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April 2018

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Social Security Column

IT'S NATIONAL SOCIAL SECURITY MONTH!

By Jack Burns

Social Security Public Affairs Specialist in Arizona



National Social Security Month is celebrated in April and is dedicated to educating you about Social Security programs and services. From programs that help support you through life's journey, to services that help put you in control, to systems that help protect what's important to you, Social Security is committed to helping secure today and tomorrow for you and your family.

During National Social Security Month, we encourage people to take control of their future with *my Social Security* at www.socialsecurity.gov/myaccount. Create a *my Social Security* account to check your earnings history, confirm you have enough credits to retire, see an estimate of future benefits while still working, or manage your monthly benefits once you begin receiving them. You can also check the status of your claim or appeal, request a replacement Social Security card, and get an instant benefit verification letter.

Our Retirement Estimator is another great tool that provides you with immediate and personalized benefit estimates based on your own earnings record. This allows you to receive the

most accurate estimate of your future retirement benefits. Estimate your benefits now at www.socialsecurity.gov/estimator.

After you have viewed your earnings history for accuracy, confirmed you have enough work credits to retire, and determined the best age to retire, you can get started on the next phase of your life right away by retiring online! It's fast and easy at www.socialsecurity.gov/retireonline.

For more than 80 years, Social Security has changed to meet the needs of our customers. During National Social Security Month, and throughout the year, Social Security puts you in control with secure access to your information anytime, anywhere. From estimating or managing your benefits, requesting a replacement Social Security card, to retiring online, visit SocialSecurity.gov today, and see what you can do online at www.socialsecurity.gov/onlineservices.

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Social Security Column

5 MORE FACTS YOU MIGHT NOT KNOW ABOUT SOCIAL SECURITY

By Jack Burns

Social Security Public Affairs Specialist in Arizona



What kind of questions do you and your friends ask about Social Security? When do my benefits arrive? What are Social Security work credits, and do they have anything to do with the way my benefits are figured? Will I be automatically enrolled in Medicare? Read on to find the answers to these questions.

1. Social Security benefits are paid in the month following the month for which they are due.

When you meet all the requirements for eligibility, the benefit check you receive is payment for the prior month's benefits. For information on the payment of benefits, you can read our pamphlet, *What You Need to Know When You Get Retirement or Survivors Benefits* at www.socialsecurity.gov/pubs/EN-05-10077.pdf.

To know when checks will be paid, you can save the *Schedule of Social Security Benefit Payments* to your "Favorites" or print it by visiting www.socialsecurity.gov/pubs/calendar.htm.

2. We don't pay benefits for the month of death.

Social Security uses the same throughout-the-month rule to determine eligibility for the benefit that is due for the month of death. You must live through the full month to be eligible for the payment. See the pamphlet above in the section titled *If a beneficiary dies* at www.socialsecurity.gov/pubs/EN-05-10077.pdf for more information about when a check is due.

3. Survivors benefits can replace a percentage of the worker's earnings for family members.

The eligible family members of a retired or disabled beneficiary may receive a monthly payment of up to 50 percent of beneficiary's amount. Survivors benefits usually range from about 75 percent to 100 percent of the deceased worker's amount. Visit our *Understanding the Benefits* publication for an explanation of the amounts family members receive at www.socialsecurity.gov/pubs/EN-05-10024.pdf.

4. Work credits determine eligibility for benefits, but your lifetime earnings are used to calculate your monthly benefit amount.

Retired workers need 40 work credits to be eligible for benefits, but your work credits alone do not determine how much you will receive each month. When we figure your retirement benefit, we use the average of your highest 35 years of earnings. See *Your Retirement Benefit: How It Is Figured* at www.socialsecurity.gov/pubs/EN-05-10070.pdf.

5. If you receive retirement benefits before you reach age 65, you will be automatically enrolled in Medicare.

Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay. It also pays for some home health care and hospice care.

Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventative services. When you're already receiving retirement benefits, we automatically sign you up for Medicare Parts A and B when you turn age 65. You can then decline Part B if you choose, since it requires a monthly premium. If you are not receiving retirement benefits as you approach age 65, you should contact Social Security three months before age 65 to sign up for Medicare Part A

and B. Even if you don't want to retire at 65, you should sign up for Medicare only. For more details, check out our Medicare page at www.socialsecurity.gov/medicare.

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Social Security Column

FACTS YOU SHOULD KNOW ABOUT ENROLLING IN MEDICARE PARTS A & B

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Understanding Medicare isn't as difficult as you might think. It's a benefit most working Americans can count on. Here are some facts you might not know about the program.

Can I still get Medicare at 65?

Yes, you're still eligible for Medicare starting at 65, no matter what year you were born.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you're eligible for Part A (hospital insurance) at age 65 for free. Part A helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay. It also pays for some home health care and hospice care. You're also eligible for Part B (medical insurance) if you choose to get it and pay a monthly premium. Part B helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventative services. If you are receiving Social Security benefits already, you will be automatically enrolled in Medicare Parts A and B at age 65. Because you must pay a premium for Part B, you can choose to turn it down. However, if you don't enroll in Part B when you're first eligible for it, and choose to enroll later, you may have to pay a late enrollment penalty for as long as you have Part B coverage.

If you're not receiving Social Security benefits, you have a seven-month period (your Initial Enrollment Period) to sign up for Part B. Generally, your initial enrollment period begins three months before your 65th birthday, includes the month you turn age 65, and ends three months after your birth month.

If you are covered under an employer group health plan, you may have a special enrollment period for Part B.

If you are 65 or older and covered under a group health plan, either from your own or your spouse's current employment, you may have a special enrollment period during which you can sign up for Medicare Part B. This means that you may delay enrolling in Part B without having to wait for a general enrollment period and without paying the lifetime penalty for late enrollment. Additional rules and limits apply, so if you think a special enrollment period may apply to you, read our *Medicare* publication at www.socialsecurity.gov/pubs/, and visit the Centers for Medicare and Medicaid Services at Medicare.gov for more information.

To avoid a tax penalty, you should stop contributing to your Health Savings Account (HSA) at least six months before you apply for Medicare.

If you have an HSA when you sign up for Medicare, you can't contribute to your HSA after you your Medicare coverage begins or you may have to pay a tax penalty. Premium-free Part A coverage begins six months before the date you apply for Medicare, but no earlier than the first month you were eligible for Medicare. To avoid an unwanted tax penalty, you should stop contributing to your HSA six months before you apply for Medicare.

You can withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses like deductibles, premiums, coinsurance, or copayments. If you'd like to continue contributing to your HSA, you shouldn't apply for Medicare or Social Security benefits.

How Much Does Part B Coverage Cost?

You are responsible for the Part B premium each month. Most people will pay the standard premium amount, which is \$134 in 2018 if you sign up for Part B when you're first eligible. This amount can change every year. You can find up-to-date premium amounts on Medicare.gov.

You can learn more about Social Security and Medicare at www.socialsecurity.gov/benefits/medicare.

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Social Security Column

HELPFUL FACTS ABOUT SOCIAL SECURITY DISABILITY BENEFITS

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When the unexpected happens and you can no longer work due to a serious medical condition, Social Security is there with a lifeline to help you and your family.

Most American workers contribute to Social Security through federal payroll taxes and benefit through monthly retirement payments later in life. For others whose working years are cut short by severe and lasting illness or injury, Social Security provides financial assistance to help them through the critical times.

Here are six facts you should know about Social Security's disability program:

Social Security disability insurance is coverage that workers earn. The program provides a safety net to disabled workers who've paid enough Social Security taxes on their earnings. Social Security disability benefits replace some of their income if their medical condition leaves them unable to work.

The Social Security Act defines disability very strictly. A person is considered disabled under the Social Security Act if they can't work due to a serious medical condition that has lasted, or is

expected to last, at least one year or result in death. Social Security does not offer temporary or partial disability benefits.

Disability can happen to anyone at any age. Serious medical conditions, such as cancer and mental illness, affect the young and elderly alike. One in four 20-year-olds will become disabled before retirement age and may need Social Security disability benefits' critical support.

Social Security disability payments help disabled workers to meet their basic needs. The average monthly Social Security disability benefit is \$1,197, as of January 2018. This amount helps disabled workers to meet their basic needs when they need that help the most.

Social Security works aggressively to prevent, detect, and help prosecute fraud. Social Security is committed to protecting your investment. Along with the Office of Inspector General, Social Security takes a zero tolerance approach to fraud. The result is a fraud incidence rate of a fraction of one percent.

Social Security helps people return to work without losing benefits. Often, people would like to re-enter the workforce, but worry they'll lose disability benefits. We connect them to free employment support services and help them maintain benefits such as health care. Learn about our Ticket to Work program at <http://choosework.ssa.gov>.

We're with you through life's journey, offering disability benefits to ten million people.

Learn more about our disability insurance program at www.socialsecurity.gov/disability.

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Social Security Column

RECEIVE SOCIAL SECURITY BENEFITS? KEEP YOUR ADDRESS UP-TO-DATE WITH MY SOCIAL SECURITY

By Jack Burns

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Keeping your address up to date with a *my Social Security* account helps us mail your important documents to the correct place. If you receive benefits, you can use *my Social Security* to update your address. If you've moved recently, updating your information sooner rather than later will help us deliver important documents to you, including:

- Your Social Security Benefit Statement (SSA-1099);
- Important notices; and
- Your Medicare card when you first enroll or if you need a replacement.

Even if you get your benefits by direct deposit, Social Security must have your correct address so we can send letters and other important information to you.

Another important reason to make sure your address is up to date is because new Medicare cards are coming. Medicare is mailing new cards starting April 2018. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security number. This will help

protect your identity. For more information about the new Medicare card, visit [go.medicare.gov/newcard](https://www.go.medicare.gov/newcard).

If you don't have a *my Social Security* account already, you can open one at www.socialsecurity.gov/myaccount. This is the easiest way for you to keep your information up to date. Within minutes you'll have access to your personal information as well as control over important documents like your Benefit Statement (SSA-1099), which can be replaced if you lose it.

While you're there, you can also check to see if your earnings record is correct. Social Security keeps a record of how much you've made so that you get the benefits you deserve. We can only pay you your correct benefit if your records are correct.

Putting you in control of your future is a key part of securing today and tomorrow, and having your correct mailing address helps us get important documents and payments to you. With *my Social Security*, we help you receive the information you need, when you need it. Open or access your safe and secure account today at www.socialsecurity.gov/myaccount.

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