# Social Security Indiana Newsletter

October 2011 Issue

# GEORGE TAKEI AND PATTY DUKE BOLDLY GO TO SOCIAL SECURITY'S WEBSITE



Are you ready to set course for retirement? Then follow the advice of entertainment icons George Takei and Patty Duke and Boldly Go to

www.socialsecurity.go v.

The two celebrities have teamed up in a new campaign to help Social Security promote its online services as an easy and secure way for people to apply for retirement, disability, Medicare, and so much more. Those ready to retire,

apply for disability

benefits, or delay retirement and apply only for Medicare, can do so from the comfort of their home or from any computer. And don't forget to sign up for direct deposit so you'll get your benefits at warp speed.

Already receiving Social Security benefits? Go online to let Social Security know about a change of address or phone number, start or change direct deposit, get a proof of income letter, or replace a lost Medicare card.

As Patty tells George, Social Security's website "is for everyone." Workers can get an online estimate of their future retirement benefits and use Social Security's planners to plan for a secure retirement and "Young people can help their grandparents with retiring online or getting extra help with their Medicare prescription drug costs." To which George concludes, "Everyone, of all ages, should go to www.socialsecurity.gov."

So Boldly Go to www.socialsecurity.gov. Like George, you may find yourself saying, "Oh my!" Then, in retirement, live long and prosper.

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### NOW'S THE TIME TO APPLY ONLINE FOR A NEW YEAR RETIREMENT

If you're planning on retiring sometime early in the new year, now is the time to apply for retirement benefits. The most convenient way to apply for Social Security benefits is online -- from the comfort of your home or office. Just go to <a href="https://www.socialsecurity.go">www.socialsecurity.go</a>

Our website will walk

v/applyonline.

you through the online retirement application process. We will tell you what information you will need to answer the questions on the application. Further, we will describe the documents you may need to present once you have submitted your application.

Before you start your application, we recommend you get an esti-

mate of your retirement benefit. This too, you can do on the Social Security website at:

www.socialsecurity.gov/estimator. The *Retirement Estimator* uses your personal employment history to estimate your retirement benefit. It also will help you to answer some of the questions on the retirement application.

You can use the online application to apply for Social Security retirement or spouses benefits if you:

- Are at least 61 years and 9 months old;
- Want to start your benefits in the next four months; and
- Live in the United States. Continued page 2



Continued: Before filing online for retirement, we suggest you have the following information on hand:

- Your date and place of birth and Social Security number;
- Your bank or financial institution's routing transit number and the account number, for direct deposit of your benefits;
- The amount of money earned last year and this year. If you are filing for benefits in the months of September through December, you also will need to estimate next year's earnings;
- The name and address of your employer(s) for this year and last year;

The beginning and ending dates of

any active U.S. military service you had before 1968;

- The name, Social Security number and date of birth or age of your current spouse and any former spouse. You also should know the dates and places of marriage and dates of divorce or death (if appropriate); and
- A copy of your *Social Security Statement.*

Even if you don't have all the information we need, you should go ahead and apply. We will contact you later if we need additional documentation.

Applying online means there is no need for you to go to a Social Security office or wait for a scheduled appointment with a Social Security representative. Besides, retiring online is so easy. You can apply in as little as 15 minutes.

So if you want to start the new year off as a retiree, or plan to start collecting benefits early in the new year, now's the time to take action. Don't delay; apply online today at <a href="https://www.socialsecurity.gov/applyonline">www.socialsecurity.gov/applyonline</a>.

### FAST MEDICARE COVERAGE EVEN WHEN YOU'RE NOT RETIRED

You've made your decision: although you're eligible to collect Social Security payments, you're going to keep working and delay receiving your retirement benefits.

But don't forget about Medicare.

Even if you decide to wait until after you are age 65 to apply for retirement benefits, most people should apply for Medicare coverage at age 65. If you'd like to begin your Medicare coverage, you should apply within four months of reaching age 65.

There's a fast, convenient, and simple way to apply online for Medicare in as little as 10 minutes

 even if you're not ready to receive retirement benefits. Just visit <u>www.socialsecurity.gov/</u> medicareonly.

At the website, you'll find more than just the online Medicare application. You'll also find information about Medicare, and have the opportunity to watch a short, fun video reuniting the cast of *The Patty Duke Show* to tell you about the ease and convenience of filing for Medicare online.

It's important to note that people who already receive Social Security retirement or disability benefits do not need to apply for Medicare; they will be automatically enrolled.

There is no additional charge for Medicare hospital insurance (Part A) since you already paid for it by working and paying Medicare tax. But there is a monthly premium for medical insurance (Part B). If you already have other health insurance when you become eligible for Medicare, you should consider whether you want to apply for the medical insurance. You may want to consult with an insurance specialist. To learn more about this and other Medicare considerations, read our online publication, Medicare, at www.socialsecurity.gov/ pubs/10043.html.



## **SPOUSES CAN APPLY ONLINE, TOO**

You probably already know that when it comes time to apply for retirement, you can do it online at <a href="https://www.socialsecurity.gov/applyonline">www.socialsecurity.gov/applyonline</a>. But did you know that spouses can apply online, too?

That's right. If you are a spouse applying for benefits based on your husband's or wife's record, you can do it online from the convenience of your own home. It's so easy!

Wonder whether you may qualify to apply for spouse's benefits? If you are a spouse who has not worked or who has worked for very low wages, you could be entitled to a benefit equal to as much as one-half of your retired spouse's full benefit. Even if you are divorced, you may be eligible for benefits based on the employment record of your former spouse.

To get benefits on your spouse's record, you must

be at least age 62 or have a qualifying child in your care — a child who is under age 16 or who receives Social Security disability benefits.

The amount of your spousal benefit depends on your age at retirement. If you begin receiving benefits before full retirement age, your benefits will be permanently reduced in most cases.

You also may be eligible for a retirement benefit based on your own earnings. If that benefit is higher than the spousal benefit, Social Security would pay you the higher benefit. We compare which of the two benefits would be more beneficial to you, and discuss the options you have.

If you have reached your full retirement age and are eligible for a spouse's benefit as well as your own retirement benefit, you may choose to receive the spouse's benefits only

in order to continue accruing delayed retirement credits on your own Social Security record. You may then file for benefits at a later date and receive a higher monthly benefit based on the effect of delayed retirement credits.

Remember that if you are a spouse who is taking care of a minor child (16 or under) or a child who is disabled and gets Social Security benefits on your or your spouse's record, you can receive a benefit, regardless of your retirement age.

Read more about Social Security Retirement Benefits at

www.socialsecurity.gov/pubs/10035.html.

Ready to apply for benefits right now? You can do it online at <a href="https://www.socialsecurity.gov/applyonline">www.socialsecurity.gov/applyonline</a>.



"If you are a spouse applying for benefits based on your husband's or wife's record, you can do it online from the convenience of your own home. It's so easy!"

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#### **ELECTRONIC PAYMENTS ARE A MUST**

For years, Social Security has stressed the convenience, secu-



rity, and safety of getting benefit payments

electronically. Soon, direct deposit (or Direct Express) will not only be the best way to receive Federal benefit payments — it will be the only way.

That's because the U.S. Department of the Treasury announced a new rule that will phase out paper checks for Federal benefit and non-tax payments by March 1, 2013.

Here is how the transition will work.

Anyone applying for Social
Security or Supplemental
Security Income (SSI)
benefits on or after May
1, 2011, will receive
their payments electronically, while those already
receiving paper checks
will need to switch to
electronic payments by
March 1, 2013.

Anyone already receiving

their benefit payments electronically will continue to receive their payment as usual on their payment day.

People receiving benefits have the option of direct deposit to a bank or credit union account (of their choice) or into a Direct Express Debit MasterCard card account (a Treasury-recommended prepaid card option). You can visit <a href="https://www.GoDirect.org">www.GoDirect.org</a> to learn more.

Social Security, SSI, Veterans
Affairs, Railroad Retirement Board, Office of Personnel Management benefits, and other non-tax
payments are included.

For most people getting monthly benefits, this won't really be a change; already 8 out of 10 beneficiaries receive payments electronically.

Why the push for electronic payments instead of paper checks received in the mail?

It's safer: no risk of checks being lost or stolen;

It's easy and reliable: no

need to wait for the mail or go to the bank to cash a check;

It saves taxpayers money: no cost for postage and paper and printing;

It saves you money: no checkcashing fees or bank fees; and

It's good for the environment: it saves paper and eliminates transportation costs.

If you still get your check in the mail, you don't need to wait for the new rule to go into effect to enjoy the benefits of electronic payments. Please visit <a href="https://www.godirect.org">www.godirect.org</a> today and begin getting your Social Security and SSI payments the safe, easy, inexpensive, and green way — electronically.



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Indiana.newsletter@ssa.gov