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September 2021

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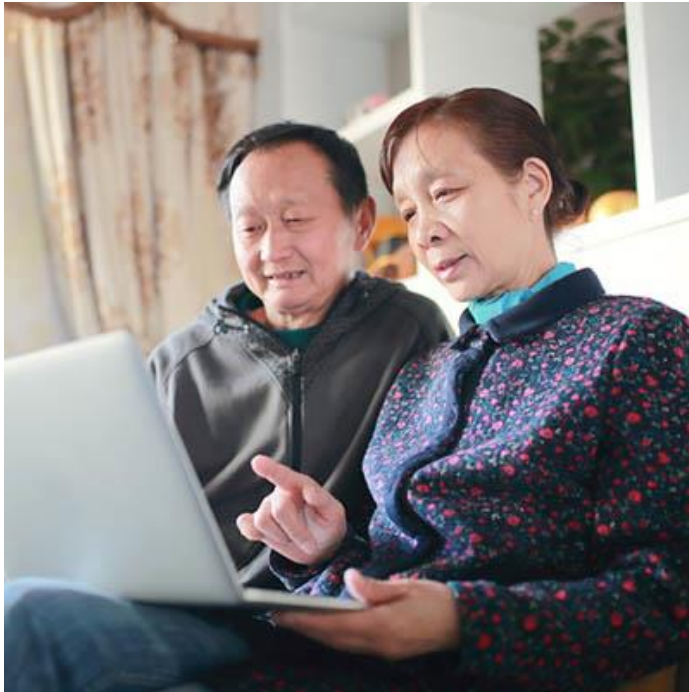
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Social Security Column

MY SOCIAL SECURITY'S REPRESENTATIVE PAYEE PORTAL

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Millions of Americans who get monthly Social Security benefits or Supplemental Security Income payments need help managing their money, and may need a representative payee. A representative payee is a person or an organization we appoint to receive and manage a person's benefits.

Representative payees must know the beneficiary's needs to decide the best use of benefits for their care and well-being. To help with this responsibility, **representative payees can now receive, save, email, and print a benefit verification letter for a person they represent** using their own *my* Social Security account, at www.ssa.gov/myaccount.

Many representative payees are responsible for completing an annual form to account for the benefit payments they receive and manage. Representative payees can fill out the form and

return it to Social Security by mail, or conveniently file it online at www.ssa.gov/myaccount/rep-payee.html.

Please visit www.ssa.gov/payee if you have questions about representative payees.

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Social Security Column

DO YOU KNOW THESE SOCIAL SECURITY TERMS?

By Annie Walters

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Some of the terms and acronyms people use when they talk about Social Security can be a little confusing. We're here to help you understand.

We strive to explain your benefits using easy-to-understand, plain language. The Plain Writing Act of 2010 requires federal agencies to communicate information clearly in a way “the public can understand and use.” This can be particularly challenging when talking about complicated programs like Social Security, Supplemental Security Income, and Medicare. If there's a technical term or acronym that you don't know, you can find the meaning in our online glossary at www.ssa.gov/agency/glossary.

Here are a few examples. If you're considering retirement, you may want to know your FRA (full retirement age) and your PIA (primary insurance amount). These terms determine your benefit amount based on when you when you start getting requirement benefits. The PIA is the amount payable for a retired worker who starts his or her benefits at full retirement age. If you start your retirement benefits at your FRA, you'll receive the full PIA.

Most years, your benefit amount will get a COLA (Cost-of-Living Adjustment), which usually means extra money in your monthly benefit.

What about DRCs (delayed retirement credits)? DRCs are the gradual increases to your PIA that occur the longer you delay taking retirement benefits after your full retirement age. Every month you delay taking benefits, up to age 70, your monthly benefit will increase.

If one of these terms or acronyms comes up in conversation, you can be the one to help clarify the meaning, using our online glossary. Learning the terminology can deepen your understanding of how Social Security programs work for you.

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Social Security Column

SOCIAL SECURITY BENEFITS YOU

By Annie Walters

Social Security Public Affairs Specialist in Nevada



We take pride in having provided vital benefits and services to this great nation for 86 years. America has a diverse population with a variety of needs. To meet those diverse needs, we've created web pages that speak directly to groups of people who may need information about our programs and services. These pages are easy to share with friends and family on social media. Here are just a few resources that might help you or someone you love:

- We proudly serve wounded warriors and veterans, who made sacrifices to preserve the freedoms Americans treasure. Many veterans do not know they might be eligible for disability benefits from Social Security. Please share this page with them to make sure they get the benefits they deserve: www.ssa.gov/people/veterans.

- Social Security plays an important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. A woman who is 65 years old today can expect to live, on average, until about 87. A 65-year-old man can expect to live, on average, until about 84. With longer life expectancies than men, women tend to live more years in retirement and have a greater risk of exhausting their sources of income.

Women often have lower lifetime earnings than men, which usually means lower benefits. Women need to plan early and wisely for retirement. We're here to help with valuable information. Please share this page with someone who needs this information and may need help planning for their golden years: www.ssa.gov/people/women.

- Do you know someone who is just starting their career? Now is the best time for them to start preparing for retirement. Social Security benefit payments provide only a portion of retirement income. Those starting their careers should begin saving early to have adequate income in retirement. Please share this page with a young worker you know: www.ssa.gov/people/earlycareer.

These are just a few of the web pages tailored to specific groups' needs. You can check out our People Like Me home page at www.ssa.gov/people to see all of them.

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Social Security Column

SOCIAL SECURITY SERVICES FOR THE HISPANIC COMMUNITY

By Annie Walters

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At Social Security, we strive to deliver great customer service and easy-to-access information about our programs. Our Spanish-language website, <http://www.ssa.gov/espanol>, provides information for those whose primary language is Spanish. There, your family and friends can learn about how to get a Social Security card, plan for retirement, apply for benefits, manage their benefits, and much more.

We also provide many publications in Spanish at www.ssa.gov/espanol/publicaciones/ on popular topics such as:

- Retirement, Disability, and Survivors benefits.
- Medicare.

- Supplemental Security Income.

Spanish-speaking customers who need to speak with a representative can call us at 1-800-772-1213. Please share these resources with friends and family who may need them.

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