

Monthly Information Package

November 2024

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Social Security Column

HAPPY THANKSGIVING FROM SOCIAL SECURITY



Thanksgiving is a time to reflect on our blessings and to share memories with our loved ones. During this holiday season and throughout life's journey, we are here to help provide you and your family with services, benefits, and information about our programs.

Social Security is more than just a retirement program. We provide services that assist many families across this country. We are there for joyous moments like the birth of your child and issuing their first Social Security card. We are there during times of hardship and tragedy to provide disability and survivor benefits. And we're there to help you celebrate your retirement, too.

We're here to serve you online, by phone, and in person at a local Social Security office. You can learn more about our many services at www.ssa.gov.

Please share this information with those who need it. Happy Thanksgiving!

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Social Security Column

VETERANS AND ACTIVE-DUTY MILITARY MEMBERS: SOCIAL SECURITY HAS YOUR BACK!



Veterans Day is on Monday, November 11, 2024. We honor all veterans who served our country and risked their lives to protect us.

If you know a veteran, please let them know about our Military and Veterans webpage at www.ssa.gov/people/veterans.

On that page, we have information about Social Security Disability Insurance (SSDI) benefits for veterans, including:

- How SSDI benefits are different from benefits available through the Department of Veterans Affairs and require a separate application.
- How we expedite the processing of Social Security disability claims for service members.
- Answers to questions asked about Social Security.

Some active-duty military service members are unable to work due to a disabling condition but continue to receive pay while in a hospital or on medical leave. They should consider applying for SSDI. Active-duty status and receipt of military pay doesn't necessarily prevent payment of SSDI benefits.

Our Military and Veterans webpage is easy to share on social media and with your friends and family. Please consider passing this information along to someone who may need it.

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Social Security Column

WHY IT'S IMPORTANT TO CHECK YOUR EARNINGS HISTORY



It may have been years or even decades since you thought about how much you earned at your first job. Did you know that you can find out how much you made that first year? Or any year you worked and paid Social Security taxes? Your earnings history is a record of your progress toward your future Social Security benefits. We track your earnings so we can pay you the benefits you've earned over your lifetime. That is why it's so important for you to review your earnings record.

Even though it's your employer's responsibility to provide accurate earnings information, you should review your earnings history and let us know if there are any errors or omissions. Otherwise, your future Social Security benefits could be lower than you should receive. It's important to identify and report errors as soon as possible. If too much time passes, it could be hard for you to get older tax documents. Also, some employers may no longer exist or be able to provide past payroll information.

The best way to verify your earnings record is to visit www.ssa.gov/myaccount and create or sign in to your personal *my* Social Security account. You should review your earnings carefully

every year and confirm them using your own records, such as W-2 forms and tax returns. Keep in mind that earnings from this year and last year may not be listed yet. When you have a personal [my Social Security](#) account, we send you an email once a year, 3 months before your birthday, to remind you to check your earnings and to get future benefit estimates.

If your Social Security earnings record is incorrect and does not match your personal records, you may be able to submit a correction request online using your personal [my Social Security](#) at www.ssa.gov/myaccount. If that feature is available in your personal [my Social Security](#) account, you can use the online process to correct missing earnings, inaccurate earnings from a valid employer, or earnings from an employer you did not work for. You'll need to provide:

- Your address if we need to contact you about your request.
- Details about your correct earnings and employer.
- Evidence or proof of correct earnings, if available.

You can electronically upload your proof (W-2, W-2C, tax return, wage stub, pay slip, etc.) in a JPG or PDF format. After you successfully submit your evidence, you can print or save a receipt.

Earnings corrections cannot be processed online if they are for:

- The current or prior year, which may not be recorded yet.
- Self-employment.
- Railroad Board.
- Certain years before 1978.

Also, you cannot submit an earnings correction online if you:

- Receive Social Security benefits, Supplemental Security Income (SSI), or Medicare.

- Have applied for Social Security benefits or SSI.

If you cannot correct your earnings online, call us at 1-800-772-1213 (TTY 1-800-325-0778), Monday to Friday, 8:00 a.m. to 7:00 p.m. to request a correction.

Start a conversation today. Ask a family member or friend about their first job and let them know they can find out what they earned that year!

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Social Security Column

SOCIAL SECURITY CAN HELP YOU START OR RETURN TO WORK



If you receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits and want to start or return to work, we can help.

Ticket to Work (Ticket) is a program that supports career development for SSDI beneficiaries and SSI recipients who want to work and achieve financial independence. The Ticket program is free and voluntary. Learn more about the Ticket program at www.ssa.gov/work or call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET. Our blog article *Celebrate the ADA and Ticket to Work During Disability Pride Month* at blog.ssa.gov/celebrate-the-ada-and-ticket-to-work-during-disability-pride-month, also provides additional information on the Ticket program.

The Plan for Achieving Self-Support (PASS) program also helps people with disabilities start or return to work. A PASS allows you to set aside resources and income other than your SSI for a specified period. With a PASS you can pursue a work goal that will reduce or eliminate your

need for SSI or SSDI benefits. We can refer you to a vocational rehabilitation counselor who can help you figure out your work goal. You can also set up a plan to cover the costs of vocational services (including testing and business planning).

The PASS must be in writing, and we must approve the plan. You can access the application at www.ssa.gov/forms/ssa-545.html. Or contact your local [PASS Cadre](#) or [local Social Security office](#) for the Form SSA-545-BK. You can get help writing your plan from Ticket service providers, vocational counselors, relatives, and representatives.

For more information about the PASS program, read *Working While Disabled—A Guide to Plan to Achieve Self-Support* at www.ssa.gov/pubs/EN-05-11017.pdf or the *Red Book —A Guide to Work Incentives* at www.ssa.gov/redbook.

A job isn't just a source of income — it can be a vehicle to independence or a step to fulfilling your dreams. Let our Ticket to Work or PASS programs help you achieve your goals.

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Social Security Column

WILL REMARRYING AFFECT MY SOCIAL SECURITY BENEFITS?



Are you getting remarried? If so, we can help you with Social Security related questions regarding your remarriage.

You may be wondering how your new marriage affects your Social Security benefits now or in the future. Remarrying may affect your benefits if you receive (or expect to receive) any of the following:

1. **Supplemental Security Income (SSI) payments** – Your SSI eligibility and payment amount may change (or stop) due to your new spouse’s income and resources.
2. **Surviving spouse or divorced surviving spouse benefits** –

- **If you remarry before age 50** – You won't be eligible for survivors or disability benefits as a surviving spouse unless your later marriage ends by divorce or annulment.
 - **If you remarry between the ages of 50 and 59** – You may be able to get benefits as a disabled surviving spouse (or disabled surviving divorced spouse) if you were disabled and unable to work when you remarried and your remarriage occurred after age 50. If you remarry before you reach age 60 and that marriage ends, you may be able to get benefits on your previous deceased spouse's record.
 - **If you remarry after age 60** – You may be eligible for survivors benefits on your deceased spouse's record or benefits on your new spouse's record.
3. **Divorced spouse's benefits** – Generally, if you remarry, benefits paid to you on your former spouse's record stop. You should report your new marriage to us to avoid being overpaid.
4. **Children's benefits (under age 18 or full-time student ages 18 or 19)** – Under certain circumstances, we may be able to make payments to stepchildren of a worker who receives retirement or disability benefits.

To learn more about how your new marriage will affect your Social Security benefits now or in the future, read our blog post *Will Remarrying Affect My Social Security Benefits* at blog.ssa.gov/will-remarrying-affect-my-social-security-benefits.

Please share this with family and friends – and post it on social media.

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