

QUESTIONS AND ANSWERS

GENERAL

Question:

What is a *Social Security Statement*, and how can I get a copy?

Answer:

Your online *Social Security Statement* gives you secure and convenient access to your earnings records. It also shows estimates for retirement, disability, and survivors benefits you and your family may be eligible for. You can get your personal *Statement* online by using your own *my Social Security* account. If you don't yet have an account, you can easily create one.

To set up or use your account to get your online *Statement*, go to

www.socialsecurity.gov/myaccount.

We also mail *Statements* to workers attaining ages 25, 30, 35, 40, 45, 50, 55, 60 and older, three months prior to their birthday, if they don't receive Social Security benefits and don't have a *my Social Security* account. If you don't want to wait for your *Statement*, you can access it online, whatever time of year you need it.

Question:

I own a business. What should I do if an employee gives me a Social Security number but cannot produce the card, or if the employee is waiting to receive a Social Security number?

Answer:

Seeing the card is not as important as putting the correct information on the worker's Form W-2. You can verify employee Social Security numbers by using our Social Security Number Verification Service. Just go to www.socialsecurity.gov/bsv. This

online service allows registered employers to verify employee Social Security numbers against Social Security records for wage reporting purposes. If the employee recently applied for a Social Security number, but does not yet have a card when you must file the paper Form W-2, enter the words “Applied for” on the Form W-2. If you are filing electronically, enter all zeros (e.g., 000-00-0000) in the Social Security number field. When the employee receives the card, file Copy A of Form W-2C, *Corrected Wage and Tax Statement* with Social Security to show the employee's number.

RETIREMENT

Question:

My wife didn't work enough to earn 40 credits to qualify for Social Security retirement benefits. Can she qualify on my record?

Answer:

Even if your wife has never worked under Social Security, she may be able to get benefits if she is at least 62 years of age and you are receiving or eligible for retirement or disability benefits. If your wife qualifies on her own record, we will pay that amount first. If the benefit on your record is higher, she will get an additional amount on your record so that the combination of benefits equals that higher amount. The same is true for any spouse, regardless of their sex. To learn more about spouse benefits go to www.socialsecurity.gov/planners/retire/yourspouse.html.

Question:

I'm retiring early, before full retirement age, and I receive investment income from a rental property I own. I've heard there's a limit on income I can make if I retire early. Does investment income from my rental property count as earnings for Social Security purposes?

Answer:

No. We count only the wages you earn from a job or your net profit if you're self-employed. Non-work income such as annuities, investment income, interest, capital gains, and other government benefits are not counted and will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by government pensions earned through work on which you did not pay Social Security tax. You can retire online at www.socialsecurity.gov. For more information, call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

DISABILITY

Question:

I was turned down for disability. Do I need a lawyer to appeal?

Answer:

You're fully entitled to hire a lawyer if you wish to, but it is not necessary. In fact, you can file a Social Security appeal online without a lawyer. Our online appeal process is convenient and secure. Just go to www.socialsecurity.gov/disability/appeal. If you prefer, call us at 1-800-772-1213 (TTY 1-800-325-0778) to schedule an appointment to visit your local Social Security office to appeal.

Question:

I'm applying for disability benefits. Do I automatically receive Medicare benefits if I'm approved for disability benefits?

Answer:

You'll receive Medicare after you receive disability benefits for 24 months. When you become eligible for disability benefits, we will automatically enroll you in Medicare. We start counting the 24 months from the month you were entitled to receive disability, not the month when you received your first payment. Special rules apply to

people with permanent kidney failure and those with “Lou Gehrig's Disease” (amyotrophic lateral sclerosis). Learn more about Social Security disability benefits by reading our publication, *Disability Benefits*, at www.socialsecurity.gov/pubs/10029.html.

SUPPLEMENTAL SECURITY INCOME

Question:

I am trying to save up for a truck. I have \$1,200 in the bank now and need a little more. How much cash can I have in the bank without affecting my Supplemental Security Income (SSI) eligibility?

Answer:

The resource limit is \$2,000. Unless you have other valuable resources, this means you could save up to \$2,000 before you would become ineligible for SSI. We generally do not count your primary vehicle, the home you live in or certain amounts set aside for burial expenses as resources. If you are in this situation, call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) or visit any Social Security office.

Question:

What are the rules for getting Supplemental Security Income (SSI)? I'm thinking about applying based on my disability.

Answer:

To be eligible to receive SSI benefits, you must be disabled, blind, or age 65 or older and have limited income and resources. Income is money you receive such as wages, Social Security benefits, and pensions. Income also includes the value of such things as food and shelter you receive from others. Resources are things you own such as real estate, bank accounts, cash, stocks, and bonds. You may be able to get SSI if your resources are worth no more than \$2,000. A couple may be able to get SSI if they have resources worth no

more than \$3,000. Learn more by reading our publication, *Supplemental Security Income (SSI)*, at www.socialsecurity.gov/pubs.

MEDICARE

Question:

Is it true that if you have low income you can get help paying your Medicare premiums?

Answer:

Yes, you can get help.

- If your income and resources are limited, your state may be able to help with your Medicare Part B premium, deductibles, and coinsurance amounts. State rules vary on the income and resources that apply. Contact your state or local medical assistance, social services, or health and human services office, or call the Medicare hotline, 1-800-MEDICARE (1-800-633-4227), and ask about the Medicare Savings Programs.
- If you have limited income and resources, you also may be able to get *Extra Help* paying for prescription drug coverage under Medicare Part D. If you get the *Extra Help*, Social Security may contact you to review your status. This reassessment will ensure you remain eligible for *Extra Help* and you are receiving all the benefits you deserve. Annually, usually at the end of August, we may send you a form to complete: *Social Security Administration Review of Your Eligibility for Extra Help*. You will have 30 days to complete and return this form. Any necessary adjustments to the *Extra Help* will be effective in January of the following year. Go to www.socialsecurity.gov/prescriptionhelp for more information.

Also, see our publication, *Medicare* (Publication 10043), at www.socialsecurity.gov/pubs. For even more information, visit our website at www.socialsecurity.gov.