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# The Social Security Standard

## Checklist for Your Social Security

### *annual check-up*



Say “annual checkup” and most people imagine waiting at the doctor’s office. But, there’s another type of checkup that can give you a sense of wellness without even leaving home. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and follow these five steps to conduct your own Social Security annual checkup.

Your *Social Security Statement* is available online anytime to everyone who has a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Creating your account gives you 24/7 access to your personal information and makes it impossible for someone else to set up an account in your name. We still send paper *Statements* to those who are 60

and older who don’t have an account and aren’t receiving Social Security benefits. Your *Statement* provides information about work credits (you need 40 credits to be entitled to a Social Security retirement benefit), estimates for retirement, disability, and survivors benefits, plus a history of your earnings.

### Work Credits Count

If you have earned 40 work credits, your *Statement* will show estimates for retirement, disability, and survivors benefits. If you don’t have 40 work credits, the *Statement* shows how many you have and how many you still need to qualify for benefits.

### Review Earnings Record

Review your history of earnings year by year to make sure each year is correct. This is important because Social Security benefits are based on your lifetime earnings. If any years are incorrect or missing, you may not receive all the benefits you are entitled to in the future. If

you need to correct your earnings, contact Social Security at 1-800-772-1213 between 7 a.m. and 7 p.m. Monday through Friday. Please have your W-2 or paystubs when you call.

### Study Benefit Estimates

Review the section titled “Your Estimated Benefits.” Be sure to review not only your retirement estimate, but your disability and survivors estimates. No one likes to think about disability, but a 20-year-old worker has a one-in-four chance of becoming disabled before reaching retirement age, underscoring the importance of disability benefits. Since the value of the survivors insurance you have under Social Security may be more than your individual life insurance, be sure to check your survivors estimates also.

### Calculate Additional Estimates

You can use our *Retirement Estimator* to compute future Social Security benefits by changing variables such as

retirement dates and future earnings. If you want to project what future earnings could add to your benefit, visit [www.socialsecurity.gov/estimat](http://www.socialsecurity.gov/estimat) or.

### Schedule Your Annual Check-Up

Each year, make a date with yourself to review the most recently posted year of earnings on your *Statement*. By checking your record every year, you can be certain when you retire that Social Security will have a correct record of earnings to use when computing benefits for you or your family members.

Social Security helps you secure your today and tomorrow by providing information to make your financial planning easier. Social Security is more than retirement; it is a family protection plan. For more information about benefits, visit us at [www.socialsecurity.gov](http://www.socialsecurity.gov).

### SOCIAL SECURITY HONORS THE NATION'S HEROES ON MEMORIAL DAY



On Memorial Day, we honor service members who have given their lives for our nation. Social Security acknowledges the heroism and courage of our military service members, and we remember those who have given their lives to protect our country. Part of how we honor these heroes is the way we provide Social Security benefits.

The loss of a family member is difficult for anyone. Social Security helps by providing benefits to protect service members' dependents. Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. You can learn more about Social Security survivors benefits at [www.socialsecurity.gov/survivors](http://www.socialsecurity.gov/survivors).

It's also important to recognize those service members who are still with us, especially those who have been wounded. Just as they served us, we have the obligation to serve them. Social Security has benefits to protect veterans when an injury prevents them from returning to active duty or performing other work.

Wounded military service members can also receive expedited processing of their Social Security disability claims. For example, Social Security will provide expedited processing of disability claims filed by veterans who have a U.S. Department of Veterans Affairs (VA) Compensation rating of

100 percent Permanent & Total (P&T). The VA and Social Security each have disability programs. You may find that you qualify for disability benefits through one program but not the other, or that you qualify for both. Depending on the situation, some family members of military personnel, including dependent children and, in some cases, spouses, may be eligible to receive Social Security benefits. You can get answers to commonly asked questions and find useful information about the application process at [www.socialsecurity.gov/woundedwarriors](http://www.socialsecurity.gov/woundedwarriors).

Service members can also receive Social Security in addition to military retirement benefits. The good news is that your military retirement benefit generally does not reduce your Social Security retirement benefit. Learn more about Social Security retirement benefits at [www.socialsecurity.gov/retirement](http://www.socialsecurity.gov/retirement). You may also want to visit the Military Service page of our Retirement Planner, available at [www.socialsecurity.gov/planners/retire/veterans.html](http://www.socialsecurity.gov/planners/retire/veterans.html).

Service members are also eligible for Medicare at age 65. If you have health insurance from the VA or under the TRICARE or CHAMPVA programs, your health benefits may change, or end, when you become eligible for Medicare. Learn more about Medicare benefits at [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare).

In acknowledgment of those who died for our country, those who served, and those who serve today, we at Social Security honor and thank you.

## FIVE STEPS FOR SOCIAL SECURITY SUCCESS



**N**o matter how much you've planned, there's no better time than now to think about your future. We'd like to encourage you to take Five Steps toward Your Financial Security. Planning for the future may seem intimidating to many, but we've broken the task down into five easy steps:

**Step 1:** Get to know *your* Social Security — You and Social Security are on a journey for life, but there is so much you may not know about the benefits and services we provide. Social Security delivers financial security to millions of children and adults before retirement; including the chronically ill, children of deceased parents, and wounded warriors. Learn more at [www.socialsecurity.gov/agency](http://www.socialsecurity.gov/agency).

**Step 2:** Verify your earnings — Your benefits are calculated using your employment records. You can use your personal *my Social Security* account to verify that your earnings are recorded accurately. Access your account today at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

**Step 3:** Estimate your benefits — With our *Retirement Estimator*, you can estimate your future retirement or disability benefits based on your actual earnings record. This can be invaluable as you plan for your future. View our calculators at [www.socialsecurity.gov/planners/benefitcalculators.html](http://www.socialsecurity.gov/planners/benefitcalculators.html).

**Step 4:** Apply for benefits — You can apply for retirement, Medicare, or disability benefits online through our easy-to-use, secure online application that is convenient to navigate. Read more about benefits and apply now at [www.socialsecurity.gov/benefits](http://www.socialsecurity.gov/benefits).

**Step 5:** Manage your benefits — Social Security puts you in control by offering convenient and secure services that fit your needs. Verify your payment information, change your address or phone number, get a benefit verification letter, and even start or change direct deposit of your benefits. See all the things you can do at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Share this information with the people you love. Get to know your Social Security and the many ways we help secure today and tomorrow for you and your family at [www.socialsecurity.gov/5steps](http://www.socialsecurity.gov/5steps).

## SHARING SECURITY WITH MOM ON MOTHER'S DAY



Spring is upon us, and it marks two very popular annual events: Mother's Day and the release of Social Security's baby name list! There's no better time to share some security with the people you love.

While spending time with your mom on Sunday, May 13, you can help her quickly and easily sign up for a free, online *my Social Security* account. You can do it from home, which means more time doing the things you want to do together.

Signing up for a *my Social Security* account will give Mom the tools she needs to stay on top of her Social Security benefits. When she signs up at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)

unt, she can do a number of things.

If she does not receive benefits, she can:

- Request a replacement Social Security card if she meets certain requirements;
- Check the status of her application or appeal.
- Get her Social Security Statement, to review:
  - Estimates of her future retirement, disability, and survivors benefits;
  - Her earnings once a year to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes she's paid.

If she does receive benefits, she can:

- Request a replacement Social Security card if she meets certain requirements;
- Report her wages if she works and receives Disability Insurance benefits;
- Get her benefit verification letter;
- Check her benefit and payment information and her earnings record;
- Change her address and phone number;
- Start or change direct deposit of her benefit payment;

- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

Is Mom not yet receiving Social Security benefits and still planning her retirement? Does she need a little help calculating how her benefit amount fits in with her other income sources in retirement? It's easy to get instant, personalized benefit estimates, too. Our *Retirement Estimator* is the only source that provides Mom with Social Security estimates based on her own earnings record. This allows her to receive the most accurate estimate of her future retirement benefits. Visit the *Retirement Estimator* at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Did you know that you and Mom can also share the 10 most popular male and female baby names of 2017? Social Security is *the* source for the most popular baby names, and we reveal the new names every year to celebrate Mother's Day. Be sure to check our site around Mother's Day at [www.socialsecurity.gov/oact/baby\\_names/](http://www.socialsecurity.gov/oact/baby_names/). Sharing information about Social Security and helping Mom sign up for a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) is a meaningful gift that shows you really care.

## New Medicare Cards

To protect your identity, starting in April 2018, Medicare

will mail new Medicare cards without Social Security numbers printed on them. There's nothing you need to do! You'll receive your new card at no cost at the address you have on file with Social Security. If you need to update your mailing address, log in to your *my* Social Security account. For more information about the new Medicare card, visit <https://go.medicare.gov/newcard>. Also please note:

- Mailing takes time. Your card may arrive at a different time than your friend's or neighbor's.
- Your new card is paper, which is easier for many providers to use and copy.
- Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.
- Doctors, other health care providers and facilities know it's coming and will ask for your new Medicare card when you need care, so carry it with you.
- Only give your new Medicare Number to doctors, pharmacists, other health care providers, your insurers, or people you trust to work with Medicare on your behalf.

**Medicare will never call you uninvited and ask you to give us personal or private information to get your new Medicare Number and card.**