

Social Security Column

SOCIAL SECURITY STATEMENTS FOR THOSE WHO DON'T FILE A TAX RETURN

By Edward Lafferty

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If you're age 25 or older, pay Social Security taxes and are not yet receiving monthly benefits, you should get an automatic *Social Security Statement* in the mail each year about two to three months before your birthday. The *Statement* is a valuable tool to keep track of your annual earnings, as well as to help you plan your financial future.

But if your earnings don't meet the threshold for filing a federal tax return, you might not be receiving your annual *Social Security Statement*. Social Security would like to make sure that you know you're entitled to one.

Everyone who has worked and paid Social Security tax is entitled to receive a *Statement*. So, if you don't get one automatically in the mail, you can request one from Social Security — and the easiest way to do that is online

Just visit www.socialsecurity.gov/mystatement and select the “Need to request a *Statement*?” banner. You'll need to fill in the following information to make your request:

- Your name as shown on your Social Security card;
- Your Social Security number;
- Your date of birth;
- Your place of birth; and
- Your mother's maiden name — last name only (to help identify you).

You also can provide the following information to make your estimate more accurate:

- Your last year's earnings and an estimate of your current and future earnings; and

- The age you plan to stop working.

Once you make your request, Social Security will mail you a *Statement*, which you should receive within two to four weeks. Give it a careful look to make sure your earnings and information are reported correctly, and contact Social Security if you find anything amiss.

After you review your *Statement*, it's a good idea to keep it with your other important papers. And if you'd like to go one step further in your retirement planning, visit our online *Retirement Estimator* at www.socialsecurity.gov/estimator, where you can get an instant estimate of your future benefits based on your earnings record and plug in various retirement age scenarios.

Whether retirement is just around the corner or a long way down the road, Social Security is ready to serve you at www.socialsecurity.gov.

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IF FACEBOOK CAN'T HELP, MAYBE SOCIAL SECURITY CAN

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People who use social networking websites know that it can be exciting to reconnect with long lost friends and relatives over the Internet. Such surprise connections can be fun and conjure up memories of times forgotten. But what if you have a more serious situation and you need to locate a particular person? Perhaps Social Security can help.

Social Security is in the business of paying benefits, not reconnecting people. But, in some cases, we will do what we can to help.

We will attempt to forward a letter to a missing person under circumstances involving a matter of great importance, such as a death or serious illness in the missing person's immediate family, or a sizeable amount of money that is due the missing person. Also, the circumstances must concern a matter about which the missing person is unaware and would undoubtedly want to be informed.

In less dire cases, such as when a son, daughter, brother or sister want to establish contact, we will write to the missing person, rather than forwarding a letter.

Because this service is not related in any way to a Social Security program, its use must be limited so that it does not interfere with our regular program activities.

There is no charge for forwarding letters that have a humanitarian purpose. However, we must charge a \$25 fee to cover our costs when the letter is to inform the missing person of money or property due. This fee is not refundable. The fee should be paid by a check made payable to the Social Security Administration.

We must read each letter we forward to ensure that it contains nothing that could prove embarrassing to the missing person if read by a third party. Letters should be in plain, unstamped, unsealed envelopes showing only the missing person's name. Nothing of value should be enclosed.

To try to locate an address in our records, we'll need the missing person's Social Security number or identifying information such as date and place of birth, father's name, and the mother's full birth name.

Unless a missing person is receiving benefits under a program Social Security administers, we would not have a home address for them. Usually, we forward a letter in care of the employer who most recently reported earnings for the person.

Requests for letter forwarding should be sent to:

Social Security Administration

Letter Forwarding

P.O. Box 33022

Baltimore, MD 21290-3022

Learn more about this service at www.socialsecurity.gov/foia/html/ltrfwding.htm.

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RETIRED WITH CHILDREN?

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The idea of someone being “retired with children” may seem like the seed of another television sit-com or reality show. But the fact is that it’s becoming more and more common for older people to have minor children in their care — whether by bringing new children into the world, taking over the care of grandchildren or adopting children who need nurturing parents.

So it’s important to know that if you receive Social Security benefits and have minor children who depend on you, you might be able to receive benefits for them, too. This is true whether you receive benefits as a retiree or you receive Social Security disability or survivors benefits.

To get benefits, a child must have a parent (or in some cases a grandparent) who:

- is disabled or retired and entitled to Social Security benefits; or

- died after having worked long enough in a job where he or she paid Social Security taxes.

The child also must be:

- Unmarried; and
- Younger than age 18; or
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older and disabled. (The disability must have started before age 22.)

Within a family, a child may receive up to one-half of the parent's full retirement or disability benefit, or 75 percent of the deceased parent's basic Social Security benefit. However, there is a limit to the amount of money that can be paid to a family. The maximum family payment can be from 150 to 180 percent of the parent's full benefit amount. If the total amount payable to all family members exceeds this limit, each child's benefit is reduced proportionately until the total equals the maximum allowable amount.

For example, if you are retired with a minor child and your benefit payment is \$1,000 a month, your minor child could get up to half of that each month, or \$500. However, if you had two minor children in your care, the maximum your entire family could receive would be between \$1,500 and \$1,800 — that's \$1,000 for you and between \$250 and \$400 per child.

Whether you receive Social Security benefits because you have a disabling condition, due to the death of a spouse or because you've reached retirement, if you have minor children, you'll want to read Social Security's online publication, *Benefits for Children* at www.socialsecurity.gov/pubs/10085.html.

QUESTIONS AND ANSWERS

GENERAL

Question:

I got married and I need to change the name on my Social Security card. What do I do?

Answer:

If you change your name due to marriage, you'll need to report the change by getting a new Social Security card with your new name. Just fill out form SS-5, which you can get at our website at www.socialsecurity.gov/ss5doc or by calling our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778). You'll also need to provide the original marriage certificate showing your new and old names, which you can do by mailing or bringing the documentation to your local Social Security office. In some cases, we may need other forms of documentation as well. For more information, visit www.socialsecurity.gov/ssnumber.

Question:

Do I have to give my Social Security number out whenever I'm asked?

Answer:

No. Giving your number is voluntary, even when you are asked for the number directly. If requested, you should ask why your number is needed, how your number will be used, what law requires you to give your number and what the consequences are if you refuse. The answers to these questions can help you decide if you want to give your Social Security number. The decision is yours. However, keep in mind that requestors may not provide you their services if you refuse to provide the number. For more detailed information, we recommend you read the publication *Your Social Security Number And Card*, available at www.socialsecurity.gov/pubs/10002.html.

RETIREMENT

Question:

Will my benefits increase if I wait and retire after my full retirement age?

Answer:

Yes. You can increase your Social Security benefit in two ways:

- Your benefit will be increased by a certain percentage if you delay retirement. We will add these increases automatically from the time you reach full retirement age until you start taking benefits or reach age 70; and
- If you work, each additional year you work adds another year of earnings to your Social Security record. Higher lifetime earnings may result in higher benefits when you do retire.

For more information, read *When to Start Receiving Retirement Benefits* at www.socialsecurity.gov/pubs/10147.html. You also can use our *Retirement Estimator* to find out your estimated future benefits. To use the *Retirement Estimator*, go to our website at www.socialsecurity.gov/estimator.

Question:

I have children at home and I plan to retire soon. Will my children be eligible for monthly Social Security payments after I retire?

Answer:

They will get monthly Social Security payments if they are:

- Unmarried and under age 18 (age 19 if still in high school); or
- Age 18 or over, and became severely disabled before age 22 and continue to be disabled.

This applies to both biological and adopted children as well as dependent stepchildren or grandchildren. For more information read our online publication, *Benefits For Children*, at www.socialsecurity.gov/pubs/10085.html.

DISABILITY

Question:

I'm thinking about getting disability protection from a private company. If I become disabled and have a private policy, would it reduce my Social Security disability benefit?

Answer:

No. Your eligibility for Social Security disability benefits is not affected by any private insurance you may have. But, you may be interested to know that workers' compensation and certain other public disability payments may affect your Social Security benefit. You can learn more and even apply for disability benefits online at www.socialsecurity.gov/disability.

Question:

I understand that to get Social Security disability benefits, my disability must be expected to last at least a year. Will I have to wait a year to receive benefits?

Answer:

No. You do not have to wait a year after becoming disabled to receive disability benefits. In fact, you should apply for disability benefit as soon as you become disabled. It may take months before a final decision is made on your claim. If your application is approved, we will pay your first Social Security disability benefits for the sixth full month after the date your disability began. For example, if your disability began on January 15, we would pay your first disability benefit for the month of July. However, we pay Social Security benefits in the month following the month for which they are due.

So you will receive your July benefit in August. To learn more, visit www.socialsecurity.gov/disability.

SUPPLEMENTAL SECURITY INCOME

Question:

I am getting Supplemental Security Income (SSI). Can I get other kinds of help?

Answer:

You may be able to get other assistance. For example, in most states, SSI recipients also get Medicaid. You should contact your medical assistance office. SSI recipients also are generally eligible for social services provided by the state, city or county where they live. These may include arrangements for meals or transportation. SSI recipients also may qualify for “food stamps” in many states. More information is available at your local public assistance office.

Question:

My grandmother receives Supplemental Security Income (SSI) benefits. She may have to enter a nursing home to get the long-term care she needs. How does this affect her SSI benefits?

Answer:

Moving to a nursing home could affect your grandmother's SSI benefits. It depends on the type of facility. In many cases, we have to reduce or stop SSI payments to nursing home residents. When your grandmother enters or leaves a nursing home, assisted living facility, hospital, skilled nursing facility or any other kind of institution, you must notify

Social Security right away. Learn more about SSI reporting responsibilities at www.socialsecurity.gov/ssi. You can call Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778) for more information or to report a change.

MEDICARE

Question:

On Father's Day I spoke to my dad about his medications. He is finding it hard to pay for the drugs he needs even though he has Medicare prescription coverage. Is there something else we can do?

Answer:

If your father has limited income and resources, he may be eligible for extra help paying the costs of his prescriptions. This extra help can pay an average of \$3,900 toward his prescription costs. He can both learn whether he qualifies and apply online for the *extra help* at www.socialsecurity.gov/prescriptionhelp. In fact, you can even help him complete the application online. Or, call Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778). The extra help can increase his cost savings by paying for part of the monthly premiums, annual deductibles and prescription co-payments under the new prescription drug program.

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