

Monthly Information Package

June 2015

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Social Security Column

FROM TYPEWRITERS TO MEGABYTES — SOCIAL SECURITY’S EVOLUTION

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

The first typewriter to be commercially successful was invented on June 23, 1868. One hundred years later, Social Security still used the same technology to type Social Security cards, envelopes, forms, and applications. This system required thousands of employees to create, maintain, transmit, and file the folder for each current and future beneficiary by hand to ensure accurate payments to retirees and disability beneficiaries.

Of course, that has all changed with modern computers and the Internet. Now, you don’t even need to leave the comfort of your home to do the majority of your business with Social Security. Your first step in embracing the future is creating your own, personal *my Social Security* account.

Setting up a *My Social Security* account is quick, secure, and easy. More than 18 million Americans already have accounts. In fact, someone opens one about every 6 seconds. Join the crowd and sign up today at www.socialsecurity.gov/myaccount. With a personalized *my Social Security* account, you can:

- Obtain an instant, personalized estimate of your future Social Security benefits;
- Verify the accuracy of your earnings record — your future benefit amounts are based on your earnings record;
- Change your address and phone number, if you receive monthly Social Security benefits;
- Sign up for or change direct deposit of your Social Security benefits;
- Get a replacement SSA-1099 or SSA-1042S for tax season; and
- Obtain estimates of the Social Security and Medicare taxes you’ve paid.

Here are some other things you can do with a few simple key strokes at our website, www.socialsecurity.gov:

- Apply for retirement, disability, spouses, and Medicare benefits;
- Check the status of your benefit application;
- Use our benefit planners to help you better understand your Social Security options as you plan for your financial future;
- Request a replacement Medicare card; and
- Apply for *Extra Help* with your Medicare prescription drug plan costs.

Accessing www.socialsecurity.gov on the go is just as easy as it is at home. We've optimized our website to function on your desktop computer, laptop, tablet, or smartphone.

Just look at how far we've come. Those slow days of typewriters are gone. At Social Security, we're embracing innovation and seeking new technologies to better serve you. Social Security isn't just prepared for the future; we're *protecting* your future.

Learn more about Social Security by typing www.socialsecurity.gov — in your web browser, not on your typewriter.

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Social Security Column

COMMUNICATING EFFECTIVELY FOR YOUR BENEFIT

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

Good communication is about more than just promptly taking a customer's phone call or directing them to a helpful website. It includes providing useful information in a clear and easy-

to-understand way, in writing, on the web, and over the phone. June is National Effective Communications Month, but at Social Security, we're at the forefront of clear, concise communications all the time.

Our efforts to better serve and clearly communicate with the American public are paying off, and people like you are reaping the benefits. We're proud of our consistently high ratings in customer satisfaction and usability.

In the most recent ForSee E-Government Satisfaction survey, Social Security's website outranks the customer satisfaction ratings of the private sector websites of icons like Amazon, LL Bean, and Apple. Out of the top-ranked government websites, five of our sites were ranked in the top six, including the *Retirement Estimator*, Business Services Online, *my Social Security*, and our online benefit application sites.

This year, for the second year in a row, we received confirmation that we're doing a great job of explaining our programs and services to the American public in our written products. We scored an "A" on the 2014 Federal Plain Language Report Card from the Center for Plain Language. This grade means we're exceeding the standards of the Plain Writing Act of 2010, which requires federal agencies to communicate clearly with the public. We're the only federal agency to earn this honor for two consecutive years!

Not only is our website simple to navigate and understand, our publications and Frequently Asked Questions (FAQ) are easy to read and understand as well. You can browse through our collection of publications at www.socialsecurity.gov/pubs to learn about Social Security, our programs, and what they mean to you and your family. Many publications are available in up to 17 different languages, and they're written in plain language. If you prefer a printed copy of a publication, you can call us at 410-965-2039, and we'll mail you a copy.

Our online FAQs provide quick and accurate answers about our programs for millions of people every year. Recently, we streamlined and consolidated our FAQs so you can find answers easily

and efficiently. You can visit www.socialsecurity.gov/faq for accurate information at your convenience.

Nothing is more important to us than meeting the needs of those we serve. We thank you, our customers, for your valuable feedback and vote of confidence. Our customers continue to express their satisfaction because of our effective communication, and we remain committed to maintaining these high standards.

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Social Security Column

FIND SECURITY WITH A SOLID RETIREMENT PLAN

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

Achieving financial independence is key to enjoying a satisfying retirement. Social Security has many tools to help you plan for your future.

Prepare for a secure, comfortable retirement by visiting www.socialsecurity.gov/myaccount. Once there, open a secure *my Social Security* account and assess your financial needs. You'll get immediate access to your personal *Social Security Statement*, your earnings record, and an estimate of your retirement benefits at age 62, at your full retirement age, and at age 70. You can also ensure your earnings are correct, since your future benefits are based on your earnings record.

Choosing when to retire is an important decision. At our *Retirement Estimator*, which you can find at www.socialsecurity.gov/estimator, you can get an estimate of your future benefit

amount. You can use “what if” scenarios to see how your benefit amounts will change with different retirement dates and future earnings estimates.

Also, visit www.myra.gov to check out *myRA*, a new retirement savings option from the Department of the Treasury for the millions of Americans who face barriers to saving for retirement. *myRA* is a simple, secure, and affordable way to help you take control of your future.

Once you are ready to retire, apply at www.socialsecurity.gov/retire. Our online retirement application is the easiest and fastest way to apply for Social Security retirement benefits. It can take you as little as 15 minutes to complete. There are no forms to sign, and usually no documentation is required. Additionally, you can apply online from the convenience of your home.

Learn more about Social Security retirement benefits by reading our publication at www.socialsecurity.gov/pubs.

With all of these resources in place, you too can prepare to reap the joys of a financially secure retirement. Learn more at www.socialsecurity.gov.

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Social Security Column

GETTING MARRIED SOON? GIVE SOCIAL SECURITY YOUR NEW NAME

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

Every year, June marks the beginning of two busy seasons: summer and “wedding season.” With joyful expectation, many of us have already marked our calendars and started wrapping up our plans for the vacations, ceremonies, and honeymoons. While brides and grooms work out the

details, Social Security wants to remind them about one detail that's extremely important: the "record" Social Security keeps of your life's earnings.

Weddings often mean a name change is in order, and one task the happy couple should have on that to-do list is to contact Social Security. If you are legally changing your name, you need to apply for a replacement Social Security card reflecting your new name. If you're working, also tell your employer. That way, Social Security can keep track of your earnings history as you go about living your wonderful new life.

If you have reported income under your former or maiden name, we might not have received an accurate W-2 and your earnings may have been recorded incorrectly. This is easier to fix now — when you first change your name — than years from now when you retire. So, go to our website at www.socialsecurity.gov/ssnumber, or call us at 1-800-772-1213 (TTY 1-800-325-0778) to find out what specific documents you need to change your name and to apply for a replacement card.

After the honeymoon comes your career, moving to a new home, and a well-deserved retirement. It happens so fast! We hope somewhere in there, you opened your free *my Social Security* account at www.socialsecurity.gov/myaccount.

With your personal *my Social Security* account, you can make sure your earnings record is correct and that you have the 40 total work "credits" you need for us to pay you the benefits you've earned.

Remember, ensuring your earnings are reported accurately to Social Security is vital to getting every dollar in benefits you deserve. If you need to change your name for any reason, go to www.socialsecurity.gov/ssnumber and apply for a replacement card right away.

Now, you're all set. Let the celebrations begin!

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Social Security Column

SOCIAL SECURITY SUPPORTS NATIONAL CANCER SURVIVORS DAY

By Brenda Brown

Social Security Public Affairs Specialist in Fayetteville, NC

In 2015, more than a million people will be diagnosed with cancer. This alarming statistic affects people and families all over the world. On June 7, 2015, we observe National Cancer Survivors Day in the United States. In support of this day, Social Security encourages checkups, early detection, and awareness, while honoring the survivors who have gone through this battle and defeated the disease.

Social Security stands strong in our support of the fight against cancer. We offer services to patients suffering from this disease through our disability program and our Compassionate Allowances program. Compassionate Allowances are cases with medical conditions so severe they obviously meet Social Security's disability standards, allowing us to quickly process the cases with minimal medical information.

There is no special application or form you need to submit for Compassionate Allowances. Simply apply for disability benefits using the standard Social Security or Supplemental Security Income (SSI) application. Once we identify you as having a Compassionate Allowances condition, we'll expedite your disability application.

Social Security establishes Compassionate Allowances conditions using information received at public outreach hearings, from the Social Security and disability Determination services communities, from medical and scientific experts, and based on our research. For more information about Compassionate Allowances, or to view the conditions currently listed, visit www.socialsecurity.gov/compassionateallowances.

If you think you qualify for disability benefits based on a Compassionate Allowances condition, please visit www.socialsecurity.gov to apply for benefits.

QUESTIONS AND ANSWERS

GENERAL

Question:

What can I do at www.socialsecurity.gov?

Answer:

There are many things you can do on Social Security's website. You can conduct most of your Social Security business with us online at www.socialsecurity.gov/onlineservices. You can get an estimate of future benefits, find out if you qualify for benefits now, and even apply for benefits. You can complete a number of other tasks online, too. You can estimate your retirement benefit using our *Retirement Estimator*, which allows you to get an instant, personalized estimate of your future benefit based on different retirement ages and scenarios. You can even open your own *my Social Security* account to plan for and manage your benefits at www.socialsecurity.gov/myaccount.

Question:

Can I refuse to give my Social Security number to a private business?

Answer:

Yes, you can refuse to disclose your Social Security number, and you should be careful about giving out your number. But, be aware, the person requesting your number can refuse services if you don't give it. Businesses, banks, schools, private agencies, etc., are free to request someone's number and use it for any purpose that doesn't violate a federal or state law. To learn more about your Social Security number, visit www.socialsecurity.gov/ssnumber.

RETIREMENT

Question: How can I check the status of a pending application for retirement benefits?

Answer:

If you applied for retirement or disability benefits online, you can check the status of your application at www.socialsecurity.gov by selecting “Benefits” and “Check Application Status” under “Apply.” You will need to enter your Social Security number and the confirmation code you received when you filed online.

Your application status will show:

- The date we received your application;
- Any requests for additional documents;
- The address of the office processing your application; and
- If a decision has been made.

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 2015, your maximum monthly benefit would be \$2,663. However, if you retire at age 62 in 2015, your maximum monthly benefit would be only \$2,025. If you retire at age 70 in 2015, your maximum monthly benefit would be \$3,501. To get a better idea of what your benefit might be, visit our online *Retirement Estimator* at www.socialsecurity.gov/retire/estimator.html.

DISABILITY

Question:

How do I appeal a decision on my application for disability benefits?

Answer:

When we make a decision on your application, we'll send you a letter explaining our decision. If you don't agree with our decision, you can ask us to look at your case again, or appeal it. You must appeal within 60 days from the date you get our decision letter. You can:

- File a disability appeal online with our new, improved process and electronically provide documents to support your request, even if you live outside of the United States; or
- Visit your local Social Security office.

For more information, call us at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday from 7 a.m. to 7 p.m. To learn more about Social Security's disability programs, visit our website at www.socialsecurity.gov/disability.

Question:

How do I know if I meet the eligibility requirements to get Social Security disability benefits?

Answer:

To qualify for Social Security disability benefits, you must have worked long enough in jobs covered by Social Security (usually 10 years). You must also have a medical condition that meets Social Security's strict definition of disability. We consider an adult disabled under our rules if he or she has a medical condition, or combination of medical conditions, that are expected to last for at least one year or result in death, and that prevent the performance of any type of work.

If you think you may be eligible to receive disability benefits and would like to apply, you can use our online application at www.socialsecurity.gov/applyfordisability.

SUPPLEMENTAL SECURITY INCOME**Question:**

What do I need to report to Social Security if I get Supplemental Security Income (SSI) payments?

Answer:

You need to report any changes that may affect your payment amount. This includes changes in your income or resources. You must report changes of address, changes in your living arrangements, and changes in your earned and unearned income. To learn more about SSI, visit our website at www.socialsecurity.gov/ssi.

Question:

How can I become a representative payee?

Answer:

If you know someone who receives Social Security or Supplemental Security Income (SSI), and who needs assistance managing his or her payments, contact your local Social Security office about becoming his or her representative payee. Go to www.socialsecurity.gov/payee for more information.

MEDICARE

Question:

How do I sign up for Medicare Part B if I already have Part A?

Answer:

If you already have Medicare Part A and wish to sign up for Medicare Part B, call Social Security's toll-free number 1-800-772-1213 (TTY 1-800-325-0778). Or, contact your local Social Security office. To learn more about Medicare, visit our website at www.socialsecurity.gov/medicare.

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