

- **Social Security online puts you in control**
- **How may we help you?**
- **What you should know about disability**

- 2 SSI**
- 3 Questions and Answers**
- 4 Social Security supports veterans**



The Social Security Standard

How May We Help You

with your financial planning



Social Security has a toolbox full of resources on its website, www.socialsecurity.gov, to help you with your financial planning. With so many resources, maybe it's easier if we highlight one of our "best."

B.E.S.T. is the Benefit Eligibility Screening Tool, available at <https://ssabest.benefits.gov>. It can help you find out if you might be eligible for retirement, disability, survivors, Supplemental Security Income, or Medicare benefits. Although B.E.S.T. asks you a series of questions to determine your eligibility, they are not personal in nature and the answers are not stored.

On average, it takes only about 10 minutes to complete the B.E.S.T. questionnaire. First, it

guides you through the questions needed to find out if you could qualify for benefits. Just to the right of each question is an information icon (a white "i" in a blue circle) that gives you tips on how to answer each question.

The "results" section appears automatically after you have completed some basic questions. B.E.S.T. lists each program for which you might qualify. By clicking on the "read more" tab, you'll find a description of the benefits program, its requirements, and what your next steps should be. If you are eligible for benefits, you must file an application for benefits with Social Security because B.E.S.T. is not an application. The best way to do this is by visiting www.socialsecurity.gov.

You can go back and narrow your resource responses by answering additional questions. After you have reviewed the results, you can print a copy for your records or email yourself a copy.

B.E.S.T. doesn't screen for the *Extra Help* program, which helps with Medicare Part D prescription drug plan costs. You can see if you qualify for that at www.socialsecurity.gov/medicare/prescriptionhelp.

The results couldn't be clearer — investing just ten minutes can yield all the possible resources available to you from Social Security. Now, that's a tool worth using.

ONE FACT YOU SHOULD KNOW ABOUT DISABILITY



Disability is something many people aren't faced with in a direct way. The reality is, a 20-year-old worker currently has a

one-in-four chance of becoming disabled before reaching retirement age. That makes Social Security disability benefits something you should learn about and understand.

One fact you should know is Social Security's definition of disability: the inability to work because of a severe condition that is expected to last for a year or end in death.

Social Security disability benefits replace part of your income when you become disabled and are unable to work. Other disability programs may have partial disability or short-term disability, but federal law requires a stricter definition of disability for Social Security benefits. The definition of disability used to qualify you for Social Security Disability Insurance is generally the same one that is used for Supplemental Security Income benefits.

Most people focus on the medical severity of their condition when filing for disability benefits. They provide medical records that show how severe the condition is. Since Social Security defines severity in terms of being unable to work, we also need complete work information.

You can read a description about the process of evaluating whether you can work or not and the severity of your condition in our publication,

Disability Benefits at www.socialsecurity.gov/pubs/E-N-05-10029.pdf, under the section, "How we make the decision." Understanding how we make the disability decision helps you see the importance of information you provide about your condition and the types of work you have done. For more information about how we evaluate your work, you should review this section on our website: www.socialsecurity.gov/disability/step4and5.htm.

Remember, when you provide the details about your condition and your work, you're creating a picture of your individual situation. These details show the extent of your disabling condition. These are examples of some of the types of specific information we need about your prior work:

- Main responsibilities of your job(s);
- Main tasks you performed;
- Dates you worked (month and year);
- Number of hours a day you worked per week;
- Rate of pay you received;
- Tools, machinery and equipment you used;
- Knowledge, skills and abilities your work required;
- Extent of supervision you had;
- Amount of independent judgment you used;
- Objects you had to lift and carry and how much they weighed;

- How much you had to sit, stand, walk, climb, stoop, kneel, crouch, crawl, balance;
- How you used your hands, arms, and legs;
- Speaking, hearing and vision requirements of your job(s); and
- Environmental conditions of your workplace(s).

Disability is an unpredictable element in our lives. Help us help you by educating yourself about disability benefits, and by providing all the specific information we ask for when you file for benefits. Social Security continues to secure today and tomorrow by providing benefits and financial protection for millions of people throughout life's journey.

SUPPLEMENTAL SECURITY INCOME

A person receiving SSI must report any change of address by calling our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), or by visiting a local office within 10 days after the month the change occurs. You cannot complete a change of address online. You should report your new address to Social Security so you can continue to get mail from Social Security when necessary, even if you get your benefits electronically by direct deposit or Direct Express. Learn more about SSI at www.socialsecurity.gov/ssi.

Readers Write

SSI

Q. *If I receive Supplemental Security Income (SSI) disability, what is the effect on my benefits when I take seasonal work?*

A. Even a small amount of earned wages can cause a deduction in your SSI payment. However, it takes substantial work to make your benefits stop. In many cases, we will deduct approved work expenses to determine your SSI payment amount. In most cases, you can continue to receive your medical coverage for up to two years after you begin working. We have several publications on SSI, including *Reporting Your Wages When You Receive Supplemental Security Income*, available at www.socialsecurity.gov/pubs. For more information, call us toll-free at 1-800-772-1213

(TTY 1-800-325-0778) or visit our website at www.socialsecurity.gov.

Q. *I moved in with my parents until I get back on my feet. Why did my Supplemental Security Income (SSI) payment decrease?*

A. If you receive SSI, your living arrangements can affect your monthly payment. When you live in another person's home and do not pay your fair share of the living expenses, that is counted as "in-kind" income and can reduce your SSI payment. You must report any changes in your living arrangement to Social Security within 10 days of the change. When reporting a change in living arrangement, you need to tell us your address, who you live with and what you contribute toward the household bills and expenses. You also need to report if you move into a private or public hospital or nursing home, an institution run by the government, jail, another person's home or a new

place of your own. Report changes in your living arrangement at 1-800-772-1213 (TTY 1-800-325-0778) between 7 a.m. to 7 p.m., Monday through Friday. Learn more about SSI at www.socialsecurity.gov/ssi.

RETIREMENT

Q. *I went back to work after retiring, but now the company I work for is downsizing. I'll be receiving unemployment benefits in a few weeks. Will this affect my retirement benefits?*

A. When it comes to retirement benefits, Social Security does not count unemployment as earnings, so your retirement benefits will not be affected. However, any income you receive from Social Security may reduce your unemployment benefits. Contact your state unemployment office for information on how your state applies the reduction to your unemployment compensation.

SOCIAL SECURITY ONLINE PUTS YOU IN CONTROL

Taking control of your future is the first step in planning a long and happy retirement. Social Security is making it faster and easier to do this with *my Social Security*.

With your own personal *my Social Security* account, you'll get immediate access to your personal *Social Security Statement* that has your earnings record and an estimate of your retirement benefits at age 62, at your full retirement age, and at age 70. While you are online, you should verify that your earnings are correct, since we base your future benefits on your earnings record. You can do all of this and more at www.ssa.gov/myaccount.

When you open a *my Social Security* account, we protect your information by using strict identity verification and security features. The application process has built-in features to detect fraud and confirm your identity. Your personal *my Social Security* account can help you figure out how much more you might want to save for your future, but it can do a whole lot more. For example, in the District of Columbia and more than 20 states, you can request a replacement Social Security card online — find out if you can at www.socialsecurity.gov/ssnumb er.

Remember, we have many other valuable resources on our website. If you're thinking about retiring at an age not shown on your *Statement*, take control by using our *Retirement Estimator*. The *Retirement Estimator* allows you to calculate your potential future Social Security benefits by changing variables such as retirement dates and future earnings. You may discover that you'd rather wait another year or two before you retire, to earn a higher benefit. Or, you might see that this is the season for you to kiss that work stress goodbye and retire right now. To get instant, personalized estimates of your future benefits, go to www.socialsecurity.gov/estimator.

SOCIAL SECURITY SUPPORTS VETERANS



Supporting veterans and active duty members of the military is a key part of Social Security's mission. Our disability program has helped countless wounded warriors and their loved ones. Every Veterans Day, the nation collectively honors the brave people who risk their lives to protect our country. For those who return home with injuries, Social Security is a resource they can turn to for disability

benefits. Social Security's Wounded Warriors website is at www.socialsecurity.gov/woundedwarriors.

The Wounded Warriors website has answers to many commonly asked questions, and provides other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. Benefits available through Social Security are different from those available from the Department of Veterans Affairs; they require a separate application. Social Security's expedited process is available to military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs. Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits from Social Security.

You can learn more by visiting our Veterans page at www.socialsecurity.gov/people/veterans.