

Monthly Information Package July 2019

Columns & Features

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Social Security Column

CELEBRATING INDEPENDENCE DAY

By Barbara Duckett

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July 4th brings family and friends together, as well as neighbors, to celebrate that we're all part of a community. Everyone pitches in, combining their resources — great food, music, and displays — to lift our spirits.

Social Security has been helping people maintain their independence for over 80 years. In that time, we've made it even easier for you to access the programs and benefits you might need. Today, applying online is a fast way to get those crucial benefits.

Here are some of the benefits you can apply for:

- **Retirement or Spouse's Benefits** – You must be at least 61 years and 9 months old and want your benefits to start no more than four months in the future. Apply at www.socialsecurity.gov/retireonline.
- **Disability** – You can apply online for disability benefits. Apply for Disability at www.socialsecurity.gov/disabilityonline.

- **Extra Help with Medicare Prescription Drug Costs** – Some people need assistance with the cost of medications. Apply for Extra Help at www.socialsecurity.gov/i1020.
- **Medicare** – Medicare is a national health insurance program administered by the U.S. federal government that began in 1966. You should apply before your 65th birthday at www.socialsecurity.gov/retireonline.
- **Supplemental Security Income (SSI)** – SSI is a federal income program funded by general tax revenues designed to help aged, blind, and disabled people who have little or no income. You may be able to apply online if you meet certain requirements. See if you can apply online for SSI at www.socialsecurity.gov/benefits/ssi.

Social Security provides benefits for millions of people, including retirees, wounded warriors, children, and people with disabilities who cannot work. Find the help you or your family needs at www.socialsecurity.gov/benefits.

We need you to let loved ones know about the ways we may provide benefits. By sharing our resources with friends and family, you can help create independence for them at www.socialsecurity.gov/onlineservices.

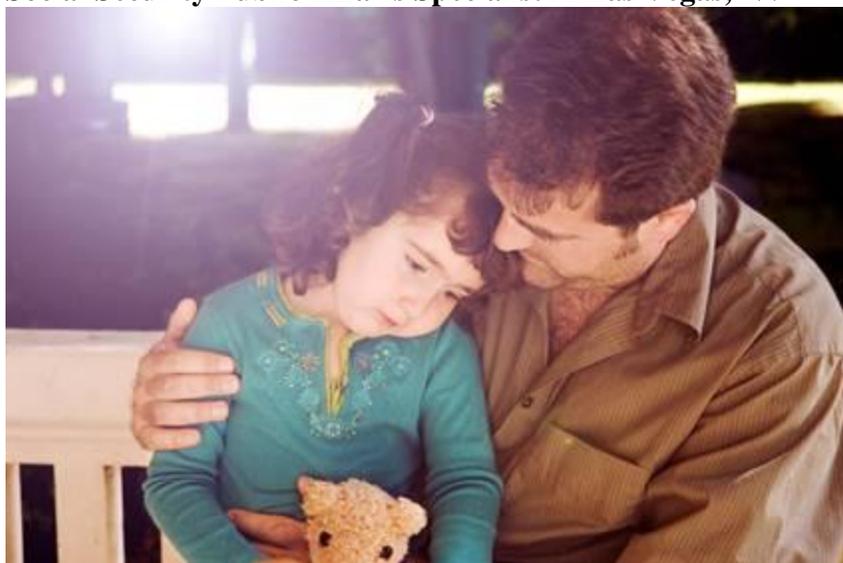
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Social Security Column

[SOCIAL SECURITY CAN HELP IF YOU'RE YOUNG AND LOSE A PARENT](#)

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[For young people whose parent passes away, Social Security is here. Losing a parent is both emotionally painful and, often times, devastating to a family's finances.](#) In the same way that Social Security helps to lift up the disabled and seniors when they need it, we support families when an income-earning parent dies.

You should let Social Security know as soon as possible when a person in your family dies. Usually, the funeral director will report the person's death to Social Security. You'll need to give the deceased's Social Security number to the funeral director so they can make the report.

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough in jobs covered by Social Security to qualify for benefits. Contact Social Security as soon as possible to make sure the family gets all the benefits they're entitled to. Please read the following information carefully to learn what benefits may be available.

Your unmarried child can get benefits if they're:

- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older with a disability that began before age 22.

To get benefits, a child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

Benefits stop when your child reaches age 18 unless your child is a student in secondary school or disabled.

Within a family, a child can receive up to half of the parent's full retirement or disability benefit. If a child receives Survivors benefits, he or she can get up to 75 percent of the deceased parent's basic Social Security benefit.

There is a limit to the amount of money that we can pay to a family. This family maximum is determined as part of every Social Security benefit computation. It 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, we reduce each person's benefit proportionately (except the parent's) until the total equals the maximum allowable amount.

Children with disabilities may also be eligible for benefits. You can read more about Benefits for Children with Disabilities at www.socialsecurity.gov/pubs/EN-05-10026.pdf.

Social Security Column

[SOCIAL SECURITY'S DEFINITION OF DISABILITY](#)

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This month marks the 29th anniversary of the Americans with Disabilities Act, which was signed into law by President George H.W. Bush on July 26, 1990. Disability affects millions of Americans. It can inhibit peoples' quality of life and their ability earn a living. Social Security is here to help you and your family, but there are strict criteria for meeting the definition of disability. The definition of disability under Social Security is also different than it is for other programs. We do not pay benefits for partial or short-term disability.

Social Security has a strict definition of disability. Social Security program rules assume that working families have access to other resources to provide support during periods of short-term disabilities, including workers' compensation, insurance, savings, and investments.

Social Security is also required by law to review the current medical condition of people receiving disability benefits to make sure they continue to have a qualifying disability. Generally, if someone's health hasn't improved, or if their disability still keeps them from working, they will continue to receive benefits.

Social Security is a support system for people who cannot work because of a disability. You can learn more about Social Security's disability program at www.socialsecurity.gov/disability and also by accessing our starter kits and checklists at www.socialsecurity.gov/planners/disability/.

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Social Security Column

SOCIAL SECURITY TERMS IN PLAIN LANGUAGE

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Some of the terms and acronyms (an abbreviation of the first letters of words in a phrase) people use when they talk about Social Security can be a little confusing. We're here to help you understand all you need to know.

Social Security employees strive to explain benefits using easy-to-understand, plain language. In fact, The Plain Writing Act of 2010 requires federal agencies to communicate clearly in a way “the public can understand and use.”

If a technical term or acronym that you don't know slips into the conversation or appears in written material, you can easily find the meaning in our online glossary at www.socialsecurity.gov/agency/glossary.

Social Security's acronyms function as verbal shorthand in your financial planning conversations. If you're nearing retirement, you may want to know what PIA (primary insurance amount), FRA (full retirement age),

and DRCs (delayed retirement credits) mean. These terms involve your benefit amount based on when you decide to take it.

If you take your retirement benefit at FRA, you'll receive the full PIA (amount payable for a retired worker who starts benefits at full retirement age). So, FRA is an age and PIA is an amount.

Once you receive benefits, you get a COLA most years. But don't expect a fizzy drink — a COLA is a Cost of Living Adjustment, and that will usually mean a little extra money in your monthly payment.

What about DRCs? Delayed retirement credits are the incremental increases added to the PIA if you delay taking retirement benefits beyond your full retirement age. If you wait to begin benefits beyond FRA — say, at age 68 or even 70 — your benefit increases.

If one of those unknown terms or acronyms comes up in conversation, you can be the one to supply the definition using our online glossary. Sometimes learning the terminology can deepen your understanding of how Social Security works for you. Discover and share more at www.socialsecurity.gov.

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Social Security Column

[SCAMS COME IN MANY DIFFERENT FORMS](#)

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Social Security is at the forefront of keeping your online data secure, but you play a vital role in safeguarding your personal information too.

Scammers commonly target people who are looking for Social Security program and benefit information. You might receive an advertisement in the mail, but it could be from a private company or even a scammer. U.S. law prohibits people and businesses from using words or emblems that mislead others. Their advertising can't lead people to believe that they represent, are somehow affiliated with, or endorsed or approved by Social Security or the Centers for Medicare & Medicaid Services (Medicare).

If you receive misleading information about Social Security, send the complete advertisement, including the envelope it came in, to:

Office of the Inspector General Fraud Hotline
Social Security Administration
P.O. Box 17768
Baltimore, MD 21235

Scams can also happen online. A growing tactic for scammers is to use online dating sites. According to the United States Postal Inspection Service's recent messaging, before starting an internet-based relationship, we should always keep our personal details to ourselves until you meet face-to-face. Next, do an internet search of the other person's name and the town they claim to be living in.

Here are indications that someone may not be who they say they are:

- A mismatch between their name and the name embedded in their email address.
- There are obvious spelling and grammar errors.
- They asked if you would send or receive money/packages on someone else's behalf.
- They need money right away due to a medical emergency, or they need a visa or air tickets. Or, a business opportunity arose that was too good to turn down. Can you wire a loan?

If anyone asks for your Social Security number, never give it to them. And if they are specifically pretending to be from Social Security, please report the information to the Office of the Inspector General at 1-800-269-0271 or online at oig.ssa.gov/report.

Protecting your information is an important part of Social Security's mission. You work hard and make a conscious effort to save and plan for retirement. For more information, please visit oig.ssa.gov/newsroom/scam-awareness.

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