

Monthly Information Package
May 2023

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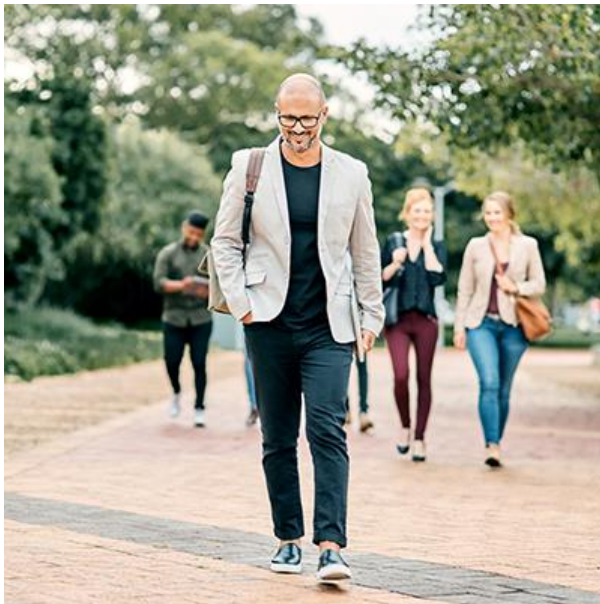
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Social Security Column

YOUR PERSONAL MY SOCIAL SECURITY ACCOUNT IS FOR EVERY STAGE IN YOUR CAREER

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Your personal [my Social Security](#) account is here for you at every stage of your career. You don't have to be retired or even close to retirement to take advantage of it. With an account, you can conduct much of your Social Security business online. For example, you can request a replacement Social Security card (in most states and the District of Columbia) whether you receive benefits or not.

If you are not currently receiving benefits, you can use your personal [my Social Security](#) account to:

- Review your earnings history.
- Estimate your future benefits to help plan for retirement.
- Get instant proof that you do not receive benefits.

- Check the status of your Social Security application, if you decide to apply for benefits.

If you already receive Social Security benefits, use your account to:

- Change your address.
- Get instant proof that you receive benefits.
- Set up or change your direct deposit.
- Get an instant copy of your Social Security 1099 (SSA-1099) or SSA-1042S.
- Opt out of receiving certain notices by mail and instead receive them in the secure Message Center.

Please encourage your family and friends to create their personal *my* Social Security account at www.ssa.gov/myaccount.

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Social Security Column

SLAM THE SCAM WITH SOCIAL SECURITY

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The Social Security Administration and its Office of the Inspector General (OIG) continued to raise public awareness about Social Security imposter scams during the fourth annual “Slam the Scam” Day held in March. Social Security scams — where fraudsters pressure victims into making cash or gift card payments to fix alleged Social Security number problems or to avoid arrest – are an ongoing government imposter fraud scheme. For several years, Social Security impersonation scams have been one of the most common government imposter scams reported to the Federal Trade Commission. We’ve made concerted efforts to address this issue, through extensive outreach and investigative initiatives. These efforts have made a significant impact, reducing money reported lost to Social Security scams by 30 percent from 2021 to 2022.

“I am proud of the work we have done to combat Social Security imposter scams and raise public awareness,” said Kilolo Kijakazi, Acting Commissioner of Social Security. “We will continue to use every tool at our disposal to protect the public and their critical benefits. We

urge Americans to remain vigilant, do not give out personal information or money, and report any scam attempts.”

Scammers use sophisticated tactics to trick potential victims into disclosing personal and financial information. Typically, they use the five P’s – Pretend, Prize or Problem, Pressure, and Payment. For example, scammers pretend they are from Social Security in phone calls or emails and claim there is a problem with the person’s Social Security number. The scammer’s caller ID may be spoofed to look like a legitimate government number. Scammers may also send fake documents to pressure people into complying with demands for information or money. Other common tactics include citing “badge numbers” and using fraudulent Social Security letterhead to target individuals for payment or personal information.

We will never:

- Tell you that your Social Security number is suspended.
- Contact you to demand an immediate payment.
- Threaten you with arrest.
- Ask for your credit or debit card numbers over the phone.
- Request gift cards or cash.
- Promise a Social Security benefit approval or increase in exchange for information or money.

Our employees do contact the public by telephone for business purposes. Ordinarily, we call people who recently applied for benefits, are already receiving payments and require updates to their record or requested a phone call from us. If there is a problem with a person’s Social Security number or record, we will mail a letter.

“Working with our law enforcement and private sector partners to inform consumers about scammers and their deceptive practices remains a priority for my office. We will continue promoting National Slam the Scam Day to help protect consumers from these predators. Slamming the scam begins with consumers quickly taking a step to hang up the phone, or delete suspicious texts and emails, without responding to the scammers,” said Gail S. Ennis, Inspector

General for the Social Security Administration. “That remains the easiest and most effective method to avoid falling prey to these vicious scams.”

To report a scam attempt, go to oig.ssa.gov. For more information, please visit www.ssa.gov/scam and www.ssa.gov/antifraudfacts.

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READY TO RETIRE? APPLY ONLINE WITH SOCIAL SECURITY

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It's never too early to start planning for retirement and our online tools can help. Go to www.ssa.gov/myaccount to access your personal *my Social Security* account to get an estimate of your retirement benefits based on your earnings record. Once you have an account, you can use our Plan for Retirement tool to see how your benefits can change at different ages. Don't have a personal *my Social Security* account? You can create one at www.ssa.gov/myaccount.

You can also use your personal *my Social Security* account to see your entire work history and make sure we have all your wages recorded correctly. We base your benefit amount on the earnings reported to us. If you find any errors in your work history, read this guide www.ssa.gov/pubs/EN-05-10081.pdf to learn how to correct your Social Security record.

When you're ready to apply for Social Security retirement benefits, you can complete our online application in as little as 15 minutes at www.ssa.gov/retirement. We will contact you if we need

any further information. You can check the status of your application through your online account.

You can apply online for Social Security retirement benefits, or benefits as a spouse, if you:

- Are at least 61 years and nine months old.
- Are **not** currently receiving benefits on your own Social Security record.
- Have not already applied for retirement benefits.
- Want your benefits to start no later than four months in the future. (We cannot process your application if you apply for benefits more than four months in advance)

Find out more about retirement benefits at www.ssa.gov/retirement.

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Social Security Column

ON THE GO? YOU CAN STILL USE SOCIAL SECURITY ONLINE WHEN TRAVELING

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Social Security is here for you when you travel, whether you're in the United States or in another country. Our online services page at www.ssa.gov/onlineservices provides you with a wide variety of self-service options you can use on your mobile phone, tablet, or computer.

Through our online services, you can:

- Find out if you qualify for benefits.
- Apply for Social Security retirement, disability, and Medicare benefits.
- Get your *Social Security Statement*.
- Request a replacement Social Security card.
- Appeal a decision.

Do you receive Social Security benefits or Medicare? If so, you can create or log in to your personal *my Social Security* account to:

- Get your benefit verification letter.
- Check your information and benefit amount.
- Change your address and telephone number.
- Start or change your direct deposit.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Report your wages if you work and receive disability benefits or SSI.

Create a personal *my Social Security* account today at www.ssa.gov/myaccount to take advantage of these easy-to-use features. Also, please share our online services page with family and friends who need this important information.

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SOCIAL SECURITY HONORS OUR MILITARY HEROES

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On Memorial Day, our nation honors military service members who have given their lives for our country. Families, friends, and communities pause to remember the many great sacrifices of our military and ensure their legacy lives on in the freedoms we all enjoy. We recognize these heroes who, in President Lincoln’s words, “gave the last full measure of devotion.”

The benefits we provide can help the families of deceased military service members. For example, surviving spouses and their dependent children may be eligible for Social Security survivors benefits. You can learn more about those benefits at www.ssa.gov/survivors.

We also offer support to our wounded warriors. Social Security benefits protect veterans when an injury prevents them from returning to active duty or performing other work. Wounded military service members can receive expedited processing of their Social Security disability claims. Are you a veteran with a 100% Permanent & Total compensation rating from the U.S.

Department of Veterans Affairs? We will expedite your disability claim. Both the Department of Veteran Affairs and the Social Security Administration have disability programs. You may qualify for disability benefits under one program but not the other, or you may qualify for both. Depending on your situation, some of your family members, including your dependent children or spouse, may be eligible to receive Social Security benefits.

Want more information? Visit www.ssa.gov/people/veterans for answers to commonly asked questions or to find information about the application process.

Thinking about retirement? Military service members can receive Social Security benefits in addition to their military retirement benefits. For details, visit our webpage, You Can Get Both Military Retirement and Social Security Benefits, at www.ssa.gov/planners/retire/veterans.html.

Please share this information with the military families in your community. To the veterans who bravely served and died for our country, and to the military service members who serve today, we honor and thank you.

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