

Social Security Column

ARE YOU COMMENTING ON NATIONAL BLOG POSTING MONTH?

By Bob Trotter

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November is National Blog Posting Month, which means there's never been a better time to join the conversation with Social Security. We recently launched our new blog, *Social Security Matters*. The blog is our interactive center for engaging with you by answering questions and concerns in a way that benefits all readers and contributors. *Social Security Matters* also lets you provide meaningful feedback that can help us serve you more effectively.

The blog's comment section allows you to voice your thoughts and ask questions. The conversation is growing every day. We're doing our best to serve you, and a big part of that is listening to what you have to say.

Think of *Social Security Matters* as a dashboard for the latest news and updates that affect our beneficiaries. These beneficiaries include those of our retirement, survivors, and disability programs. Veterans, the chronically ill, and anyone entitled to our broad range of services can also benefit from the news and updates. *Social Security Matters* is easy-to-navigate and user-friendly — tags categorize the topics you care about into organized sections. Our blog joins our presence on Facebook and Twitter to ensure that you'll always find the information and online resources you're looking for.

Blog posts aren't a one-way conversation. We'd like you to share the items that interest you. Using your preferred social media, *Social Security Matters* lets you share our posts with a click of a button. In addition, you can subscribe to our blog and get Social Security news as it happens. Simply select the blue button titled "Get blog updates."

We're updating our blog every week, and not just during National Blog Posting Month. Come see what we, and our satisfied customers, have to say. Visit *Social Security Matters* today at blog.socialsecurity.gov.

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Social Security Column

YOUR SAVORY RECIPE FOR RETIREMENT

By Bob Trotter

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The gravy is steaming next to the savory stuffing and sweet potatoes. There are four types of pie for dessert — pumpkin, apple, sweet potato, and pecan. Every family has its own unique Thanksgiving dinner traditions but, as we all know, a carefully followed recipe is key to creating a perfect holiday meal.

If you fail to plan, or measure your ingredients poorly, your pie could be a real flop. The same can be said for financial planning and preparing for your future.

Follow this perfect recipe, and you'll be rewarded with a delightful retirement:

First, start your retirement pie with a visit to the *Retirement Estimator*. Just drop in some simple information and the *Estimator* uses your past earnings and estimated future earnings to project about how much you'll get when you retire. You can experiment with the recipe and drop in different future earnings and retirement dates until your financial security in retirement is just the way you want it. Visit our *Retirement Estimator* at www.socialsecurity.gov/retire/estimator.html.

Next, stir in the savings. Social Security replaces about 40 percent of the average worker's pre-retirement earnings. Most financial advisors say you will need 70 percent or more of pre-retirement earnings to live comfortably. To supplement Social Security you'll also need savings, investments, pensions, or retirement accounts to make sure you have enough money to enjoy retirement. If you have a pension from your employer, or a 401(k), IRA, or similar retirement fund, be sure to add that into the mix.

You like to taste while you bake, don't you? Then you'll want to set up an online secure *my Social Security* account so you can log in anytime to check your reported earnings and projected benefit estimates. If something doesn't seem just right, there's still time to make corrections. So, if your earnings are reported incorrectly, or if you find you need to save more to meet your retirement goals, there's still time to make corrections before your retirement pie is done. You can visit *my Social Security* online anytime, even on holidays, at www.socialsecurity.gov/myaccount.

After you've added the ingredients of Social Security earnings, personal savings, and any pensions you may have, let the retirement pie bake. When the retirement pie is ready, enjoy it! You deserve a comfortable retirement. If you need more recipes for a long and healthy retirement, visit us at www.socialsecurity.gov.

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Social Security Column

HELPING VETERANS AND ACTIVE DUTY MILITARY MEMBERS

By Bob Trotter

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On Veterans Day, the nation honors the men and women who risk their lives to protect our freedom. Social Security honors veterans and active duty members of the military every day by giving them the respect they deserve. A vital part of that is administering the Social Security disability program.

For those who return home with injuries, Social Security is a resource they can turn to. If you know any wounded veterans, please let them know about Social Security's Wounded Warriors website. You can find it at www.socialsecurity.gov/woundedwarriors.

The Wounded Warriors website answers many commonly asked questions, and shares other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. Benefits available through Social Security are different than those from the Department of Veterans Affairs and require a separate application.

The expedited process is used for military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits from Social Security.

Learn more by visiting www.socialsecurity.gov/woundedwarriors.

Social Security is proud to support the veterans and active duty members of the military. Let these heroes know they can count on us when they need to take advantage of their earned benefits.

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Social Security Column

CYBER MONDAY VALUE AT SOCIALSECURITY.GOV

By Bob Trotter

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With the holiday season in full swing, you may find yourself exploring those tempting online shopping deals.

The day after Thanksgiving has nearly become a holiday of its own. “Black Friday” is the busiest shopping day of the year, with people lining up at midnight for deals as they begin the busy holiday shopping season. The Monday after that has become a virtual holiday, pun intended. “Cyber Monday” is the day Internet-savvy people search for deals, all online.

But, there’s more than one way to find value on the Internet. For example, Social Security offers many online services to the public — and they’re free and secure! Doing business online with Social Security will also save time. Now that’s an offer you can’t refuse!

Here are some of the most popular online services you’ll find at www.socialsecurity.gov. Each site is safe and secure.

1. The online *Social Security Statement* is a hot service that is a big hit with the millions of people who've used it since its launch. Your online *Statement* provides you with a record of your past earnings, and it uses those earnings along with projected earnings for future years to give you accurate estimates of future Social Security benefits. Open your personal *my Social Security* account to get your *Statement* today. Just go to www.socialsecurity.gov/myaccount/.
2. The *Retirement Estimator* is an easy way to get an instant, personalized estimate of your future Social Security benefits. Just enter some basic information and the *Estimator* will use information on your Social Security record, along with what you input, to give you a benefit estimate on the spot. You can even experiment with different scenarios, such as changing your future earnings and retirement date. Check it out in English at www.socialsecurity.gov/estimator or in Spanish at www.segurosocial.gov/calculador.
3. The online *Retirement Application* is the most convenient way to apply for Social Security retirement benefits. You can apply from the comfort of your home — it's convenient and secure. In fact, you can apply online in as little as 15 minutes. In most cases, after your application is submitted electronically, you're done. There are no forms to sign and, usually, no documentation is required. Social Security will process your application and contact you if any further information is needed. When you're ready to retire, apply at www.socialsecurity.gov/applyonline.
4. *Business Services Online* is our one-stop shop for small business owners. The site allows organizations and authorized people to conduct business with and submit confidential information to Social Security. Employers can use it to file W-2s for their employees the fast, convenient, and paperless way — online. Visit *Business Services Online* at www.socialsecurity.gov/bsa.

Social Security's online services continually receive the highest ratings in both the public and private sectors. Each site uses the highest security to keep your information safe. We have one

of the top-ranking websites for plain language, so you can easily understand the features you're getting — no fine print to squint over.

Learn more about all you can do online at Social Security on Cyber Monday, or any day, at www.socialsecurity.gov/onlineservices.

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EMPOWER YOURSELF, ELECT TO RETIRE ONLINE

By Bob Trotter

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As if the holidays weren't exciting enough, it's November and that means election month. Current and future election hopefuls are prepping speeches and rallying every resource available for the big win.

Even if you aren't running for office, you can win big, too, by planning for retirement. When you decide to retire, the easiest and most convenient way to do it is right from the comfort of your home. Go to www.socialsecurity.gov where you can apply for retirement benefits in as little as 15 minutes. Usually, there are no forms to sign or documents to send — after you submit your electronic application, you're done!

In addition to using our website, with its world-class customer service, you can call us at **1-800-772-1213 (TTY 1-800-325-0778)**, or visit the **Social Security office nearest you. Whichever way you choose to apply, be sure to have your bank account information handy so we can set up your payments to be deposited directly into your account.**

When you're ready to start receiving Social Security benefits, the age you choose to retire makes a difference in your benefit amount. The full retirement age (the age at which 100

percent of retirement benefits are payable) has been gradually rising from ages 65 to 67. You can retire as early as age 62, but if benefits start before you reach your full retirement age, your monthly payment is reduced. Find out what your full retirement age is by typing in your year of birth at www.socialsecurity.gov/pubs/ageincrease.htm.

You'll also want to join the more than 20 million other people who have set up a secure online *my Social Security* account. You can use *my Social Security* to get a copy of your *Social Security Statement*. Use the *Statement* to check your earnings record and see estimates of the retirement, disability, and survivor benefits you and your family may receive. Visit www.socialsecurity.gov/myaccount.

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SURVIVOR'S INSURANCE AND THE DAY OF THE DEAD

By Bob Trotter

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The Day of the Dead, which falls on November 1 of each year, celebrates the accomplishments of the deceased with lively festivities including dance, decorations, and food. While the annual holiday may evoke frightful images, it's actually a commemoration of life. Relatives gather and reminisce about the departed. As the Day of the Dead approaches, let's honor our loved ones, and remember the importance of Social Security survivors insurance.

The loss of a family wage earner can be emotionally and financially devastating. However, Social Security survivor benefits, one of the lesser known of our benefit programs, can help secure your family's financial future if you die. Did you know the value of the survivors benefits you have under Social Security is probably more than the value of your individual life insurance policy? In fact, 98 of every 100 children could get survivor benefits if a working parent dies. Additionally, Social Security pays more benefits to children than any other federal program.

By working and paying Social Security taxes, you're actually earning credits for survivor benefits. Those credits could provide financial assistance to your surviving spouse, surviving divorced spouse, and unmarried children up to age 19, or at any age if your child became disabled before age 22 and remains disabled. We could also pay benefits to your stepchildren, grandchildren, step-grandchildren, adopted children, and dependent parents. The amount that your survivors receive will depend on your average lifetime earnings.

By creating a secure online *my Social Security* account, at www.socialsecurity.gov/myaccount, you can access your *Social Security Statement* to check your earnings and obtain a survivors benefit estimate. Keep in mind, this service is only offered in English.

In the unfortunate event of a family member's death, please notify Social Security as soon as possible. In most cases, the funeral director will report the death to Social Security. You'll need to furnish the funeral director with the deceased's Social Security number so he or she can make the report. If you need to apply for survivor benefits, call 1-800-772-1213 (TTY 1-800-325-0778). You can speak to a Social Security representative between 7 a.m. and 7 p.m. Monday through Friday. You can also contact your local Social Security office. You don't need an appointment to file for survivor benefits, but if you call ahead and schedule one, it may reduce the time you spend waiting to speak to someone.

This year, as you commence your Day of the Dead festivities, take some time and create a *my Social Security* account online to review your *Statement*. The best thing you can do for your family is to prepare as much as possible. Remember that Social Security will be here to help you and your survivors.

For more information and publications about survivor benefits, visit our website at www.socialsecurity.gov or visit our Spanish language websites at www.socialsecurity.gov/espanol.

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QUESTIONS AND ANSWERS

GENERAL

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. 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.

Question:

I own a small business. How can I verify employees' Social Security numbers?

Answer:

Employers can use our Social Security Number Verification Service to verify the names and Social Security numbers of current and former employees for wage reporting purposes. For more information, go to www.socialsecurity.gov/employer/ssnv.htm.

RETIREMENT

Question:

What can Social Security do to help me plan for my retirement?

Answer:

Social Security has some great online financial planning tools you can use to make an informed decision about your retirement. Social Security's online *Retirement Planner* and our online *Retirement Estimator* are both tools you can access at any time. These will let you compute estimates of your future Social Security retirement benefits. They also provide important information on factors affecting retirement benefits, such as military service, household earnings, and federal employment.

You can access our *Retirement Planner* at www.socialsecurity.gov/retire2. And, you can use the *Retirement Estimator* at www.socialsecurity.gov/estimator.

Question:

How do I earn Social Security credits, and how many do I need to qualify for benefits?

Answer:

We use your total yearly earnings to figure your Social Security credits. The amount needed for a credit in 2015 is \$1,220. You can earn a maximum of four credits for any year. The amount needed to earn one credit increases automatically each year when average wages increase.

You must earn a certain number of credits to qualify for Social Security benefits. The number of credits you need depends on your age when you apply and the type of benefit application. No one needs more than 40 credits for any Social Security benefit.

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

DISABILITY

Question:

What is substantial gainful activity?

Answer:

We use the term “substantial gainful activity,” or “SGA,” to describe a level of work activity and earnings. Work is “substantial” if it involves doing significant physical or mental activities or a combination of both.

If you earn more than a certain amount and are doing productive work, we generally consider that you are engaging in substantial gainful activity. For example, the monthly SGA amount for 2015 is \$1,090. For statutorily blind individuals, that amount is \$1,820. You would not be eligible for disability benefits. You can read more about substantial gainful activity and if your earnings qualify as substantial gainful activity at www.socialsecurity.gov/oact/cola/sga.html.

Question:

Will my disability benefits be reduced if I get workers’ compensation or other public disability benefits?

Answer:

If you get either workers' compensation or public disability benefit payments, we may reduce Social Security benefits for you and your family.

Public disability benefit payments paid under a federal, state, or local government law may affect your Social Security benefit. This includes civil service disability benefits, temporary state disability benefits, and state or local government retirement benefits based on disability. Disability payments from private sources, such as a private pension or insurance benefits, don't affect your Social Security disability benefits. However, in some cases, private disability insurers may require you to apply for Social Security disability benefits before they pay you. You may want to check to find out about your private insurer's policy.

We reduce the Social Security disability benefits you and your family get if the combined total amount, plus your workers' compensation payment, plus any public disability payment you get, exceeds 80 percent of your average earnings before you became injured or ill.

See the publication *What You Need To Know When You Get Social Security Disability Benefits* at www.socialsecurity.gov/pubs for more information.

SUPPLEMENTAL SECURITY INCOME**Question:**

What is the difference between Social Security disability and Supplemental Security Income

(SSI) disability?

Answer:

Social Security is responsible for running two major programs that provide benefits based on disability. Social Security Disability Insurance (SSDI) is based on prior earnings. SSDI is financed through the taxes you pay into the Social Security program. To be eligible for an SSDI benefit, the worker must earn sufficient credits based on taxable work to be "insured" for Social Security purposes. SSDI benefits are payable to eligible blind or disabled workers, the widow(er)s of a disabled worker, or adults disabled since childhood.

SSI disability payments are made based on financial need to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements, and are otherwise eligible. SSI is a program financed through general revenues. For more information, visit www.socialsecurity.gov.

Question:

What is a Plan to Achieve Self-Support (PASS)?

Answer:

A PASS helps Supplemental Security Income disability beneficiaries return to work. It is a written plan of action for getting a particular kind of job or starting a business. In it, you identify:

- the job or business (this is your work goal);

- the steps you will take and the things you will need in order to achieve your work goal (for example: education or training, transportation, child care, or assistive technology);
- the money you will use to pay for these things (this may be any income (other than SSI benefits) or assets, such as Social Security benefits, wages from a current job, or savings); and
- a timetable for achieving your goal

For more information, visit our publication on the subject at www.socialsecurity.gov/pubs.

MEDICARE

Question:

What can I do if my Medicare prescription drug plan says it won't pay for a drug that my doctor prescribed for me?

Answer:

If your Medicare prescription drug plan decides that it won't pay for a prescription drug, it must tell you in writing why the drug isn't covered in a letter called a "Notice of Denial of Medicare Prescription Drug Coverage." Read the notice carefully because it will explain how to ask for an appeal. Your prescribing doctor can ask your Medicare drug plan for an expedited redetermination (first level appeal) for you, if the doctor tells the plan that waiting for a standard appeal decision may seriously harm your health. For more information, visit www.medicare.gov.

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