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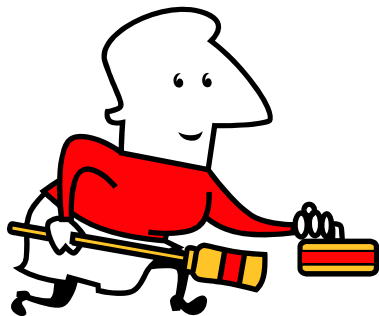
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# The Social Security Standard

## March Marches On

*Sharing some March reminders with you*



**T**ime goes by so quickly, it can be easy to forget important deadlines and even easier to let critical items fall to the nether regions of your to-do list. Whether you get to everything or not, time marches on — so we'd like to share some March reminders with you.

**Tax Time is right around the corner.** If you haven't filed your tax return yet, now is the time. But before you begin, you should make sure you have everything you need. For example, if you plan to claim your children or any other dependents on your tax return, you'll need to have a Social Security number for each individual. If you don't already

have a Social Security number for a dependant, you better get to it right away. Applications and evidence requirements are available online at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber).

**Request your 1099 online.** If you receive Social Security benefits and your total annual income is \$25,000 or more for an individual or \$32,000 or more for a couple, you may need to pay taxes on a portion of your Social Security benefits. If so, you'll need your SSA-1099, which shows the total amount of benefits received in the previous year. All 1099s were mailed by January 31, 2010. If you receive Social Security and have not yet received a 1099 for 2009, you can request a replacement online at [www.socialsecurity.gov/onlineservices](http://www.socialsecurity.gov/onlineservices).

**Easy as A, B, C.** If you're covered under Medicare Part A, but originally opted not to apply for Medicare Part B, now's the time to enroll in Part B. You'll have to act fast, because the general enrollment period ends

on March 31. Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay, some home health care, and hospice care. Part B helps pay for doctors' services and many other medical services and supplies not covered by hospital insurance. Learn more about Medicare by reading Social Security's publication on the subject at [www.socialsecurity.gov/pubs/10043.html](http://www.socialsecurity.gov/pubs/10043.html).

**A few minutes now can change your retirement for years.** If you're not already retired and receiving benefits, there's no better time than the present to visit Social Security's Retirement Estimator for an instant, personalized estimate of your future retirement benefits. Spend a few minutes trying out different scenarios to figure out what retirement options will work for you — and what plans you may want to make now to benefit you in the future. You can do it in minutes at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

We can't stop time from marching on, but taking some time out now to focus on these important reminders can save you a lot of time in the future. For more information about Social Security, visit us on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov).

## OUR MOST CONVENIENT OFFICE IS ONLINE

**Y**ou probably don't need anyone to tell you that times are tough for many people right now. The past year has seen a recession-driven increase in applications for Social Security retirement and disability benefit applications. These increases translate into busier offices and telephone lines.

So if you need information, or want to apply for benefits, visit the most conveniently located office Social Security has: our online office at [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can apply online for retirement, spouses, and disability benefits. There's no need to fight the traffic to visit an office or wait for an appointment. Our website makes it simple, allowing you to apply for retirement benefits in as little as 15 minutes.

If you're not certain you're ready to apply, we have online resources that can help you decide. Our *Retirement Estimator* will allow you to enter different scenarios to come up with the retirement plan best for you. You

can find it at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

A Disability Starter Kit makes it easy to prepare for your disability application. The kit explains the documentation and information you'll be required to share on the application, and includes checklists and worksheets to help take the mystery out of applying. You can find the Disability Starter Kit at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability) on the left-hand side of the page.

There are other things you can do online, such as applying for a replacement Medicare card, and requesting an SSA-1099 for tax purposes. You can learn about these and other online services at [www.socialsecurity.gov/online](http://www.socialsecurity.gov/online) services. When you are ready to apply for Social Security benefits, everything you need is at your fingertips. Just visit [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline).

## SOCIAL SECURITY WELCOMES YOUR IDEAS

In support of President Barack Obama's Transparency and Open Government initiative, Social Security has launched a new Open Government webpage. The new webpage serves as the portal for all agency activities that support the President's Transparency and Open Government initiative. It's open for the public at [www.socialsecurity.gov/open](http://www.socialsecurity.gov/open).

"Our new Open Government webpage gives Americans an opportunity to give us their ideas on how we can become a more open and transparent agency," said Michael J. Astrue, Commissioner of Social Security. "They will be able to post their ideas on transparency, participation, collaboration, and innovation that should be included in our Open Government Plan. I encourage everyone to visit our webpage and submit their ideas, read and discuss what has been posted, and vote on the ideas that have been submitted." Anyone is welcome to submit ideas. To send us yours, click on the link at the top right of the webpage that says, "Share your ideas on our open government plan." After agreeing to the terms of participation, the link will take you to a webpage that asks for ideas on how Social Security can:

- work better with others inside and outside the government;
- solicit feedback from the public;
- improve the availability and quality of information;
- be more innovative and efficient; and
- create an Open Government Plan.

Social Security's new Open Government webpage also provides easy access to important agency information such as the Agency Strategic Plan, Freedom of Information

Act Report, as well as program laws and regulations. The webpage includes links to the datasets that were recently published on [www.Data.gov](http://www.Data.gov). The agency will publish its Open Government Plan in April.

Join our “online open house” at

government employment, the amount of his or her Social Security benefits on your record may be reduced. For more information, take a look at the fact sheet, *Government Pension Offset Publication*

because your earnings are what we use to calculate your benefits. To estimate the total tax amounts we show on your Statement, we multiplied your reported earnings for each year that you worked by

## Questions & Answers

### Readers Write

#### GENERAL

**Q.** *My wife doesn't have enough work under Social Security to qualify for Social Security retirement benefits or Medicare. But I am fully insured and eligible. Can she qualify on my record?*

**A.** Yes. The question you've raised applies to husbands as well as wives. Even if your spouse has never worked under Social Security, she (or he) can, at full retirement age, receive a benefit equal to one-half of your full retirement amount. If your spouse will receive a pension for work not covered by Social Security such as

[www.socialsecurity.gov/pubs/10007.html](http://www.socialsecurity.gov/pubs/10007.html). Your wife is eligible for full spouses benefits at her full retirement age, or reduced spouses benefits as early as age 62, as long as you are already receiving benefits. For more information, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and select the “Retirement” tab.

**Q.** *I recently received my annual Social Security Statement in the mail, and I noticed my taxes are only “estimated”. How did you calculate the amount?*

**A.** The IRS collects your Social Security and Medicare taxes. At Social Security, we do not keep a record of those taxes; we record only your earnings

the tax rate for that year. We then added all the years together. If you had both wages and self-employment earnings in the same year, we estimated the taxes for that year as if the total amount was wages. If you had both Social Security earnings and government earnings that qualified for Medicare in the same year, we estimated the combined Medicare taxes you paid.

#### RETIREMENT

**Q.** *What is the earliest age I can begin receiving retirement benefits?*

**A.** The earliest age you can begin receiving Social Security retirement benefits is 62. If you decide to receive benefits

before your full retirement age, you will receive a reduced benefit. Keep in mind you will not be able to receive Medicare coverage until age 65, even if you decide to retire at an earlier age.

## HOTTEST TICKET IN TOWN

Millions of disabled and blind Americans receive monthly Social Security or Supplemental Security Income (SSI) payments. Some receive both. Most also have help in paying medical bills from Medicare or Medicaid.

Many of these individuals would prefer to be working. But taking that leap can be a challenge — especially with the risk of giving up much-needed medical insurance and sustaining disability cash payments.

If you're in that situation — you want to work but don't want to risk losing benefits — Social Security has just the ticket for you: the Ticket to Work program. The Ticket to Work program may be able to help you obtain vocational rehabilitation, training, job referrals, and other employment support services free of charge.

When you use your Ticket, you can get help finding a job, vocational rehabilitation or other assistance. These services are provided at no cost to you by employment networks, which are private organizations or government agencies that have

agreed to work with Social Security to provide employment services and other support to beneficiaries with disabilities and state vocational rehabilitation agencies. The Ticket to Work program gives you the opportunity to choose from a variety of employment networks. Interested in putting your Ticket to work? Learn more about Ticket to Work and how to get one by calling MAXIMUS, Inc., at 1-866-968-7842 (TTY, 1-866-833-2967). MAXIMUS is a private company working with Social Security. They can answer most of your questions about your Ticket and can give you the names, addresses, and telephone numbers of “employment networks” or the state vocational rehabilitation agency in your area. In addition to the Ticket to Work program, Social Security has work incentives that help serve as a bridge between disability benefits and financial independence. These work incentives include:

- Cash benefits while you work;
- Medicare or Medicaid while you work; and
- Help with any extra work expenses you may have as a result of your disability.

You can find more information about work incentives by visiting The Work Site at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).

## FAST FACTS ABOUT SOCIAL SECURITY

When you think of Social Security, you probably think about a monthly payment for retired and disabled workers. But Social Security has a rich history full of interesting facts. The program has been around for almost 75 years, so there has been ample time to put together a list of fun facts and figures. Here are a few.

Social Security paid benefits to about 55.8 million people in 2008. Fifty-six percent of adult beneficiaries were women. Here is some trivia about wages over the past few years. In 2007, the average annual wage was \$40,405. In 2008, it went up to \$41,679 (estimated). And in 2009, the average wage was \$42,041 (estimated). Looking at the average wages, it's plain to see how easy it is to reach your full Social Security credit each year. For example, in 2009, a wage-earner needed to earn and pay taxes on \$4,360 of wages to earn the full four credits of Social Security coverage for the year. When you retire, you'll fully appreciate just how useful Social Security can be. In 2007, 88 percent of married couples and 86 percent of single people aged 65 or older received Social Security benefits. Social Security was the major source of income (providing at least 50 percent of total income) for 53 percent of aged beneficiary couples and 73 percent of aged single beneficiaries. Social Security made up 90 percent or more of income for 21 percent of aged beneficiary couples and 44 percent of aged single

beneficiaries. New benefits were approved for about 5.1 million people in 2008. Of these new beneficiaries, 44 percent were retired workers and 17 percent were disabled workers. The remaining 39 percent were survivors or the spouses and children of retired or disabled workers.