

Social Security

www.socialsecurity.gov

Minnesota Family Support & Recovery Council

September 30, 2014

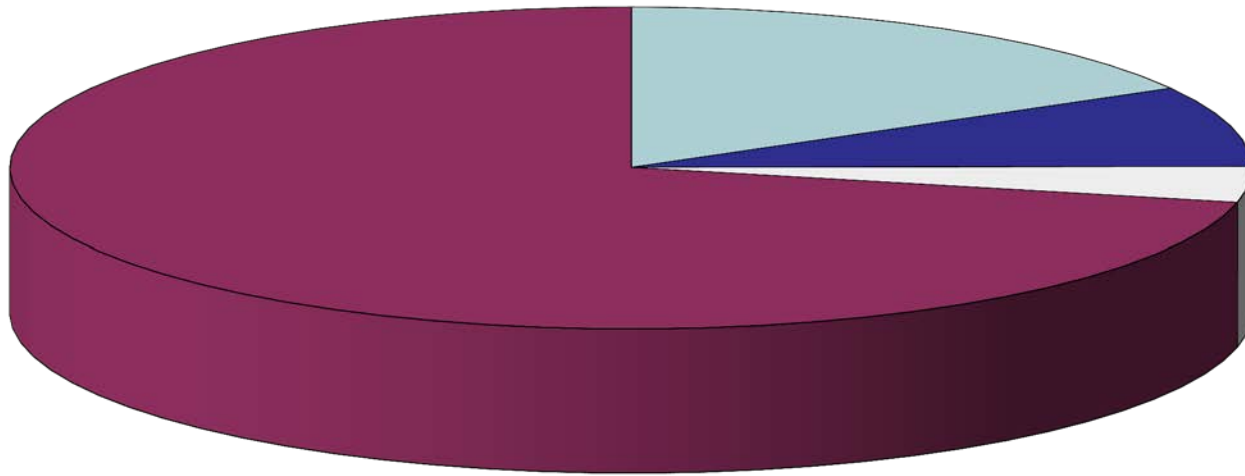
Social Security

MFSRC

- ☐ What's the difference between Social Security and SSI?
- ☐ Who is eligible and what is the application process?
- ☐ How do they relate to child support and collections?
- ☐ Disclosure
- ☐ **my** Social Security Account
- ☐ Questions

Who Gets Benefits from Social Security?

58 million people



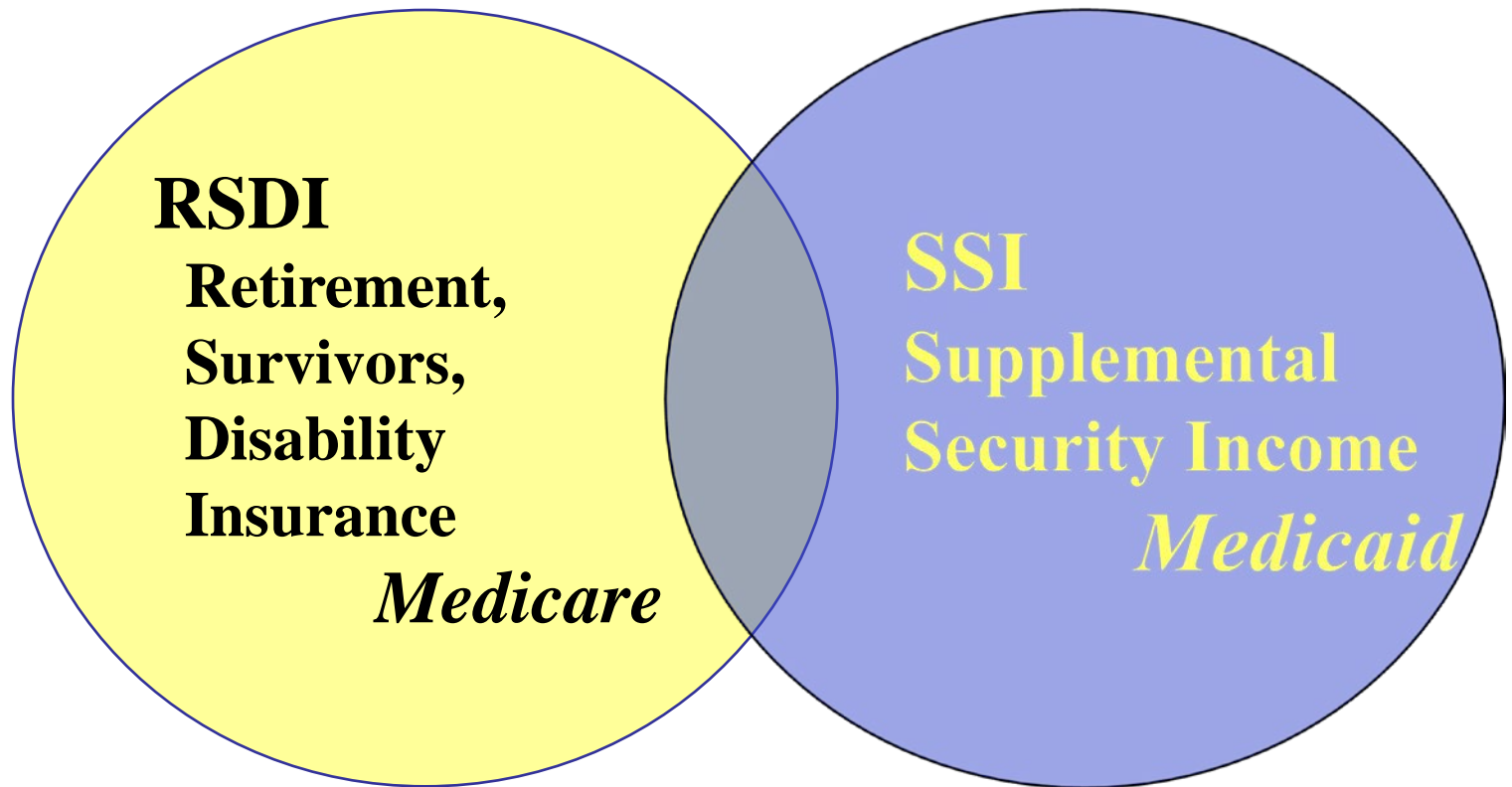
■ 8.9 million Disabled Workers and 2.1 million Dependents

■ 4.3 million Widows/Widowers

□ 1.9 million Children of Deceased Workers

■ 37.9 million Retired Workers and 2.9 million Dependents

Social Security's Benefit Programs



- Based on Work
 - Pays benefits to the worker & eligible family members
 - Financed by OASDI taxes
 - Can be garnished
- SSI is needs based
 - Pays the individual-no family benefits
 - Financed by General Revenue
 - Cannot be garnished

Payment Amounts

RSDI

- **Varies - Based on your lifetime earnings**
- **Credits Earned (Insured Status)**

SSI

- **\$721 max.**
- **Other income may reduce the benefit**

How Do You Qualify for Retirement Benefits?

- You need to work to earn Social Security “credits”
- Each \$1,200 in earnings gives you one credit
- You can earn a maximum of 4 credits per year



Example: To earn 4 credits in 2014, you must earn at least \$4,800. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.

Your Age at the Time You Elect Retirement Benefits Affects the Amount

If You're a Worker and Retire

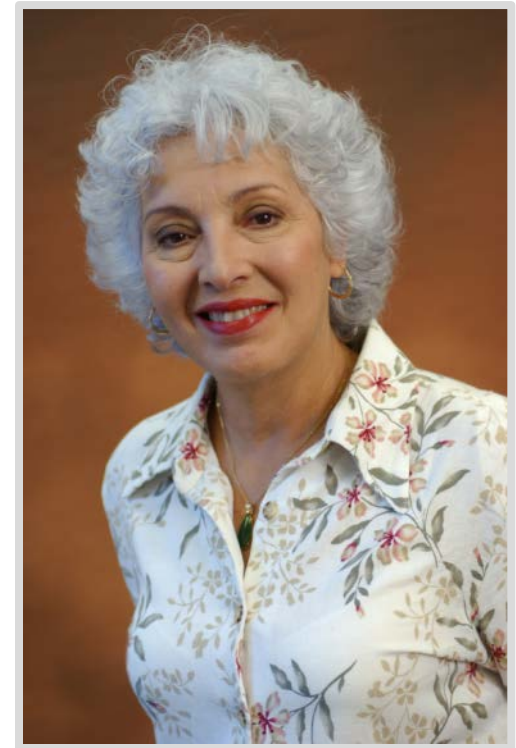
- **At age 62, you get a lower monthly payment**
- **At your full retirement age, you get your full benefit**
- **You get an even higher monthly payment if you work past your full retirement age**



Your Age at the Time You Elect Retirement Benefits Affects the Amount

For example, if you were born from 1943 through 1954:

- **Age 62 75% of benefit**
- **Age 66 100% of benefit**
- **Age 70 132% of benefit**



In Addition to the Retiree, Who Else Can Get Benefits?

Your Child

- **Not married under 18**
(under 19 if still in high school)
- **Not married and disabled**
before age 22

Your Spouse

- **Age 62 or older**
- **At any age, if caring for a child under age 16 or disabled**



In Addition to the Retiree, Who Else Can Get Benefits?

Your Ex-Spouse

- **Marriage lasted at least 10 years**
- **Ex-spouse 62 or older**
- **Divorced at least two years and you and your ex-spouse are at least 62, he or she can get benefits even if you are not retired**
- **Ex-spouse's benefit amount has no effect on the amount you or your current spouse can get**

Spouse's Benefit Computation

- **Benefit is 50% of worker's unreduced benefit**
- **Reduction for early retirement**
- **If spouse's own benefit is less than 50% of the worker's, the benefits are combined**
- **Does not reduce payment to worker**

Full Retirement Age

Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943 – 1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 or later	67

How Social Security Determines Your Benefit

Social Security benefits are based on earnings

- Step 1 -Your wages are adjusted for changes in wage levels over time
- Step 2 -Find the monthly average of your 35 highest earnings years
- Step 3 -Result is “average indexed monthly earnings”



2014 Retirement Benefit Computation Example

If your average monthly earnings are = \$5,200
Then your monthly benefit would be = \$2,088

Average Monthly Earnings	\$5,200		
90% of First	\$816	=	\$734
32% of Earnings over \$816 through \$4,917 (\$4,917-\$816=\$4,101)	\$4,101	=	\$1,312
15% of Earnings over \$4,917	<u>\$283</u>	=	<u>\$42</u>
	\$5,200		\$2,088

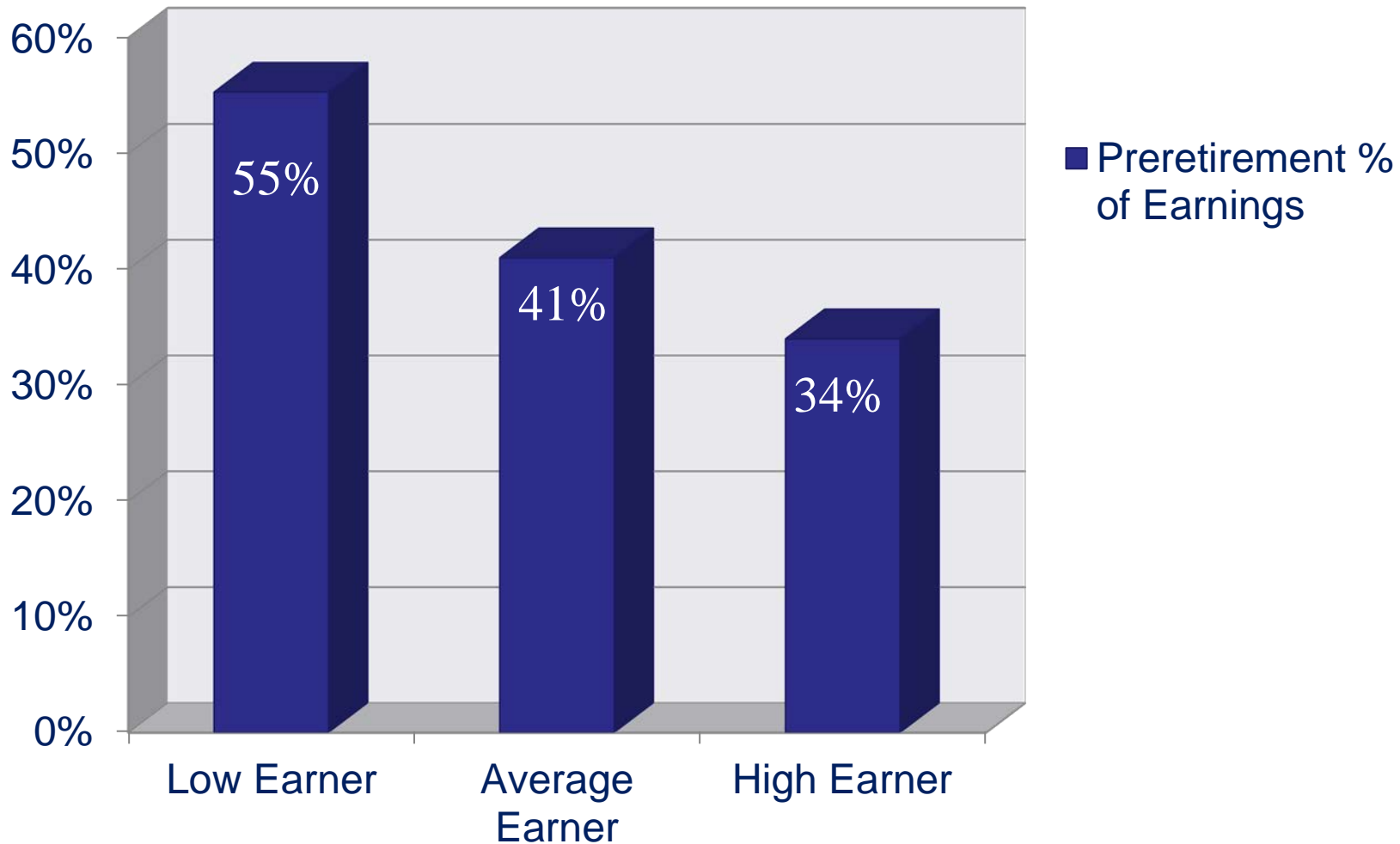
Use the Retirement Estimator



- **Convenient, secure, and quick financial planning tool**
- **Immediate and accurate benefit estimates**
- **Lets you create “What if” scenarios based on different ages and earnings**

www.socialsecurity.gov/estimator

What You Can Expect at Full Retirement Age



my Social Security

Your Online Account ... Your Control ...
socialsecurity.gov/myaccount



my Social Security is an easy-to-access, easy-to-use portal to view and update some of your own Social Security information.

Who Can Open a *my* Social Security Account?

You must be at least 18 years old and have a:



- Valid E-mail address;
- Social Security number; and
- U.S. mailing address.

my Social Security Services

If you don't get benefits, you can—

- Review estimates of your future retirement and disability benefits;
- Review estimates of the benefits your family may get when you receive Social Security or die;
- Verify your lifetime earnings according to Social Security's records;
- Review the estimated Social Security and Medicare taxes you've paid;
- Learn about qualifying and signing up for Medicare; and
- View, save, and print your *Social Security Statement*.

my Social Security Services

If you do get benefits you can—

- Check your benefit and payment information and verify your earnings record;
- Change your address and phone number; and
- Start or change your direct deposit.

Online Benefit Verification Letter

With *my* Social Security you can get your benefit verification letter online and use it as official proof of:



- Your income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- Your current Medicare health insurance coverage;
- Your retirement or disability status; and
- Your age.

my Social Security

Getting Started

How to open a my Social Security account

1

Visit *socialsecurity.gov/myaccount*

2

Select: Create an Account

The screenshot shows the official Social Security website's 'my Social Security' account creation page. At the top, there's a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is a search bar and a main navigation menu with links for Home, Numbers & Cards, Benefits, Information for..., Business & Government, and Our Agency. The main heading is 'my Social Security - Sign In Or Create An Account'. A large banner titled 'Prepare for your SOMEDAY' encourages users to join the millions and discover their benefits by opening a my Social Security account. Below the banner, a section titled 'Get your free personal online my Social Security account today!' explains that users will likely plan to receive Social Security benefits someday and that having a my Social Security account is beneficial. It lists several reasons to create an account: keeping track of earnings, getting estimates of future benefits, getting letters with proof of benefits, and much more. A button labeled 'Create an Account' is circled in red. Other buttons for 'Sign In' and 'Enter Activation Code' are also visible. To the right, a box shows the 'Number of my Social Security Accounts as of July 31, 2014' as 13,279,170. Below this is a video thumbnail titled 'What's Your "Someday?"'. At the bottom, there's a section for 'Privacy and Security' with links for 'How We Verify and Protect Your Identity' and 'Internet Phishing Alert'. A 'Related Information' section at the bottom right lists 'What You Can Do Online'.

Social Security
Official Social Security Website

Home Numbers & Cards Benefits Information for... Business & Government Our Agency

my Social Security - Sign In Or Create An Account

Prepare for your
SOMEDAY
Join the millions and discover your benefits.
Open a my Social Security account.

Get your free personal online my Social Security account today!

You probably plan to receive Social Security benefits someday. Maybe you already do. Either way, you'll want a my Social Security account to:

- Keep track of your earnings and verify them every year;
- Get an estimate of your future benefits if you are still working;
- Get a letter with proof of your benefits if you currently receive them; and
- Much more!

Setting up an account is quick, secure, and easy. Join the millions and create an account now!

Create an Account Sign In Enter Activation Code

Full list of services and information on how to create an account now

- › If you receive benefits or have Medicare, you can:
- › If you do not receive benefits, you can:
- › How do I create a my Social Security Online account?
- › How do I finish creating an account with an "activation code" I received from Social Security?

Join The Millions!

Number of
my Social Security
Accounts
as of July 31, 2014
13,279,170

What's Your "Someday?"

Privacy and Security

How We Verify and Protect Your Identity
Internet Phishing Alert
Can I create a my Social Security account if I have a security freeze or a fraud alert on my Experian credit report?

Related Information
What You Can Do Online

my Social Security

Getting Started

How to open a *my* Social Security account

3

Provide some personal information to verify your identity.

The screenshot shows the 'Social Security' website header with the SSA logo and the text 'The Official Website of the U.S. Social Security Administration'. Below the header is a 'Create an Account' section. A progress bar shows three steps: '1 Verify your Identity' (active), '2 Secure your Identity', and '3 Create your Account'. The main form area is titled 'Please tell us who you are'. Under 'Your Name: As shown on your Social Security card.', there are four input fields labeled 'First', 'M.I.', 'Last', and 'Suffix'.

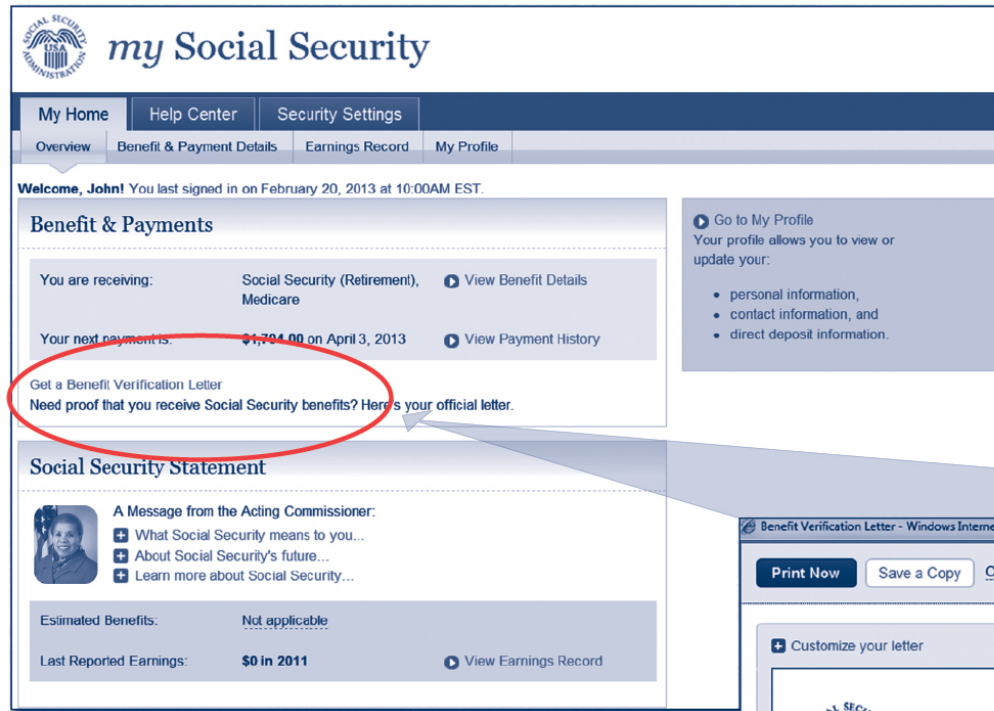
4

Choose a username and password to create your account.

The screenshot shows the same 'Social Security' website header. The 'Create an Account' section has a progress bar where '1 Verify your Identity' and '2 Secure your Identity' are marked with checkmarks, and '3 Create your Account' is the active step. The main form area is titled 'Please create your account details'. Under 'Username:', there is a single input field.

How to Get Your Online Benefit Verification Letter

To get your benefit verification letter:



- Sign into your account; and
- Select “Get a Benefit Verification Letter.”

Your letter will be displayed and you may print it or save it for later use.



Remember the Fastest Way to Verify Social Security and SSI Benefits—

my Social Security provides an online benefit verification letter immediately.



**Someday I'll reveal
my superpowers.**

Prepare for your Someday.
Open a *my* Social Security
account.

SocialSecurity.gov



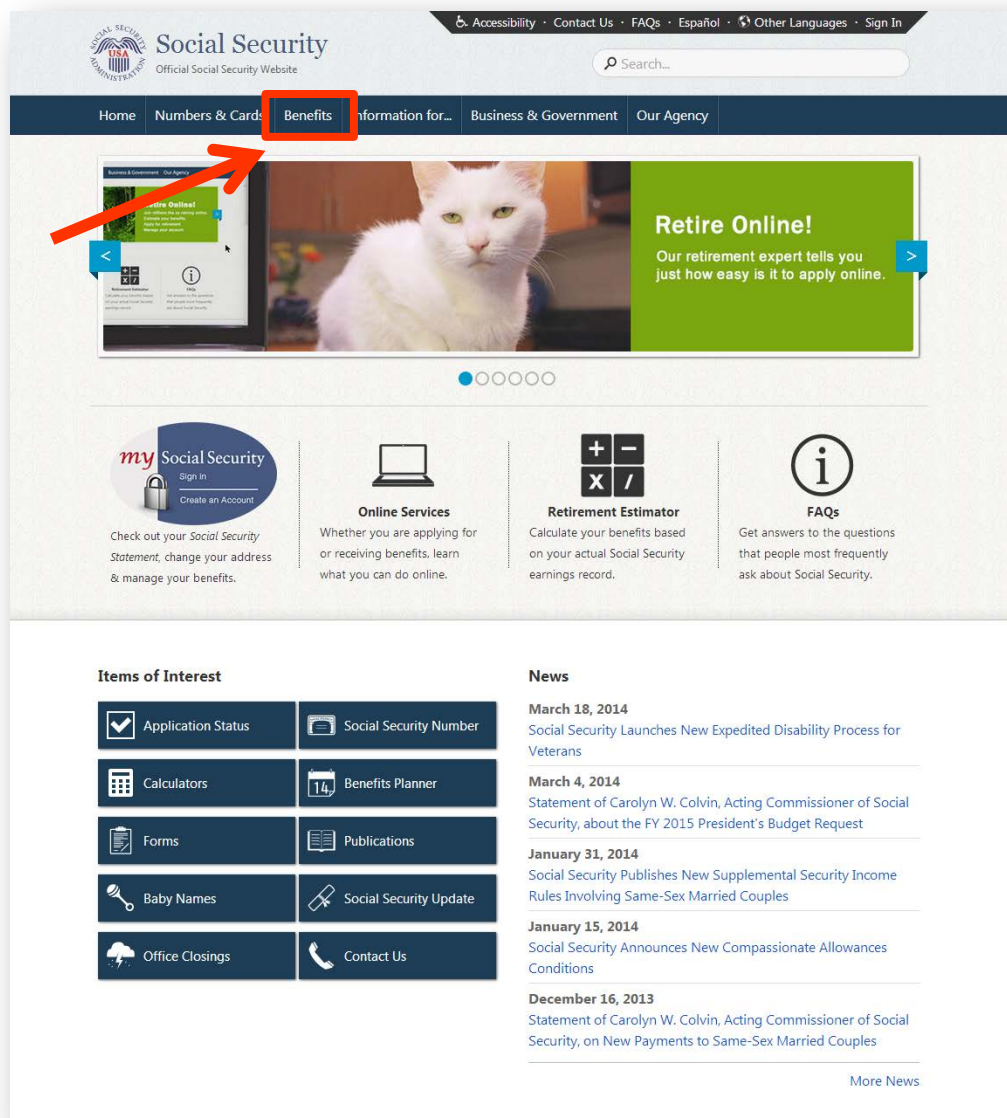
socialsecurity.gov/myaccount

How Do I Apply for Retirement Benefits?

- **Apply online at www.socialsecurity.gov**
It is the most convenient way to apply;
- **Call Social Security to schedule an appointment**
1-800-772-1213 (TTY 1-800-325-0778); or
- **Apply at your local Social Security office.**




Applying for Retirement Benefits



The screenshot shows the Social Security Administration's official website. At the top, the Social Security logo and "Official Social Security Website" are visible. A navigation bar includes links for Home, Numbers & Cards, Benefits (highlighted with a red box), Information for..., Business & Government, and Our Agency. A search bar is also present. Below the navigation bar, a large banner features a white cat and the text "Retire Online! Our retirement expert tells you just how easy it is to apply online." A red arrow points to this banner. Below the banner, there are four main service areas: "my Social Security" (Sign in, Create an Account), "Online Services" (Whether you are applying for or receiving benefits, learn what you can do online.), "Retirement Estimator" (Calculate your benefits based on your actual Social Security earnings record.), and "FAQs" (Get answers to the questions that people most frequently ask about Social Security.). At the bottom, there are sections for "Items of Interest" (Application Status, Social Security Number, Calculators, Benefits Planner, Forms, Publications, Baby Names, Social Security Update, Office Closings, Contact Us) and "News" (March 18, 2014: Social Security Launches New Expedited Disability Process for Veterans; March 4, 2014: Statement of Carolyn W. Colvin, Acting Commissioner of Social Security, about the FY 2015 President's Budget Request; January 31, 2014: Social Security Publishes New Supplemental Security Income Rules Involving Same-Sex Married Couples; January 15, 2014: Social Security Announces New Compassionate Allowances Conditions; December 16, 2013: Statement of Carolyn W. Colvin, Acting Commissioner of Social Security, on New Payments to Same-Sex Married Couples). A "More News" link is at the bottom right of the news section.

You can apply online
for Retirement Benefits
by visiting
www.socialsecurity.gov
and clicking “Benefits”

Applying for Retirement Benefits



Social Security
The Official Website of the U.S. Social Security Administration

Benefit Application

☐ Identification ☐ General ☐ Other Benefits ☐ Remarks ☐ Review & Submit ☐ Next Steps

Applicant Identification

Applicant's Name:
Please provide the name as it appears on the most recent Social Security card.

First Middle Last Suffix

Social Security Number (SSN):

Gender:

☐ Male ☐ Female

Date of Birth:

Month

Day

Year

In this section...

- ☐ Initial Information
- ☒ Applicant Identification
- ☐ Contact Information
- ☐ Birth and Citizenship
- ☐ Application Number
- ☐ Additional Information

What Will You Need When Applying for Your Social Security Benefits?

- **Social Security number for each applicant**
- **Proof of age** (only if date of birth allegation doesn't match Social Security records)
- **Latest W-2 or self-employment tax return**
- **Earnings estimate**
- **Bank information for direct deposit**
- **Information about marriages/divorces**
- **Information about military or railroad service**

Who Can Get Survivors Benefits?

Your Child if:

- **Not married under age 18** (under 19 if still in high school)
- **Not married and disabled before age 22**

Widow or Widower:

- **Full benefits at full retirement age**
- **Reduced benefits at age 60**
- **If disabled as early as age 50**
- **At any age if caring for child under 16 or disabled**
- **Remarriage after age 60 (50 if disabled)**
- **Divorced widows/widowers may qualify**

Widow or Widower Benefit Computation

- **At full retirement age, 100% of deceased worker's unreduced benefit**
- **At age 60, 71.5% of deceased worker's unreduced benefit**
- **Reduced benefits on one record at age 60, reduced or unreduced benefit on other record at age 62 or older**
- **Full benefits to both widow or widower and divorced widow or widower**

Other Survivors Benefits

➤ Parents

- Age 62 and was receiving at least one-half support from deceased worker

➤ Lump Sum Death Payment (\$255)

- Most spouses and some children



Social Security's Disability Definition:

A medical condition or combination of impairments preventing substantial work for at least 12 months, or expected to result in death. The determination also considers age, education & work experience.



Who Can Get Disability Benefits?

Worker

- **Must have paid into Social Security five out of last 10 years**
- **For younger workers, under age 31 less work is required**



Who Can Get Disability Benefits?

Child

- **Not married under age 18** (under 19 if still in high school)
- **Not married and disabled before age 22**

Spouse

- **At age 62**
- **At any age if caring for child under 16 or disabled**
- **Divorced spouses may qualify**



Applying Online for Disability Benefits



- **Social Security offers an online application for adults to apply for disability benefits.**
- **It's the most convenient way to apply.**

➤ ***www.socialsecurity.gov/applyforbenefits***

Advantages of Applying Online for Disability

You can:

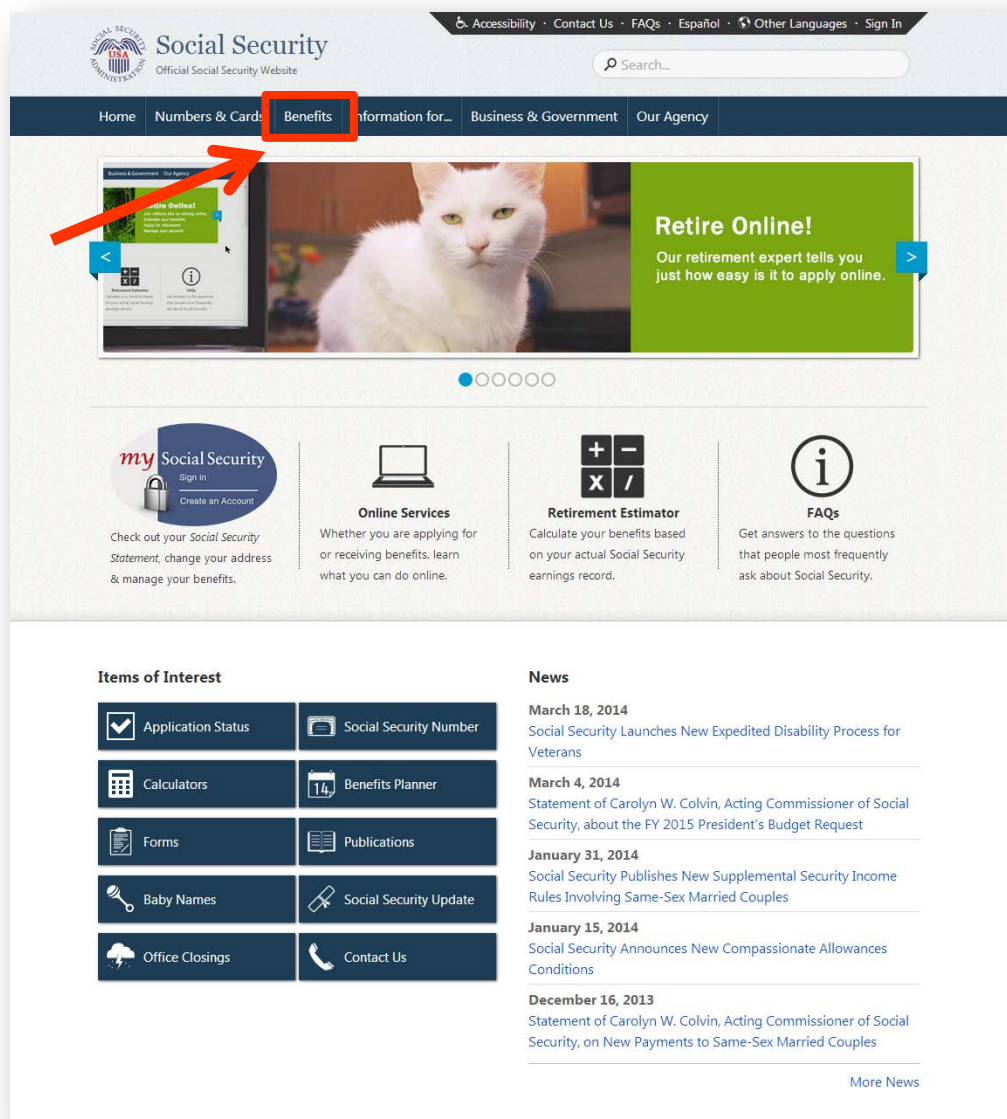
- Apply for yourself or for someone else;
- Provide all the information at once or over several sessions, in the setting of your choice;
- Use the “more info” links if you need help answering a question;
- Print or save a copy of what you submit;
- Send the information electronically; and
- Check the status of your application online after you submit it.

Who Can Apply Online for Disability

You can apply online for disability benefits if you:

- **Are age 18 or older;**
- **Have a medical condition or combination of impairments that has prevented you from working or is expected to prevent you from working for at least 12 months or end in death; and**
- **Reside in the United States or one of its territories or commonwealths.**

Applying for Disability Benefits



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Items of Interest

<input checked="" type="checkbox"/> Application Status	Social Security Number
Calculators	Benefits Planner
Forms	Publications
Baby Names	Social Security Update
Office Closings	Contact Us

News

March 18, 2014
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[More News](#)

You can apply online for Disability Benefits by visiting www.socialsecurity.gov and clicking “Benefits”

Three Steps to Applying Online for Disability

- **Complete the online disability benefits application**
- **Complete the online adult disability report**
- **Electronically sign and submit the Authorization to Disclose Information to SSA form (SSA-827)**

Supplemental Security Income (SSI)

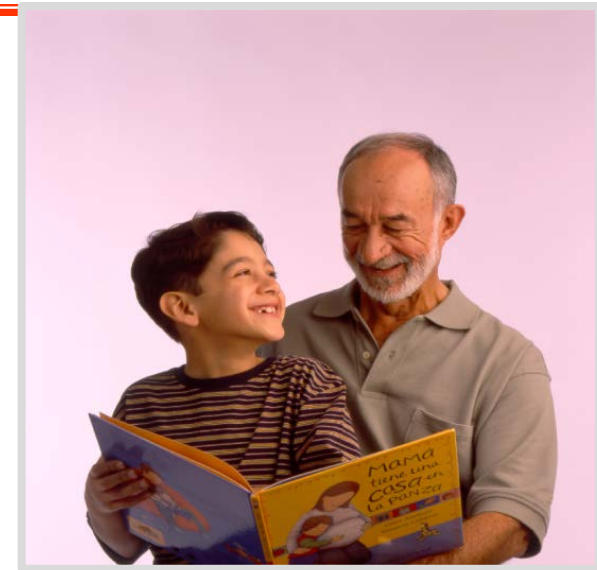
Who Can Get SSI?

- Age 65 or older
 - Blind—any age
 - Disabled—any age
 - Limited income
 - Limited resources
- Noncitizens must meet special requirements to qualify



Supplemental Security Income (SSI)

- **Resource limits**
 - \$2,000 individual
 - \$3,000 for couple
- **Assets NOT considered:**
 - Home you live in
 - Your car
 - Burial plots
 - Some resources set aside for burial
- **Income of a spouse is considered**
- **SSI benefits cannot be garnished**



SSI Wage Reporting Reminders

Reporting wages monthly can prevent SSI overpayments and underpayments.

- **You can report wages by new mobile application, telephone, in office, mail or fax.**
- **You can sign up to get monthly text or email reminders about wage reporting at www.socialsecurity.gov/ssiwagereporting.**
- **If you want to report wages using our telephone service or smartphone app, please contact your local Social Security office and speak to one of our representatives.**

SSI Wage Reporting

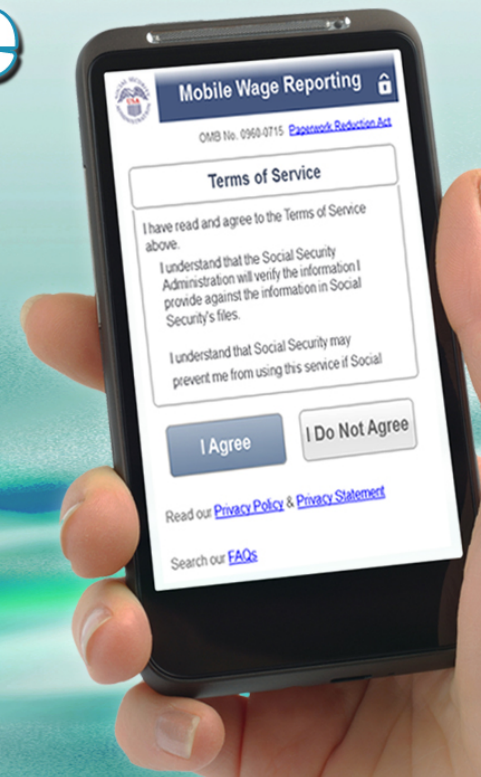
Report wages from your mobile device



**SSI Mobile Wage Reporting
Smartphone App**

**Available now in Google Play
and Apple App Stores**

**Ask your Social Security
representative for details**



DISCLOSURE

- ❖ **For Benefit and Earnings Information**
– use Federal Parent Locator Service (FPLS) or BENDEX
- ❖ **Exception – Imminent danger to the child**
- ❖ **We need a signed *Release of Information* from the numberholder**

Garnishments - Child Support or Alimony

- ⇒ Social Security (SSDI) can be garnished – we follow the court order
- ⇒ SSI **cannot** be garnished
- ⇒ Amounts (maximum):
 - 50% if supporting a spouse and/or child
 - 60% if no supporting a spouse and/or child
 - The lesser of the State maximum or Consumer Credit Protection Act (CCPA)

Who Can Get Medicare ?

65 & older

-or-

**24 months after entitlement to Social Security
disability benefits**

-or-

Amyotrophic Lateral Sclerosis

-or-

**Permanent kidney failure and receive maintenance dialysis
or a kidney transplant**

-or-

Exposure to Environmental Health Hazards

When Can I Sign Up for Medicare Part B?

Medicare Enrollment Periods:

- Initial – at age 65
- Special – if still working
- General – January-March

Medicare Has Four Parts

Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2014 deductible \$1,216

Part B - Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after 1st \$147 in approved charges
- 2014 standard monthly premium \$104.90

Medicare Has Four Parts

Part C – Medicare Advantage Plans

- Health plan options offered by Medicare-approved private insurance companies
- When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D

Part D – Medicare Prescription Drug Coverage

- Covers a major portion of your prescription drug costs
- Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan
- You enroll with a Medicare-approved prescription drug provider not Social Security

For More Medicare Information

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

www.medicare.gov

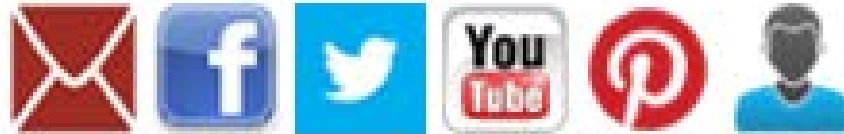
Social Security's Online Services

www.socialsecurity.gov

Online Services for before or after you receive benefits

- **Social Security Statement**
- **Change of Address and Phone Number**
- **Get a Benefit Verification Letter**
- **Start or Change Direct Deposit**
- **Retirement Estimator**
- **Retirement & Disability Applications**
- **Medicare Online**
- **Apply for Extra Help With Medicare Drug Plan Costs**
- **Retirement/Survivors/Disability Planner**
- **Medicare Card Replacements**

Social Security Embraces Social Media



- Discover us on Facebook, Twitter, YouTube, and Pinterest
- View popular agency webinar videos at *www.socialsecurity.gov/webinars*
- Sign-up to get emails and SMS/Texting when we update popular *www.socialsecurity.gov* web pages

Important Information: Changes In Certain Services

To meet the increasing demands for our services, we need to make changes to how we provide some services to our customers.

- Effective August 1, 2014, we will discontinue providing Social Security number printouts.**

Social Security

www.socialsecurity.gov



Thank You