit estimate based on current law and your earnings record. The *Retirement Estimator*, which also is available in Spanish, lets you create additional "what if" retirement scenarios based on different income levels and “stop work” ages.

**Question:**

How can I protect myself against identity theft?

**Answer:**

First, don't carry your Social Security card with you. Keep it secure at home with your other important papers. Second, don't readily give out your Social Security number. While many banks, schools, doctors, landlords, and others will request your number, it is your decision whether to provide it. Ask if there is some other way to identify you in their records.

If you are the victim of identity theft, you should report it right away. To report identity theft, fraud, or misuse of your Social Security number, the Federal Trade Commission (the nation's consumer protection agency) recommends you:

- Place a fraud alert on your credit file by contacting one of the following companies (the company you contact is required to contact the other two, which will then place alerts on your reports):
  - Equifax, 1-800-525-6285; or

- Trans Union, 1-800-680-7289; or
- Experian, 1-888-397-3742.
  
- Review your credit report for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts you cannot explain;
  
- Close any accounts you know, or believe, have been tampered with or opened fraudulently;
  
- File a report with your local police or the police in the community where the identity theft took place; and
  
- File a complaint with the Federal Trade Commission at 1-877-438-4338 (TTY 1-866-653-4261).

**Question:** I suspect that someone I know is collecting Social Security disability benefits when they shouldn't be. What is the best way for me to report fraud?

**Answer:** You can report fraud online at <http://oig.ssa.gov/report> or call the Social Security Fraud Hotline at 1-800-269-0271. Social Security has zero tolerance for fraud and uses many proven tactics to prevent fraud, waste, and abuse. Our Office of the Inspector General is relentless in its pursuit of people who conceal work activity while receiving disability benefits. We investigate and seek prosecution for people who receive benefits for a child or children who aren't under their care, or who fail to notify Social Security of the death of a beneficiary and continue to receive and cash checks of the deceased. We also depend on you to help stop fraud.

**Question:**

I can't seem to find my Social Security card. Do I need to get a replacement?

**Answer:**

In most cases, knowing your Social Security number is enough. But, if you do apply for and receive a replacement card, don't carry that card with you. Keep it with your important papers. For more information about your Social Security card and number, and for information about how to apply for a replacement, visit [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber). If you believe you're the victim of identity theft, read our publication *Identity Theft and Your Social Security Number*, at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

**Question:**

How many Social Security numbers have been issued since the program started?

**Answer:**

Since 1935, we have assigned more than 465 million Social Security numbers and each year we assign about 5.5 million new numbers. With approximately 1 billion combinations of the 9-digit Social Security number, the current system will provide us with enough new numbers for several generations into the future. To learn more about Social Security numbers and cards, visit [www.socialsecurity.gov/pubs/10002.html](http://www.socialsecurity.gov/pubs/10002.html).

**Question:**

What is the maximum Social Security retirement benefit?

**Answer:**

The maximum benefit depends on the age you retire. For example, if you retire at full retirement age in 2016, your maximum monthly benefit would be \$2,639. However, if you retire at age 62 in 2016, your maximum monthly benefit would be only \$2,102. If you retire at age 70 in 2016, your maximum monthly benefit would be \$3,576. To get a better idea of what your benefit might be, visit our online *Retirement Estimator* at [www.socialsecurity.gov/retire/estimator.html](http://www.socialsecurity.gov/retire/estimator.html).

**Question:**

I'm eager to start my first summer job, but my mother misplaced my Social Security card. How can I get another?

**Answer:**

If you know your Social Security number, you may not need to get a replacement card to obtain employment. However, if a prospective employer requests it, you can get a replacement Social Security card by following the steps below. There is no charge for a Social Security card, but you are limited to three per calendar year and 10 replacement cards during your lifetime.

You will need to:

- Show the required documents. We need to see different documents depending on your citizenship and the type of card you are requesting. Go to [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber) to find out what documents you will have to show;
- Fill out an *Application for a Social Security Card*; and
- Take or mail your application and original or certified copies of the original documents to your local Social Security office.

For more information, read our pamphlet, *Your Social Security Number and Card* at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

**Columns**

[SOCIAL SECURITY AND MEDICARE ARE LASTING SOURCES OF INDEPENDENCE.](#) 2

[TICKET TO WORK PUTS PEOPLE BACK IN THE DRIVER'S SEAT.](#) 4

[HOW YOU CAN GROW YOUR SOCIAL SECURITY BENEFITS BEYOND RETIREMENT AGE.](#) 6

[CAN I KEEP THIS BENEFIT PAYMENT?.](#) 8



## **Social Security Column**

### **SOCIAL SECURITY AND MEDICARE ARE LASTING SOURCES OF INDEPENDENCE**

**By Rhonda Whitenack and Jim Czechowicz**

**Social Security public affairs office in Bloomington and St Paul**

In July, communities everywhere celebrate our nation's independence with fireworks, family, and friends. A strong community also creates independence as we help each other recognize our full potential.

Social Security has been helping people maintain a higher quality of life and a level of independence for over 80 years. And Medicare has been doing the same for over five decades. Most people first become eligible for Medicare at age 65. For many older Americans, this is their primary health insurance and without it, they might not enjoy an independent lifestyle.

Medicare can be a little confusing to newcomers so we've broken it down into segments. The four parts of Medicare are as easy as A, B, C, and D.

**Part A** (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.

**Part B** (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a monthly premium for Part B. Some high-income individuals pay more than the standard premium. If you don't enroll in Medicare Part B during your initial enrollment period and then decide to do so later, your coverage may be delayed and you may have to pay a higher monthly premium for as long as you have Part B.

**Part C** (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and

services covered under Part A and Part B, usually includes Medicare prescription drug coverage, and may include extra benefits and services at an extra cost. You must have Part A *and* Part B to enroll in Part C. Monthly premiums vary depending on the state where you live, private insurer, and whether you select a health maintenance organization or a preferred provider organization.

**Part D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people with low income and resources may qualify for *Extra Help* to pay the premium and deductible. If you don't enroll in a Medicare drug plan when you're first eligible, you may pay a late enrollment penalty if you join a plan later. You will have to pay this penalty for as long as you have Medicare prescription drug coverage. To see if you qualify for extra help visit [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

Will you be age 65 soon? Even if you decide not to retire, you should apply for Medicare. You can apply in less than 10 minutes using our online Medicare application. Visit [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare) to learn more about applying for Medicare.

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## **Social Security Column**

### **TICKET TO WORK PUTS PEOPLE BACK IN THE DRIVER'S SEAT**

**By Rhonda Whitenack and Jim Czechowicz**

**Social Security public affairs office in Bloomington and St Paul**

Social Security encourages people to rejoin the workforce when they are able. Ticket to Work is our free and voluntary program that helps people get vocational rehabilitation, training, job referrals, and other employment support services.

This program is for people ages 18 to 64, who are receiving disability benefits, and need support re-entering the workforce or working for the first time. While many disabled individuals are unable to work and may never be able to return to work, we know that some are eager to try working again. Work incentives make it easier to work and still receive health care and cash benefits from Social Security while providing protections if people have to stop working due to a disability.

Social Security works with employment networks to offer beneficiaries access to meaningful employment. Employment networks are organizations and agencies, including state vocational rehabilitation agencies that provide various employment support services. Some services they may help with include résumé writing, interviewing skills, and job leads.

Ticket to Work gives individuals the opportunity to choose from several employment networks. Participants are free to talk with as many employment networks as they want before choosing one. If someone signs an agreement with an employment network, they'll help the individual develop an employment plan. We'll review their progress toward achieving the goals of their employment plan every 12 months. If they are making timely progress in their return to work plan, we will not conduct a medical review of their disability during the time they're in the program.

Many people have successfully completed the Ticket to Work program. Anyone interested in the Ticket to Work program should call the Ticket to Work Helpline toll-free at 1-866-968-7842

(TTY 1-866-833-2967). More information on the program is available online at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).

Remember, Social Security is with everyone through life's journey, providing resources that can help people reach their work and retirement goals.

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## **Social Security Column**

### **HOW YOU CAN GROW YOUR SOCIAL SECURITY BENEFITS BEYOND RETIREMENT AGE**

**By Rhonda Whitenack and Jim Czechowicz**

#### **Social Security public affairs office in Bloomington and St Paul**

For more and more Americans, reaching retirement age no longer means the end of an active working life. Many people are choosing to work past the age of 65, according to the Department of Labor's Bureau of Labor Statistics.

If you're willing and able, maintaining gainful employment later in life could go a long way toward ensuring a secure future for you and your family. Besides providing you with additional income to pay your bills, extending your employment or working for yourself could boost your lifetime Social Security benefits.

Here's how:

Waiting to claim your Social Security retirement benefits could grow them by up to 32 percent. Through delayed retirement credits, your monthly benefit amount increases by about eight percent for each year you wait between your full retirement age and 70. Full retirement age is between 65 and 67, depending on when you were born. To learn more about delayed retirement credits, please visit [www.socialsecurity.gov/planners/retire/delayret.html](http://www.socialsecurity.gov/planners/retire/delayret.html).

You get credits on your earnings record for each year of additional work income. Once you start receiving retirement benefits, we'll automatically review your earnings record each year to determine if you're entitled to an adjustment. When we calculate your retirement benefit amount, we use your best 35 years of earnings. We'll increase your benefit amount if your new year of earnings is higher than one of the years we used to calculate your initial benefit amount. To see how we calculate your benefits, visit [www.socialsecurity.gov/pubs/EN-05-10070.pdf](http://www.socialsecurity.gov/pubs/EN-05-10070.pdf).

An increased benefit amount for yourself could mean more support for your family, too, through Social Security spousal benefits, child benefits, and survivor benefits.

We also encourage you to set up your own *my Social Security* account so you can verify your lifetime earnings record, check the status of an application for benefits, and manage them after you're receiving them. You can create your personal my Social Security account today at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Social Security is committed to helping you prepare for a secure today and tomorrow for you, your family, and future family. You can access all of our retirement resources at [www.socialsecurity.gov/planners/retire](http://www.socialsecurity.gov/planners/retire).

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## **Social Security Column**

CAN I KEEP THIS BENEFIT PAYMENT?

**By Rhonda Whitenack and Jim Czechowicz**

**Social Security public affairs office in Bloomington and St Paul**

Social Security is with you through life's journey, securing today and tomorrow for millions of people. We know that reliability and dependability is an important part of your financial security. We use the same *throughout the month* eligibility rules for the first month's Social Security check through the last month's check, so it's easy to know when checks are payable.

If you meet all the requirements to receive benefits, Social Security pays your benefit after you have lived throughout the month. At 62, the first month many people are eligible for benefits may be in the month after their birthday. Social Security follows an English law that says you actually reach your age the day before your birthday. So, if you were born on the first or second day of the month, your first month of eligibility will be your birthday month. If you were born on any other day in the month, the first month you could receive benefits will be the month after your birthday month. When starting benefits after age 62, people are eligible to be paid for the month they file, since they were previously age 62 throughout the month.

An example of this would be: if Michael is born on June 1 or 2 and is age 62, the first month he will receive his benefit payment is July. If Michael's birthday is any other day in June, the first month he will be eligible for benefits is July and his first benefit will be paid in August. If Michael starts benefits at age 63 and files in June, he can be paid for June in July.

Benefits are always paid the following month for all types of Social Security benefits including retirement, disability and survivors. This does not apply to Supplemental Security Income (SSI).

Being eligible throughout the month also applies to the month of death of a Social Security beneficiary. To be eligible for the payment, the person must have lived all month long to receive the payment that comes the following month. That includes throughout the entire last day of the

month. Your survivor may be eligible for a payment for the last month and should contact us at 1-800-772-1213. For information about applying for survivors benefits, visit our website at [www.socialsecurity.gov/planners/survivors/howtoapply.html](http://www.socialsecurity.gov/planners/survivors/howtoapply.html).

Understanding how the benefits are paid gives you a sense of certainty about your payments. You'll know how to plan when starting benefits and what happens to the last check. We continue to secure your today and tomorrow by providing the Social Security information you need.

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## Social Security Column

### 10 HANDY WAYS TO USE SOCIAL SECURITY ONLINE

**By Rhonda Whitenack and Jim Czechowicz**

**Social Security public affairs office in Bloomington and St Paul**

Cotton swabs, aluminum foil, and [www.socialsecurity.gov](http://www.socialsecurity.gov); everyday items that are simple, easy to use, and serve multiple purposes. Cotton swabs can keep your ear *and* computer keyboard spotless. You can use aluminum foil for both baking *and* preserving food.

And what about the many easy ways to use [www.socialsecurity.gov](http://www.socialsecurity.gov)? We offer you some common and not-so common uses:

Apply for Social Security benefits online, of course! This is the fastest, most convenient way to apply for retirement, spouses, disability, or Medicare benefits, without visiting a local office or calling to speak to a representative; we can be found online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

Want access to our latest news, retirement planning tips, and sound guidance? *Social Security Matters* is our blog at [blog.socialsecurity.gov](http://blog.socialsecurity.gov). There, you can also connect with us on Facebook, Twitter, LinkedIn, and YouTube, where you can watch our popular, charming, not-to-be-missed cat videos.

Verify your annual earnings and review estimates of your future Social Security benefits when you access your [Social Security Statement](#), one of the many services available with a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) .

Numbers can tell a story. Our online calculators such as the Retirement Estimator, the Life Expectancy Calculator, and the Early or Late Retirement Calculator, can be found at [www.socialsecurity.gov/planners/benefitcalculators.html](http://www.socialsecurity.gov/planners/benefitcalculators.html).

Lost or missing Social Security card? Find out how to get a new, replacement, or corrected card at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber). In fact, you may be able to apply for a replacement card

with a *my Social Security* account, if you meet certain qualifications, at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Noah, Emma, Liam, Olivia...are these the most popular baby names for 2016 in the U.S. or in your state? Discover the trends in baby names or take our online quiz to help you pick the ideal name at [www.socialsecurity.gov/babynames](http://www.socialsecurity.gov/babynames).

Do you have to pay taxes on Social Security benefits? How do I apply for Social Security retirement benefits? What is your full retirement age? Discover the answers to your Social Security related questions at our [Frequently Asked Questions](http://www.socialsecurity.gov/faq) page at [www.socialsecurity.gov/faq](http://www.socialsecurity.gov/faq).

Dream of moving to London, Paris, or the Cayman Islands? Learn how Social Security makes international payments and how you can do business with us from around the world at [www.socialsecurity.gov/foreign](http://www.socialsecurity.gov/foreign).

Are you a veteran? Are you at mid-career? Or maybe you're new to the workforce. Find out how we fulfill your needs through life's journey on our People Like Me page at [www.socialsecurity.gov/people](http://www.socialsecurity.gov/people).

If you like to read and prefer to know all the details, our publications webpage is a library of helpful information. Access it at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

Simple, easy to use, beneficial, and always here to help you secure today and tomorrow, [www.socialsecurity.gov](http://www.socialsecurity.gov).