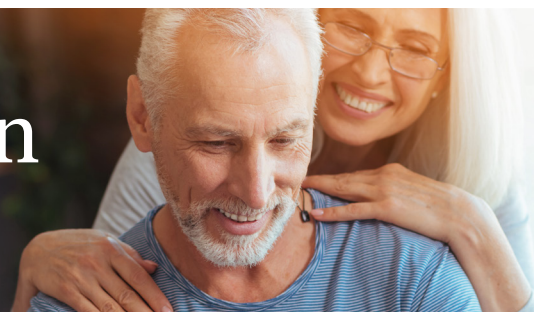


Social Security Connection

See what you can do online



September 2020
Volume 22

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Field Office Hours Suspended

(effective March 17, 2020)

Face-to-face service to the public in our field offices and hearings offices nationwide has been suspended until further notice, due to the Coronavirus (COVID-19) pandemic. Please consider visiting us online:

SSA.gov



my Social Security

Check out your Social Security Statement, change your address and manage your benefits online today.

SSA.gov/myaccount



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.

SSA.gov/ssnumber



See Your Lifetime Earnings with My Social Security

Did you know you can see your work history online all the way back to your first job? Your earnings history is a record of your progress toward your Social Security benefits. We keep track of your earnings so we can pay you the benefits you've earned over your lifetime. This is why reviewing your Social Security earnings record is so important.

If an employer didn't properly report just one year of your earnings to us, your future benefit payments could be less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. It's important to identify reporting problems as soon as possible. As time passes, you may no longer have easy access to past tax documents, and some employers may no longer exist or be able to provide past payroll information.

While it's your employer's responsibility to provide accurate earnings information to us, you should still review and inform us of any errors or omissions so you get credit for the contributions you've made through payroll taxes. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct.

The easiest way to verify your earnings record is to visit www.ssa.gov/myaccount and set up or sign in to your personal *my Social Security* account. You should review each year of listed earnings carefully and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet.

You can find detailed instructions on how to correct your Social Security earnings record at www.ssa.gov/pubs/EN-05-10081.pdf.

Let your friends and family know they can access important information like this any time at www.ssa.gov and do much of their business with us online.



Securing today
and tomorrow



Benefit Planner

Social Security has a variety of calculators to help you understand your Social Security protection and plan for your financial future.

[SSA.gov/benefits/calculators](https://www.ssa.gov/benefits/calculators)



FAQs

Get answers to frequently asked questions about Social Security.

[SSA.gov/faq](https://www.ssa.gov/faq)

SOCIAL SECURITY MATTERS

Social Security's blog has the most up-to-date articles on what matters to you most. It's easy to read and easy to share.

[blog.ssa.gov](https://www.ssa.gov/blog)

Follow us!



Securing today and tomorrow



3 Ways to Use Social Security Online

There are many online sources for Social Security information, but you need to make sure you're getting the right information. By using www.ssa.gov, you know that what you're reading and watching is approved by our experts and specifically created for you. Here are three of our resources where you can find valuable information about your Social Security benefits.

Our blog — Stay informed about our latest news, retirement planning tips, and other helpful information. Our blog at blog.ssa.gov features messages direct from our Commissioner, as well as information from expert contributors. From there, you can also connect with us on Facebook, Twitter, LinkedIn, Instagram, and YouTube, where you can watch our popular videos.

my Social Security — You're in control with many services available online through **my Social Security**. Creating a secure account will help you conduct Social

Security business from home. With your personal **my Social Security** account, you can:

- Estimate your future benefits with our Retirement Calculator to compare different dates or ages to begin receiving benefits.
- Check the status of your Social Security application.
- Review your work history.

If you already receive benefits, you can also:

- Get a benefit verification or proof of income letter.
- Set up or change your direct deposit.
- Change your address.
- Request a replacement Medicare card.
- Get a Social Security 1099 form (SSA-1099).

You may also be able to quickly request a replacement card online with a my Social Security account, if you meet certain qualifications listed at www.ssa.gov/myaccount.

Frequently Asked Questions — Do you have to pay taxes on Social Security benefits? How do you 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 page at www.ssa.gov/faq.

With so many services available online, we are here for you when your schedule allows. Be sure to tell friends and family about all the business they can do with us from the comfort of their home at www.ssa.gov.

Protect Yourself from Social Security Scams

Telephone and email scammers are pretending to be government employees. Scammers will try to scare you and trick you into giving them your personal information and money. Don't be fooled! Social Security will **not**:



- Threaten you
- Tell you there is a problem with or suspend your Social Security number
- Demand immediate payment from you
- Require payment by retail gift card, pre-paid debit card, internet currency, wire transfer, or by mailing cash

If you receive a call or email like this, please report it to the Office of the Inspector General at oig.ssa.gov.

SSA.gov



Retirement Information for Medicare Beneficiaries

When to start receiving retirement benefits

You're already receiving your Medicare benefits. At some point, you'll need to decide when to start receiving your Social Security retirement benefits. We hope the following information will help you in planning for this important decision.

If you were born from 1943 to 1954, your full retirement age is 66. The full retirement age gradually increases to 67 for people born in 1955 through 1960. For all people born after 1960, age 67 is their full retirement age. If you choose to delay receiving your retirement benefit beyond full retirement age, we'll increase your benefit. Your benefit can increase as much as 8 percent a year up to age 70. Your benefits will no longer increase if you delay beyond age 70.

The graph below shows an example of how your decision can affect your monthly benefit amount.

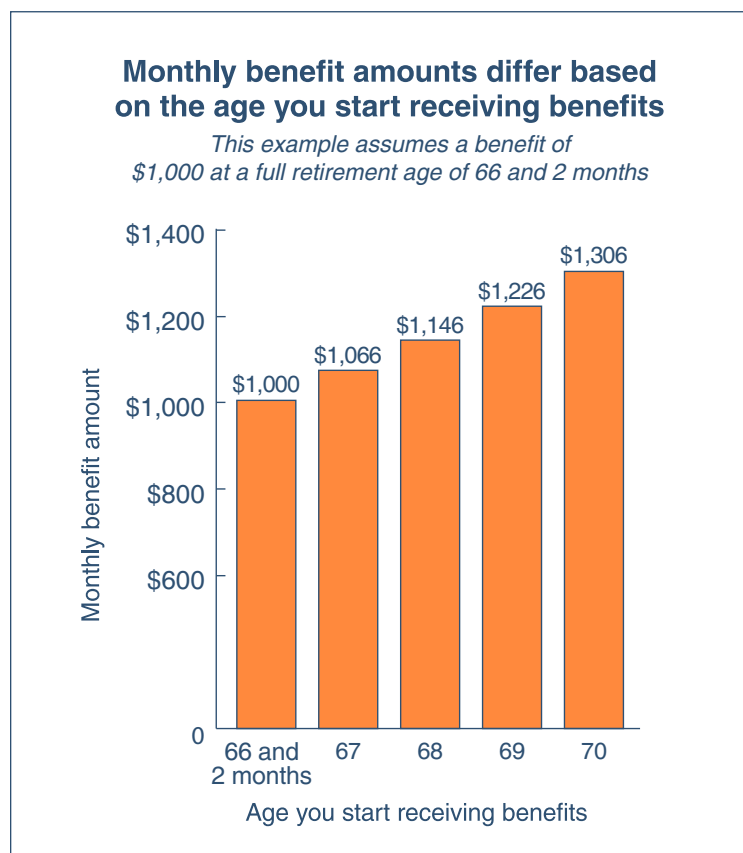


Figure 1 – Monthly benefits differ based on the age you start receiving benefits.

The chart shows an example assuming a monthly benefit amount of \$1,000 at a full retirement age of 66 and 2 months. The greater the age at which you start receiving benefits, the higher the monthly benefit amount you receive. In this example, at age 66 and 2 months the amount would be \$1,000; at age 67 the amount would be \$1,066; at age 68 the amount would be \$1,146; at age 69 the amount would be \$1,226; and at age 70 the amount would be \$1,306.

Retirement may be longer than you think

The age you start receiving benefits can make a significant difference in your monthly benefit amount. You may need your monthly income for a long time, because more people are living longer. For example:

- The typical 65-year-old today will live to age 85.
- About one out of every three 65-year-olds will live until at least age 90.
- About one out of seven 65-year-olds will live until at least age 95.

For more information on life expectancy, go to our website at www.socialsecurity.gov/planners/lifeexpectancy.htm.

Rules that can affect your survivor

If you're married, and die before your spouse, they can be eligible for a benefit based on your work record.

If you wait until after your full retirement age to begin receiving benefits, the surviving spouse benefits based on your record will be higher.

What about receiving benefits while you work?

When you reach your full retirement age, you can work and earn as much as you want and still receive your full Social Security benefit payment.

Also, more work may increase your benefits. Each year, we review the records for all Social Security recipients who work. If your latest year of earnings turns out to be one of your highest years, we refigure your benefit and pay you any increase due.

Use the online benefits calculators to find the best choice for you

Everyone's finances are different. Social Security has online benefits calculators that can provide immediate and accurate retirement benefit estimates to help you plan for your retirement.

If you have a *my* Social Security account, you can use our *Retirement Calculator* at www.socialsecurity.gov/myaccount to get an estimate of your personal retirement benefits, and to see the effects of different retirement age scenarios. If you don't have a *my* Social Security account, you can create one at www.socialsecurity.gov/myaccount or you can use our online *Retirement Estimator* at www.socialsecurity.gov/estimator.

Applying for benefits online is so easy

The easiest way to apply for Social Security retirement benefits is to go online at www.socialsecurity.gov/applyforbenefits. You can complete your application up to four months before the month in which you want retirement benefits to begin.

If you don't have access to the internet, you can call **1-800-772-1213** (TTY number, **1-800-325-0778**) between 7 a.m. and 7 p.m., Monday through Friday, to apply by phone.

You can also apply at any Social Security office. To avoid a long wait, call first to make an appointment.

Interested in other useful information?

You can visit these Social Security webpages.

www.socialsecurity.gov/retire

This planner provides details about Social Security retirement benefits under current law. It also points out things you may want to consider as you prepare for the future.

www.socialsecurity.gov/myaccount

On this webpage, you can set up a personal *my* Social Security account and check your earnings record on your *Social Security Statement*. The amount of your retirement benefit is based on the amount of earnings shown on your record. If all of your earnings are not shown on your record, this could mean lower Social Security benefits for you or your family. The

Statement is available online to workers age 18 and older. If you believe that any information in your *Statement* is incorrect, let your employer and us know.

www.socialsecurity.gov/faqs

This webpage has answers to the most frequently asked questions about Social Security.

You can also visit these other government websites.

www.mymoney.gov

This site contains information on retirement planning, responding to life events, and other important money-related issues. The site also contains calculators for all your financial planning needs.

www.investor.gov/seniors

Are you looking for information about investment choices available to you as you enter retirement? The Securities and Exchange Commission has made information on investment products and topics available on this website.

Contacting Social Security

The most convenient way to contact us from anywhere, on any device, is to visit www.socialsecurity.gov. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and print a benefit verification letter. You can also change your direct deposit information, request a replacement Medicare card, request a replacement Social Security card (if you have no changes and your state participates), and get a replacement SSA-1099/1042S.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak to a person. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today
and tomorrow

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Retirement Information for Medicare Beneficiaries
Produced and published at U.S. taxpayer expense

Protect Yourself from Social Security Scams

Be on the lookout for fake calls and emails



Securing today
and tomorrow

Telephone and email scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP**
2. **DO NOT GIVE MONEY OR PERSONAL INFORMATION**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://www.oig.ssa.gov)**



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer
- » Ask for gift card numbers over the phone or to wire or mail cash



Be Active

Protect yourself, friends, and family!

- » If you receive a questionable call, hang up and report it at [oig.ssa.gov](https://www.oig.ssa.gov)
- » Don't return unknown calls
- » Ask someone you trust for advice before making any large purchase or financial decision
- » Don't be embarrassed to report if you shared personal information or suffered a financial loss
- » Learn more at [oig.ssa.gov/scam](https://www.oig.ssa.gov/scam)
- » Share this information with others