

## Social Security Column

### SOCIAL SECURITY COLLABORATES WITH AMERICA SAVES WEEK

**By Barbara Duckett**

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A secure retirement is created from a lifetime of planning and saving. Each year, American Savings Education Council and America Saves coordinate America Saves Week. The week is an opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status.

For years, Social Security has collaborated with America Saves Week to promote our shared mission of helping millions of people prepare for their future. This year, the week is celebrated from February 26 through March 3.

Knowing this, it's never too early to start planning for your future. Set a goal, make a plan, and save automatically. Savers with a plan are twice as likely to save successfully. Pledge to save for America Saves Week at [www.americasaves.org](http://www.americasaves.org). Share what you're saving for using the hashtag #ImSavingFor.

Social Security's "People Like Me" website has tailor-made information for preparing for your future. Our richly diverse country is made up of countless backgrounds, ethnicities, and nationalities, yet we all want the same thing — a secure future. You can see many of the diverse people we serve at [www.socialsecurity.gov/people](http://www.socialsecurity.gov/people).

Younger people need to know that the earlier you start saving, the more your money can grow. Our website for young workers at [www.socialsecurity.gov/people/earlycareer](http://www.socialsecurity.gov/people/earlycareer) has resources that can help you secure today and tomorrow.

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### **SOCIAL SECURITY CELEBRATES BLACK HISTORY MONTH**

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In February, we honor African Americans by celebrating Black History Month. Created in 1926, this event coincides with Abraham Lincoln's and Frederick Douglass's birthdays. African American communities have celebrated these birthdays together for over 90 years.

Honoring our shared history is one way we can remember that we believe in freedom and democracy for all. Another shared belief is that we all deserve a comfortable retirement, free of economic hardship.

Social Security has the tools to help you plan for your retirement and to apply for benefits online. We also pay disability benefits to individuals with medical conditions that prevent them from working for more than 12 months or that result in death. If the disabled individual has dependent family members, they may also be eligible to receive payments.

We pay disability through two programs: the Social Security Disability Insurance program, for people who have worked and paid Social Security taxes long enough to be eligible, and the Supplemental Security Income program, which pays benefits based on financial need.

Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. Social Security helps by providing income for the families of workers who die. In fact, 98 of every 100 children could get benefits if a working parent dies. And Social Security pays more benefits to children than any other federal program.

You can learn more about retirement, survivors, and disability benefits, at [www.socialsecurity.gov/benefits](http://www.socialsecurity.gov/benefits).  
Social Security is with you throughout life's journey, helping secure today and tomorrow for you and your family. Visit us today at [www.socialsecurity.gov/people/africanamericans](http://www.socialsecurity.gov/people/africanamericans).

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### EASILY ACCESS YOUR SOCIAL SECURITY BENEFIT STATEMENT FOR 2017

By **Barbara Duckett**

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Social Security puts you in control of your finances and future. We have made requesting or replacing your annual Benefit Statement even easier. The Benefit Statement is also known as the SSA-1099 or the SSA-1042S. Now you have the ability to download it anytime and anywhere you want using our online services. There's no need to visit a field office.

An SSA-1099 is a tax form Social Security mails each year in January to people who receive Social Security benefits. It shows the total amount of benefits you received from Social Security in the previous year so you know how much Social Security income to report to IRS on your tax return.

If you currently live in the United States and you need a replacement form SSA-1099 or SSA-1042S, simply go online and request an instant, printable replacement form with a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

A replacement SSA-1099 or SSA-1042S is available for the previous tax year after February 1.

If you already have a personal *my Social Security* account, you can access your online account to view and print your SSA-1099 or SSA-1042S. If you don't have access to a printer, you can save the document on your computer or laptop and email it. If you don't have a *my Social Security* account, creating a secure account is very easy to do and usually takes less than 15 minutes.

If you're a noncitizen who lives outside of the United States and you received or repaid Social Security benefits last year, we will send you form SSA-1042S instead. The forms SSA-1099 and SSA-1042S are not available for people who receive Supplemental Security Income (SSI).

When you have access to your benefit information, you can make knowledgeable decisions about your financial future. With you in control, you can secure today and tomorrow for yourself and your loved ones. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) to find out more.

## Social Security Column

### REACHING RETIREMENT AGE? HERE'S WHAT YOU NEED TO KNOW

By **Barbara Duckett**

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Every birthday deserves celebration, but some seem a little more special than others. Think of a baby's first birthday. Sweet 16. The "Big 4-0." Then, before you know it, along comes 65. This last milestone is especially important to retirees.

For nearly half a century, American workers looked to 65 as the age at which they could stop working and finally reap their full retirement benefits under the Social Security Act of 1935.

Today, however, the full retirement age is now 66 or 67, depending on when you were born. In 1983, Congress changed the law to increase the retirement age gradually over a 22-year period, citing improvements in the health of older people and increases in average life expectancy. To find out your full retirement age, visit [www.socialsecurity.gov/planners/retire/ageincrease.html](http://www.socialsecurity.gov/planners/retire/ageincrease.html).

If you've contributed enough to the Social Security system through payroll taxes, you still can claim your retirement benefits at 65 — or 62, 63, or 64, for that matter — but your monthly payments will be permanently reduced.

For help deciding which age is right for you to start receiving Social Security retirement benefits, read, "*When to Start Receiving Retirement Benefits*" at [www.socialsecurity.gov/pubs/EN-05-10147.pdf](http://www.socialsecurity.gov/pubs/EN-05-10147.pdf).

We have also made applying for benefits easier than ever. You can do it online! To apply for benefits, please go to [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits).

That said, age 65 should still factor in prominently as you prepare for retirement and a stable financial future, because that's when most American workers first become eligible for Medicare health insurance coverage.

To see if you've earned enough credits through work to qualify for Medicare at age 65, view your *Social Security Statement* online using your personal *my Social Security* account. Create or log on to your account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

If you're already receiving Social Security benefits before age 65, we'll automatically enroll you in Medicare Part A (hospital insurance) and Medicare Part B (supplemental medical insurance) effective the first day of the month you turn 65. Watch your mailbox a few months before your birthday for your Medicare card.

Otherwise, three months before your 65<sup>th</sup> birthday, you can apply for Medicare Parts A and B online at [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits).

Your Initial Enrollment Period for Medicare starts three months before your 65<sup>th</sup> birthday month and continues for three months after. To learn more about Medicare enrollment and coverage, please visit [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare). To learn more about Medicare coverage, visit [www.medicare.gov](http://www.medicare.gov).

Social Security is with you through life's journey, on your first birthday and the many more that follow. Learn how we help you and your family secure today and tomorrow through our financial benefits, information, and planning tools at [www.socialsecurity.gov](http://www.socialsecurity.gov).

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### WHAT DAY OF THE MONTH DO I GET MY SOCIAL SECURITY PAYMENT?

By **Barbara Duckett**

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Timing is everything, and the arrival time of your monthly payment from Social Security can be key to keeping your financial house in order.

As you budget to pay your bills and save for future needs, keep in mind that your monthly retirement or disability benefit will be paid at the same time each month. To see your next payment date, create or log on to your *my Social Security* online account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) and go to the “Benefits & Payments” section.

In general, here’s how we assign payment dates:

- If you were born on the 1<sup>st</sup> through the 10<sup>th</sup> of the month, you’ll be paid on the second Wednesday of the month;
- If you were born on the 11<sup>th</sup> through the 20<sup>th</sup> of the month, you’ll be paid on the third Wednesday of the month; and
- If you were born after the 20<sup>th</sup> of the month, you’ll be paid on the fourth Wednesday of the month.

There are exceptions. For example, children and spouses who receive benefits based on someone else’s work record will be paid on the same day as the primary beneficiary.

For others, we may issue your payments on the 3<sup>rd</sup> of each month. Among other reasons, we do this if:

- You filed for benefits before May 1, 1997;
- You also receive a Supplemental Security Income (SSI) payment;
- Your Medicare premiums are paid for by the state where you live; or
- You live in a foreign country.

Individuals who receive SSI payments due to disability, age, or blindness receive those payments on the 1<sup>st</sup> of each month.

If your payment date falls on a federal holiday or weekend, you can expect to receive that month's payment on the weekday immediately prior.

You can see a current schedule for Social Security and SSI benefit payments in an easy-to-read calendar at [www.ssa.gov/pubs/EN-05-10031-2018.pdf](http://www.ssa.gov/pubs/EN-05-10031-2018.pdf).

Social Security is with you through life's journey, helping you to secure today and tomorrow through important financial benefits, information, and planning tools. To learn more, please visit [www.socialsecurity.gov](http://www.socialsecurity.gov).