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Social Security Column

READ THIS IF YOU PLAN TO RETIRE SOON

By David Vinokurov

Social Security District Manager in Trenton, NJ

Planning to retire in early 2011? It may already be time to apply.

Applying for benefits is easier than you think. Especially if you do it online at www.socialsecurity.gov. The Social Security website makes the process easy and convenient.

Just log on to your computer and visit our website at www.socialsecurity.gov/applyonline. You can apply online for your retirement benefits from the comfort of your home or office. It can take as little as 15 minutes.

In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

Regardless of when you plan to retire, you should consider doing it about three months ahead of time. Then you'll know that your payments will make it to you on time.

If you are not quite ready to retire but are thinking about doing so in the near future, you may want to visit Social Security's website to use our convenient and informative retirement planner at www.socialsecurity.gov/retire2. Here you can find out just how close you are to meeting your financial goals and then "bookmark" the website to file for retirement benefits when you are ready. From there, you can use our *Retirement Estimator* to get an instant, personalized estimate of your retirement benefits.

Remember that you're always first in line when you go online. Learn more about Social Security by visiting our website at www.socialsecurity.gov.

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Social Security Column

YOUR LABOR IS WORTH CELEBRATING

By David Vinokurov

Social Security District Manager in Trenton, NJ

Americans across the nation will celebrate Labor Day with picnics and gatherings, barbeques and ball games. But it's worth a moment to stop and consider what you're really celebrating.

Labor Day is a celebration of workers and their families, as it has been since it was established back in 1882. So take a moment this Labor Day to reflect on what your hard labor has done for you, besides providing a livelihood for you and your family.

A good way to start is by reading your *Social Security Statement*. Your annual *Statement* arrives about two months before your birthday. If you have it filed away, pull it out and take a look at your earnings over the years, as well as how much you and your family can expect in future benefits when you retire, become disabled, or die.

Then take the next interactive step by visiting our *Retirement Estimator* at www.socialsecurity.gov/estimator. The *Retirement Estimator* is an easy way to get an instant, personalized estimate of your future retirement benefits. The *Estimator* uses your earnings history as shown on the *Statement* but does not display it for privacy purposes. You can enter a variety of scenarios, such as different earnings amounts and retirement dates, to find out how they will change your benefit amount.

When you are ready to apply for benefits, the easiest way is online. Just visit www.socialsecurity.gov/applyonline to find out everything you need to know about applying online for benefits — and to proceed with filing the application. Even after you're retired, you still can celebrate the labors of your long and productive career as you collect your Social Security benefit payments each month.

This Labor Day, picnics, family, and friends are all part of the fun. But spend a few moments reflecting on the labor of your life and the Social Security protection you're building up for you and your family. The *Statement* and *Estimator* will put it all in black and white.

Learn more about Social Security at www.socialsecurity.gov.

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Social Security Column

FREE AUDIO PUBLICATIONS FOR YOUR CONVENIENCE

By David Vinokurov

Social Security District Manager in Trenton, NJ

Perhaps you've been planning to read that booklet on Social Security benefits for some time now, but you never seem to find the time to sit down with it. If only you could listen to an audio version, just as you might listen to the latest novel by your favorite author on audio book.

Now you can. Social Security offers more than a hundred publications in audio format, in both English and Spanish. You can find them at <http://www.socialsecurity.gov/pubs/alt-pubs.html>.

At Social Security, we want to make sure you can get the information you need. That is why we offer our publications in print, online in both Internet and PDF versions, and some in audio format. You also can get publications in Braille, in enlarged print, and even cassette or CD.

Social Security is committed to using technology to improve the customer service experience. Learning about any aspect of Social Security's programs is easier than ever, in the format that works best for you. As Social Security celebrates its 75th anniversary this year, service choices continue to expand. These days, you can even get a personalized estimate of your future benefits and apply for those benefits online.

From the comfort of your home, you can access information about Social Security. Take it a step further and use the audio publications in combination with the Frequently Asked Questions (FAQs) section to get answers to over 700 questions.

If you were planning to plug in the ear buds and listen to a little music tonight, why not play the Social Security publication you've been putting off? It's never been easier to learn about Social Security. Just visit www.socialsecurity.gov and select the "Forms and Publications" link on the left side of the page. Welcome to our online library. Whatever your preferred format, we're here for you. # # #

Social Security Column

A GIFT FOR YOUR GRANDPARENTS THAT KEEPS ON GIVING

By David Vinokurov

Social Security District Manager in Trenton, NJ

You probably don't need an excuse to let your grandparents know how much they mean to you. But here is one anyway: September 12th is National Grandparents Day.

Let your grandparents know about a new "twist" in the law that may make them eligible for *Extra Help* with their Medicare prescription drug costs, even if they didn't qualify before.

Take Grandma and Grandpa to www.socialsecurity.gov/prescriptionhelp and tell them about the *Extra Help* they may be able to get through Social Security to help pay for Medicare prescription drug costs. In addition to the useful information, the website also features videos of celebrities your grandparents will remember even if you don't: Chubby Checker and Patty Duke.

The high cost of prescription drugs can be a burden on people with limited income. This *Extra Help* — available through Social Security — can pay part of their monthly premiums, annual deductibles, and prescription co-payments. It's worth an average of \$3,900 per year.

To figure out whether they're eligible, Social Security needs to know their income and the value of their savings, investments, and real estate (other than the home they live in). To qualify for the *Extra Help*, your grandparents must be receiving Medicare and have:

- Income limited to \$16,245 for an individual or \$21,855 for a married couple living together. Even if their annual income is higher, your grandparents still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments.

Some examples where income may be higher are if they:

—Support other family members who live with them;

- Have earnings from work; or
- Live in Alaska or Hawaii; and
- Resources limited to \$12,510 for an individual or \$25,010 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count their house and car as resources.

Thanks to this new twist in the law, we no longer count as a resource any life insurance policy, and we no longer count as income the help your grandparents receive when someone else provides them with food and shelter or someone else pays their household bills for food, mortgage, rent, heating fuel or gas, electricity, water, or property taxes.

Social Security has an easy-to-use online application that anyone — family members, friends, or caregivers — can complete. You can find it at www.socialsecurity.gov/prescriptionhelp. To apply by phone or get an application, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the *Application for Help with Medicare Prescription Drug Plan Costs* (Form SSA-1020). Or go to the nearest Social Security office.

To learn more about the Medicare prescription drug plans and special enrollment periods, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

So this Grandparents Day, show your grandparents the twist. Take them to www.socialsecurity.gov/prescriptionhelp, show them the Chubby Checker and Patty Duke videos, and tell them about the twist in the law that may help them qualify for Extra Help.

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Social Security Column

WHAT'S IN A NAME?

By David Vinokurov

Social Security District Manager in Trenton, NJ

It's an age-old question: what's in a name? The answer: it depends on what name you're talking about. Each one has a history and a story. You can learn a lot about many names at www.socialsecurity.gov.

That's because as Social Security card applications come in for newborns, we keep track of baby names. As a result, we know all about baby names, how popular they've been through the years, and how that popularity has changed.

For 2009, the top baby names are Jacob and Isabella. Jacob's been America's most popular baby name for boys since 1999. Isabella is new to number one, and just entered the top 10 in 2004. She didn't even make the top one thousand until 1990.

On Social Security's *Popular Baby Names* page, you can see the top ten names back to 1880. (The top names in 1880 were John and Mary.) You also can see the top 10 names of the past decade (Jacob and Emily rule!) or any decade. There's a lot of interesting trivia in these lists.

For example, there's something about Mary. She remained in the number one slot for girls from 1880 until 1946, slipped to second for six years, then returned to the top spot. Mary was in the top ten for nearly 100 years, from 1880 to 1971. This marks the first year since we've been recording names that Mary slipped out of the top 100, to 102.

You also can search for the most popular baby names by state or the most popular twin names. Another interesting feature on our *Popular Baby Names* page is that you can track your name, or any name, through the years. How popular was your name over the last century? Just plug it in and do a search.

Learn more about popular baby names, celebrity names, and even your own name at www.socialsecurity.gov/OACT/babynames. While you're on our website, be sure to learn what every parent should know about Social Security at the left side of the page, where you also find a link to our *Retirement Estimator* for a fast, personalized estimate of your retirement benefits.

What's in a name? If the name is www.socialsecurity.gov, a lot.

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QUESTIONS AND ANSWERS

By David Vinokurov

Social Security District Manager in Trenton, NJ

GENERAL

Question:

What can I do at www.socialsecurity.gov?

Answer:

There are a myriad of things you can do at Social Security's website. You can get an estimate of future benefits, find out if you qualify for benefits now, and even apply for benefits. Or, you can read one of our 150 or so publications. Many are in Spanish and some are in 14 other languages as well as in audio and alternative formats. Online, you also can find your local Social Security office or find out what documents you need to make a change to your Social Security card. And for the curious, check out the fun facts on our website, like this one: did you know the first Social Security payment of 17 cents went to a fellow named Ernest Ackerman in January 1937? It was a one-time, lump-sum pay-out — the only form of benefits paid during the start-up period January 1937 through December 1939.

Question:

Congratulations on your 75th anniversary. Who received the first Social Security check?

Answer:

First, let's explain how things worked back then. From 1937 until 1940, Social Security paid benefits in the form of a single, lump-sum payment. The purpose of these one-time payments was to provide some "payback" to those people who contributed to the program but would not participate long enough to be vested for monthly benefits.

Under the 1935 law, monthly benefits were to begin in 1942, with the period 1937 through 1942

used both to build up the trust funds and to provide a minimum period for participation to qualify for monthly benefits.

The earliest reported applicant for a lump-sum benefit was a Cleveland motorman named Ernest Ackerman, who retired one day after the Social Security program began. During his one day of participation in the program, 5 cents was withheld from Mr. Ackerman's pay for Social Security, and, upon retiring, he received a lump-sum payment of 17 cents. The average lump-sum payment during this period was \$58.06. Although Ernest Ackerman was the first person to receive a lump-sum benefit, a woman named Ida May Fuller, from Ludlow, Vermont, was the first recipient of monthly Social Security benefits. Learn more about Social Security's early days at our History Page. You'll find it at www.socialsecurity.gov/history.

RETIREMENT

Question:

I've decided I want to retire. How do I begin?

Answer:

The fastest and easiest way to apply for retirement benefits is to go to www.socialsecurity.gov/applyonline. To use our online application to apply for Social Security retirement or spouse's benefits, you must:

- Be at least 61 years and 9 months old;
- Want to start your benefits in the next four months; and
- Live in the United States or one of its commonwealths or territories.

If you are already age 62, your benefits could start as early as this month. If you are almost 65, your application for benefits will include Medicare. Just visit www.socialsecurity.gov/applyonline.

Question:

I'm trying to decide when to retire. Can Social Security help?

Answer:

Deciding when to retire is a personal choice and you should consider a number of factors, but we can certainly help. Visit <http://www.socialsecurity.gov/pubs/10147.html> and read our factsheet about the things you should think about when making this important decision.

*SUPPLEMENTAL SECURITY INCOME***Question:**

What is the definition of disability for children filing for Supplemental Security Income (SSI)?

Answer:

Social Security has a strict definition of disability for children under the SSI program. A child who is under age 18 is considered disabled if he or she:

- Is not working at a job that we consider to be substantial work; and
- Has a physical or mental condition (or a combination of conditions) that results in “marked and severe functional limitations.” This means that the condition(s) very seriously limits his or her activities; and
- The condition(s) has lasted, or is expected to last, at least one year or is expected to result in death.

To decide whether a child is disabled for SSI purposes, we look at medical and other information (such as information from schools, parents, and caregivers) about the child’s condition(s), and we consider how the condition(s) affects his or her daily activities. We consider questions such as:

- What activities is the child not able to do, or is limited in doing?
- What kind of and how much extra help does the child need to perform age-appropriate activities — for example, special classes at school, medical equipment?
- Do the effects of treatment interfere with the child’s day-to-day activities?

Read *Benefits For Children With Disabilities* at www.socialsecurity.gov/pubs/10026.html for additional information on how we decide if a child under age 18 is disabled.

Question:

Does where I live affect the amount of my Supplemental Security Income (SSI) benefits?

Answer:

It might. First, where you live might affect your benefit amount because some states add a supplement to the federal payment. If you live in your own place and pay your own food and shelter costs, regardless of whether you own or rent, you may get up to the maximum SSI amount payable in your state. You also can get up to the maximum if you live in someone else's household, as long as you pay your food and shelter costs. If you live in someone else's household and don't pay your food and shelter costs or pay only part of them, your SSI benefit may be reduced by up to one-third of the SSI federal benefit rate. To learn more, read *Supplemental Security Income (SSI)* at <http://www.socialsecurity.gov/pubs/11000.html>.

DISABILITY

Question:

I need to apply for disability benefits. Where do I start?

Answer:

Start online at www.socialsecurity.gov/applyfordisability. Applying online for disability benefits offers several advantages. You can start your disability claim immediately. There is no need to wait for an appointment. You can apply from the convenience of your home or on any computer. You can use the online application to apply for benefits if you are age 18 or older, have worked and paid Social Security taxes long enough to qualify, you have a medical condition that has prevented you from working or is expected to prevent you from working for at least 12 months

or to end in death, and you reside in the United States or one of its territories or commonwealths. Get started now at www.socialsecurity.gov/applyfordisability.

Question:

My application for disability benefits was denied. What do I do if I disagree with the decision?

Answer:

You can appeal the decision at www.socialsecurity.gov/onlineservices. This website is the starting point to request a review of our medical decision about your eligibility for disability benefits. There are two parts to this Internet Appeal process:

- (1) An Appeal Request Internet form; and
- (2) An Appeal Disability Report that gives us more information about your condition.

You can complete both forms online. To appeal online, the only form you *must* submit is an appeal request (Part 1). However, we encourage you to submit an Appeal Disability Report (Part 2) because it will give us more information about you and help us in processing your appeal. We estimate it will take an average of 19 minutes to complete Part 1, and an average of 30 minutes to complete Part 2. To get started, visit www.socialsecurity.gov/onlineservices.

MEDICARE

Question:

I understand you must have limited resources to be eligible for *Extra Help* with Medicare prescription drug costs. What does this mean?

Answer:

To qualify for Extra Help in 2010, your resources are limited to \$12,510 for an individual or \$25,010 for a married couple living together. Resources include the value of the things you own. Some examples are real estate (other than your primary residence); bank accounts, including checking, savings, and certificates of deposit; stocks; bonds, including U.S. Savings Bonds; mutual funds; Individual Retirement Accounts (IRAs); and cash at home or anywhere else. To learn more about *Extra Help*, and to apply online, visit www.socialsecurity.gov/prescriptionhelp.

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Public Service Announcement**OUR AUDIO LIBRARY****By David Vinokurov****Social Security District Manager in Trenton, NJ**

60 SECONDS

ANCR: IF YOU'RE LISTENING TO THIS, THEN YOU PROBABLY LIKE LISTENING TO THE RADIO. PERHAPS YOU LISTEN TO AUDIO BOOKS, TOO. NOW, ADD SOCIAL SECURITY TO YOUR LISTENING SCHEDULE! IF YOU'VE BEEN MEANING TO READ THAT BOOKLET ON SOCIAL SECURITY BENEFITS FOR SOME TIME NOW, BUT YOU NEVER SEEM TO GET AROUND TO IT, YOU CAN LISTEN TO AN AUDIO VERSION AT WWW DOT SOCIAL SECURITY DOT GOV. WE OFFER MORE THAN A HUNDRED PUBLICATIONS IN PRINT, AUDIO, ONLINE, IN BRAILLE, ENLARGED PRINT, AND EVEN ON AUDIO CASSETTE OR CD. IT'S NEVER BEEN EASIER TO LEARN ABOUT SOCIAL SECURITY. JUST VISIT WWW DOT SOCIAL SECURITY DOT GOV AND SELECT THE "FORMS AND PUBLICATIONS" LINK ON THE LEFT SIDE OF THE PAGE. WHATEVER YOUR PREFERRED FORMAT, WE'RE HERE FOR YOU.

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Public Service Announcement**OUR AUDIO LIBRARY****By David Vinokurov****Social Security District Manager in Trenton, NJ**

30 SECONDS

ANCR: IF YOU'RE LISTENING TO THIS, YOU PROBABLY LIKE LISTENING TO YOUR NEWS, INFORMATION, AND MUSIC. PERHAPS YOU LISTEN TO AUDIO BOOKS. NOW, ADD SOCIAL SECURITY TO YOUR LISTENING SCHEDULE! SOCIAL SECURITY OFFERS MORE THAN A HUNDRED PUBLICATIONS IN PRINT, AUDIO, ONLINE, IN BRAILLE, ENLARGED PRINT, AND EVEN ON AUDIO CASSETTE OR CD. IT'S NEVER BEEN EASIER TO LEARN ABOUT SOCIAL SECURITY. JUST VISIT WWW DOT SOCIAL SECURITY DOT GOV AND SELECT THE "FORMS AND PUBLICATIONS" LINK ON THE LEFT SIDE OF THE PAGE.

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Public Service Announcement**NOW'S THE TIME TO APPLY ONLINE****By David Vinokurov****Social Security District Manager in Trenton, NJ**

60 SECONDS

ANCR: PLANNING TO RETIRE IN EARLY 2011? IF YOU PLAN TO BEGIN RECEIVING RETIREMENT PAYMENTS IN JANUARY OF THE NEW YEAR, THE TIME TO APPLY FOR BENEFITS IS NOW. APPLY ONLINE AT WWW DOT SOCIAL SECURITY DOT GOV SLASH APPLY ONLINE. IT'S EASIER THAN EVER TO APPLY FOR SOCIAL SECURITY RETIREMENT BENEFITS. IF YOU WANT YOUR MONTHLY PAYMENTS TO START IN JANUARY, YOU CAN APPLY NOW AND GET THE PROCESS COMPLETED BEFORE THE START OF THE BUSY HOLIDAY SEASON. THE PLACE TO GO AGAIN IS WWW DOT SOCIAL SECURITY DOT GOV SLASH APPLY ONLINE. REMEMBER THAT YOU'RE ALWAYS FIRST IN LINE WHEN YOU GO ONLINE!

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Public Service Announcement**NOW'S THE TIME TO APPLY ONLINE****By David Vinokurov****Social Security District Manager in Trenton, NJ**

30 SECONDS

ANCR: PLANNING TO RETIRE IN EARLY 2011? THEN THE TIME TO APPLY FOR BENEFITS IS NOW. AND THE MOST CONVENIENT WAY IS TO APPLY ONLINE! AVOID THE TRAFFIC, FINDING A PLACE TO PARK, AND THE LINES. JUST LOG ON TO YOUR HOME OR OFFICE COMPUTER. IF YOU WANT YOUR MONTHLY PAYMENTS TO START IN JANUARY, YOU CAN APPLY NOW AND GET THE PROCESS COMPLETED BEFORE THE START OF THE BUSY HOLIDAY SEASON. VISIT WWW.DOT.SOCIALSECURITY.DOT.GOV/SLASH/APPLYONLINE.

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