

Monthly Information Package

March 2015

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Social Security Column

YOUR FINAL FOUR FROM SOCIAL SECURITY

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

Since 1939, March has meant one thing in the world of sports: March Madness. In this tournament, 68 college basketball teams compete through the month until only the final four teams remain. Coaches gather their teams to drive home the gravity of the moment, reminding them that they've worked hard and that how they respond to the pressure directly determines the outcome.

When it comes to retirement, you can secure your own winning outcome by teaming up with Social Security and taking advantage of services offered online. Start by opening a my *Social Security* account at www.socialsecurity.gov/myaccount.

What can you do with a my *Social Security* account? Allow us to introduce you to my *Social Security's* own final four.

- Use your account to view your *Social Security Statement* and verify your earnings history each year. Your future benefits are based on your recorded earnings.
- Stay focused on your financial future by getting estimates of your retirement, disability, and survivor benefits, if you are still working.
- Keep up the full-court press by managing your benefits, if you already receive them.
- Get immediate proof of your current Social Security benefits or a replacement SSA-1099 or SSA-1042S for tax purposes.

While everyone focuses on college basketball, create your own March Madness with Social Security. You can open your online my *Social Security* account during one of the commercial breaks.

Don't wait until crunch time. Your moment is now. Take advantage of your own personal *my Social Security* account to stay on top of your annual earnings history and future benefit estimates. Staying ahead of the game is the key to having a winning future in retirement. Social Security is a dependable team player, assisting you to your retirement championship, and *my Social Security* is the Most Valuable Player on the court. Check out your final four at www.socialsecurity.gov/myaccount.

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Social Security Column

SECURITY IS OUR MIDDLE NAME

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

On March 6, Americans recognize Middle Name Pride Day.

At the Social Security Administration, our middle name is “Security,” and every day, we do everything we can to live up to that name. As part of protecting our vital services, we safeguard against all forms of Social Security fraud.

Social Security has zero-tolerance for fraud and those who try to cheat the system. While we can’t prevent all fraud schemes any more than the best police force can stop all crime, we work aggressively with our Office of the Inspector General to investigate and prosecute people who commit fraud.

Acting Commissioner Carolyn Colvin’s message to those who would defraud Social Security is clear: “We will find you; we will prosecute you; we will seek the maximum punishment allowable under the law; and we will fight to restore to the American public the money you’ve stolen.”

We provide benefits to one-fifth of the American population, including elderly retirees, people with severe illnesses, and widows and children after the death of a wage earner. Our beneficiaries also include wounded warriors and the chronically ill, all of whom tend to be the most vulnerable of our population. Protecting our critically important programs from fraud can be challenging. Yet, our standard is absolute—any fraud is unacceptable. And, our focus on preventing fraud works.

Our Office of the Inspector General works in concert with our frontline employees to identify fraud and bring offenders to justice. Together, we use a number of tools to help us accurately predict where fraud may occur. By monitoring cases closely, we identify fraud sooner rather than later—and often we prevent it before it happens. We also have stiff penalties that discourage people from committing fraud, including hefty fines, suspension of benefits, and even jail time for the most severe offenses.

We take our middle name seriously and so should you. If you suspect someone is committing Social Security fraud, we ask that you report it online at <http://oig.ssa.gov/report> or call the Social Security Fraud Hotline at 1-800-269-0271 immediately.

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Social Security Column

BATTING A THOUSAND DURING TAX SEASON

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

Spring training for major league baseball teams begins in March. As you prepare to meet the April 15 deadline to file your taxes, here are some Social Security tax tips to help you knock the ball out of the park! Batter up!

FIRST BASE

If you changed your name due to marriage or divorce, or made another legal name change, make sure you change your name on your Social Security records and with your employer. Changing your name on all of your records will avoid a “mismatch” with our records (which could delay your tax return) and improper recording of your earnings. To learn more about your Social Security number and changing your name, go to www.socialsecurity.gov/ssnumber.

SECOND BASE

You will need Social Security numbers for your children if you want to claim them as dependents on your tax return. In most cases, parents request a Social Security number for their newborn child at the hospital when applying for a birth certificate. If you didn't apply for a number for your child then, you can apply at your local Social Security office or by mail. Claiming your dependents will maximize your tax refund or minimize any amount you owe. To learn more, read our online publication, *Social Security Numbers For Children*, available at www.socialsecurity.gov/pubs.

THIRD BASE (Bases loaded)

If you receive Social Security benefits, you need to pay federal taxes on some of your benefits if your total income, including Social Security and all of your other taxable income, is \$25,000 or more, and you file federal taxes as an individual. Married couples filing joint returns need to pay federal taxes on income of \$32,000 or more. To learn more about taxes and your Social Security benefits, go to www.socialsecurity.gov/planners/taxes.htm.

CLEANUP HITTER:

Now that you're working hard and earning Social Security credits, you can check your *Social Security Statement* online. Doing so will ensure that you have all your bases covered for the years you've worked. You can open or access your personal *my Social Security* account at www.socialsecurity.gov/myaccount.

A GRAND SLAM:

If you own a small business, Social Security has a free electronic filing option that allows you to prepare and submit W-2s for your employees at www.socialsecurity.gov/employer. Registering online gives you freedom from paper forms and it's free, fast, and secure.

Follow these tips, and cover all your bases. To learn more about Social Security, visit www.socialsecurity.gov.

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Social Security Column

101 YEARS OF CROSSWORD PUZZLES

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

Did you know that crossword puzzles are the most popular and widespread word game in the world? No wonder we have three days in March (27–29) dedicated to these tricky grids of elusive answers. Arthur Wynne, who immigrated to the United States from Liverpool, England at the age of 19, is credited with creating the first published crossword puzzle, dating back to December 21, 1913.

If Social Security created a crossword puzzle of every question we've ever been asked, it might take another hundred years for someone to solve. That's why we've collected the best of them to commemorate the Crossword Puzzle Days of March. We've also put the puzzle together in crossword form below. Take out your pencil and match the blank to one of the words in the right column.

ACROSS

- 4**– About 47 percent of _____ persons rely on Social Security for 90 percent or more of their income.
- 8**– The average age of disabled-worker beneficiaries in current-payment status has _____ substantially since 1960
- 9**– 67 years old is the _____ retirement age of a person born after 1960
- 10**– There were 63 million Social Security _____ in 2013
- 11**– 9 out of ten individuals age 65 and older receive Social Security _____

DOWN

- 1**– 55 percent of Social Security beneficiaries were _____ in 2013

- 2– 165 million _____ are covered under Social Security
- 3 – One 5th of all beneficiaries in 2013 were _____ or the spouses and children of retired or disabled workers
- 5– Social Security benefits represent about 38 percent of the income of the _____
- 6– Supplemental Security _____ (SSI)
- 7– Benefits to retired workers has _____ in the past 40 years

ANSWERS:

ACROSS

- 4– unmarried
8– declined
9– full
10– beneficiaries
11– benefits

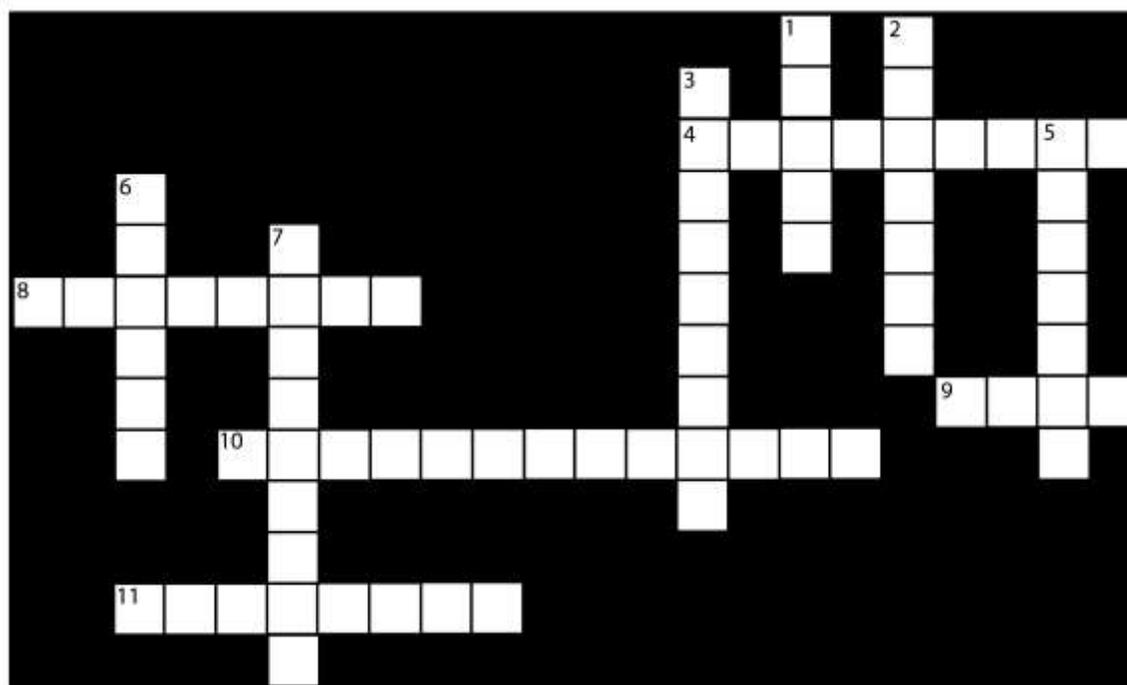
DOWN

- 1– women
2– workers
3– survivors
5– elderly
6– income
7– increased

That wasn't too tough, was it? Arthur Wynne, inventor of the crossword puzzle, is said to have died penniless, but if he were alive today, he would be one of the millions of Social Security beneficiaries. If you are interested in more facts about Social Security, you can visit www.socialsecurity.gov/news/press/factsfig.html.

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SOCIAL SECURITY CROSSWORD PUZZLE



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ANSWERS:

ACROSS

4- unmarried

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DOWN

1- women

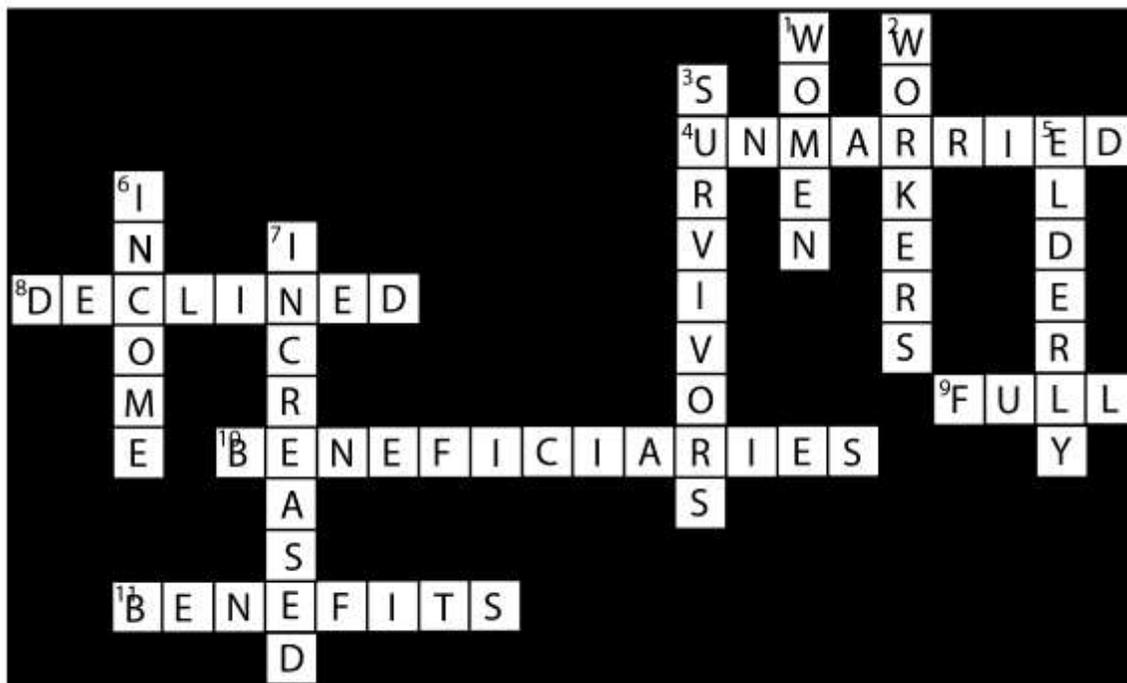
2- workers

3- survivors

5- elderly

6- income

7- increased



[Do not use this column until after Ebie's story is added to the website (socialsecurity.gov) in early March.]

Social Security Column

SOCIAL SECURITY HELPS PEOPLE WITH KIDNEY DISEASE

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

Every March, we pay special attention to the kidney, an organ vital to a healthy life. Social Security wants to help spread the word about the importance of kidney health and about what you should do if you think you or a loved one has a kidney-related disability.

Kidney disease prevents your kidneys from cleansing your blood to their full potential. Did you know that one out of three Americans is currently at high risk for developing kidney disease? According to the Centers for Disease Control and Prevention, 20 million Americans have chronic kidney disease, and most of them don't even know it.

Ebie is a prime example. Ebie was an emergency room worker with an active life at work, home, and in his community. He had no idea he'd developed a kidney condition until one day he felt ill while driving to work and had to call a coworker for help.

Our *Faces and Facts of Disability* website features Ebie's story. He says people who receive Social Security disability benefits "can provide for themselves and have a high quality of life." As Ebie explains, many people with kidney diseases can greatly increase their quality of life with Social Security benefits. You can learn more about Ebie's story at www.socialsecurity.gov/disabilityfacts.

If a kidney disease such as end-stage renal disease (known as ESRD) requires chronic dialysis and prevents you from working, Social Security may be able to help you. If you're undergoing dialysis, have had a kidney transplant, have persistent low creatinine clearance levels, or have persistent high serum creatinine levels, you may qualify for disability and/or Medicare benefits.

You can find more information about eligibility based on kidney disease and the benefits available to you by reading our publications, *Disability Benefits* and *Medicare*, both available at www.socialsecurity.gov/pubs.

Listed as one of Social Security's Compassionate Allowance conditions, kidney cancer is another condition that may qualify you for disability and Medicare benefits. The Compassionate Allowances program assists in cases where a person's medical condition is so severe it obviously meets Social Security's disability standards—allowing quick processing of the disability application and payment of benefits. You can find more information about Compassionate Allowances by visiting our website at www.socialsecurity.gov/compassionateallowances.

Drink plenty of water, go for checkups, and if you think you may have a kidney disease, take action right away! As Ebie says, “quality of life is everything.”

If you think you may be eligible for Social Security disability benefits based on a kidney disease, please don't wait. Go to www.socialsecurity.gov/disabilityssi, where you can apply for benefits online.

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QUESTIONS AND ANSWERS

GENERAL

Question:

I'm gathering everything I'll need to file my taxes this month. Do I have to pay taxes on Social Security benefits? Also, where can I get a replacement 1099?

Answer:

Some people who get Social Security must pay federal income taxes on their benefits. Still, no one pays taxes on more than 85 percent of their Social Security benefits.

You must pay taxes on some portion of your benefits if you file an individual federal tax return and your combined income exceeds \$25,000. If you file a joint return, you must pay taxes if you and your spouse have combined income of more than \$32,000. If you are married and file a separate return, you probably will have to pay taxes on your benefits. You can read more about tax preparation in relation to Social Security at www.socialsecurity.gov/planners/taxes.htm. Social Security benefits include monthly retirement, survivor, and disability benefits. They don't include Supplemental Security Income (SSI) payments, which are not taxable. You can also get a replacement 1099 or 1042S when you open your own personal *my Social Security* account at www.socialsecurity.gov/myaccount.

Question:

I know I shouldn't carry my Social Security card with me, and I always keep it in a safe place. Somehow, I lost it. How do I get a replacement card?

Answer:

As long as you know your Social Security number, you probably don't need a replacement. For most purposes, your number *is* your card. If you do need to get a replacement, you can do so for free. Although you can't apply for a card online, you can learn what identification documents you'll need and you can fill out the replacement card application at www.socialsecurity.gov/ssnumber.

RETIREMENT

Question:

I've been planning my retirement throughout my career, and I'm finally nearing the age when I can stop working. What is the earliest age I can start receiving Social Security retirement benefits?

Answer:

You can receive Social Security retirement benefits as early as age 62. Keep in mind that if you retire at age 62, we'll reduce your benefits by as much as 30 percent of what you'd get if you wait until your full retirement age. You'll get your full benefits if you wait until your full retirement age (66 for people born between 1943 and 1954), you'll get your full benefit. You can also wait until age 70 to start your benefits. Then, we'll increase your benefit because you earned delayed retirement credits.

When you're ready to apply for retirement benefits, use our online retirement application, the quickest, easiest, and most convenient way to apply. Visit www.socialsecurity.gov/retireonline.

Question:

I want to make sure I have enough credits to receive Social Security retirement benefits when I need them. How can I get a record of my Social Security earnings?

Answer:

The best way for you to check whether you have earned enough credits (40 total equals 10 years of work) is to open a free *my Social Security* account at www.socialsecurity.gov/myaccount to review your *Social Security Statement* any time you want.

Once you create an account, you can:

- Keep track of your earnings to make sure your benefit is calculated correctly. The amount of your payment is based on your lifetime earnings;
- Get an estimate of your future benefits if you are still working;
- Get a replacement 1099 or 1042S.
- Get a letter with proof of your benefits if you currently receive them; and
- Manage your benefits:
 - Change your address; and
 - Start or change your direct deposit.

Accessing *my Social Security* is quick, convenient, and secure, and you can do it from the comfort of your home.

DISABILITY

Question:

I am very happy that I was just approved to receive disability benefits. How long will it be before I get my first payment?

Answer:

If you're eligible for Social Security disability benefits, there is a five-month waiting period before your benefits begin. We'll pay your first benefit for the sixth full month after the date we find your disability began. For example, if your disability began on June 15, 2015, your first benefit would be paid for the month of December 2015, the sixth full month of disability, and you would receive your first benefit payment in January 2016. You can read more about the disability benefits approval process at www.socialsecurity.gov/dibplan/dapproval.htm.

Question:

I'm applying for disability benefits, and I read about "substantial gainful activity." What is that?

Answer:

The term "substantial gainful activity," or SGA, is used 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 are working and earn more than a certain amount, we generally

consider that you are engaging in substantial gainful activity. In this case, you wouldn't be eligible for disability benefits. You can read more about how we define substantial gainful activity at www.socialsecurity.gov/OACT/COLA/sga.html.

SUPPLEMENTAL SECURITY INCOME

Question: My father gets Supplemental Security Income (SSI) for a disability. He is now legally blind and wants to receive information from Social Security in an alternative format. How do I help him?

Answer:

Social Security is dedicated to providing vital information in the most effective way for every recipient. There are several ways to receive information from us if you're blind or have a visual impairment. You can choose to receive Braille notices and a standard print notice by first-class mail; a Microsoft Word file on a data compact disc (CD) and a print standard notice by first-class mail; an audio CD and a standard print notice by first-class mail; or a large print (18-point size) notice and a standard print notice by first-class mail. You can request these special notice options by visiting www.socialsecurity.gov/people/blind.

Question:

My mother receives Supplemental Security Income (SSI) benefits. She'll be going to live with my sister next month. Does she have to report the move to Social Security?

Answer:

Yes, she should report any change in living arrangements to us within 10 days. The change could affect her payment. Failure to report the change could result in an incorrect SSI payment that may have to be paid back. Also, we need her correct address so we can send her important correspondence about her SSI benefits. She can easily change her address by accessing her personal *my Social Security* account at www.socialsecurity.gov/myaccount. She can also call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

*MEDICARE***Question:**

I recently retired and am approaching the age when I can start receiving Medicare. What is the monthly premium for Medicare Part B?

Answer:

The standard Medicare Part B premium for medical insurance is currently \$104.90 per month. Since 2007, some people with higher incomes must pay a higher monthly premium for their Medicare coverage. You can get details at www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

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