

Monthly Information Package

August 2024

Columns & Features

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Social Security Column

ACCESSING YOUR PERSONAL MY SOCIAL SECURITY ACCOUNT



For over 10 years, *my Social Security* has helped many people access our programs and services online. Soon, we will change the way you sign in to all our online services — including *my Social Security*. You will no longer be able to sign in to your personal *my Social Security* account using your username and password. Instead, you'll need to use one of our credential service providers, Login.gov or ID.me. If you already have a Login.gov or ID.me account, and can sign in to our online services, please continue using that account.

If you only have a Social Security username, our screens will guide you through the process to transition your account to Login.gov. Login.gov provides enhanced online security, helps protect you from identity theft, and allows you to create an account that can be used across other agencies. It will only take a few minutes to create a new Login.gov account.

How to transition your Social Security username account to Login.gov

To transition your account, please go to www.ssa.gov/myaccount and select 'Sign In'. On the next page, select 'Sign in with Social Security Username'. After you successfully sign in with your Social Security username and password you will receive a prompt to create an account with Login.gov. You will then be taken to the Login.gov website.

Once you successfully link your Social Security username with your new Login.gov account, you will see a confirmation screen. You can start using your new Login.gov account to access our online services immediately. You will no longer be able to sign in with your personal *my Social Security* account using your Social Security username. Login.gov has 24/7 customer support through phone and chat at www.login.gov/help to help you set up an account, if needed.

If you're not receiving benefits, you can use your personal *my Social Security* account to:

- Request a replacement Social Security card.
- Get estimates for future benefits.
- Get your *Social Security Statement* instantly.
- Get proof that you do not receive benefits.
- Check your application status.

If you're receiving benefits, you can use your personal *my Social Security* account to:

- Request a replacement Social Security card.
- Get an instant benefit verification letter.
- Start or change your direct deposit. (Social Security beneficiaries only)
- Change your address. (Social Security beneficiaries only)
- Get a replacement SSA-1099 or SSA-1042S instantly for tax season.
- Opt out of mailed notices for those available online.

For more information, please read our publication *my Social Security: How to Create an Online Account* at www.ssa.gov/pubs/EN-05-10540.pdf. Please share this information with your loved ones.

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Social Security Column

UNDERSTANDING THE NEED FOR A REPRESENTATIVE PAYEE



You may know someone who gets a monthly Social Security benefit or Supplemental Security Income (SSI) payment and who also needs help managing their money. We can appoint a person or an organization to act as a “representative payee” responsible for receiving and managing a person’s Social Security benefits or SSI payments.

When we assign a representative payee, we select someone who knows the beneficiary’s needs and can make decisions about how to best use their benefits for their care and well-being. An application is required, and an in-person interview may be needed. You can call us at 1-800-772-1213 to schedule an appointment.

Most representative payees are responsible for completing an annual form to account for the benefit payments they receive and manage. They must complete this form and return it to Social Security by mail or, if they have a personal [my Social Security](#) account, they can file it online using the Representative Payee portal. Account holders can also get a benefit verification letter and manage direct deposit and wage reporting for their beneficiaries. Learn more about the portal at www.ssa.gov/myaccount/rep-payee.

You also have the option to identify up to 3 people to serve as your future representative payee and help manage your benefits, if the need arises. We call this Advance Designation. We offer Advance Designation to capable adults and emancipated minors who are applying for or already receiving Social Security benefits, SSI, or Special Veterans Benefits. With Advance Designation, you and your family can enjoy peace of mind knowing someone you trust may be appointed to manage your benefits. Find more information about:

- Advance Designation at www.ssa.gov/payee/advance_designation.
- Representative Payees at www.ssa.gov/payee.
- Publications about representative payees at www.ssa.gov/payee/newpubs.

If you know someone who needs help managing their monthly benefits, please consider becoming a representative payee. You can also help by sharing this information with friends and family.

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Social Security Column

ELIGIBILITY FOR SOCIAL SECURITY SPOUSE'S BENEFITS



Social Security helps you secure today and tomorrow with financial benefits, information, and tools that support you through life's journey. If you don't have enough Social Security credits to get benefits on your own record, you may be able to receive benefits as a spouse. Your spouse must be receiving benefits for you to get benefits on their record. If your spouse does not receive retirement or disability, you'll have to wait to apply on your spouse's record.

In addition, to be eligible for spouse's benefits, you must be one of the following:

- 62 years of age or older.
- Any age if you have a child who is younger than 16 in your care or has a disability and is entitled to benefits on your spouse's record.

If you wait until you reach full retirement age to receive benefits, you'll receive your full spouse's benefit amount, which is up to one-half the amount your spouse receives. You'll also

get your full spouse's benefit if you are under full retirement age, but care for a child and one of the following applies:

- The child is younger than age 16.
- The child has a disability and is entitled to benefits on your spouse's record.

If you receive retirement on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own benefit, you will get a combination of benefits that equals the higher spouse's benefit.

Consider this example: Sandy is eligible for a monthly retirement benefit of \$1,000 and a spouse's benefit of \$1,250. If she waits for Social Security until her full retirement age, she will receive her own \$1,000 retirement benefit. We will add \$250 from her spouse's benefit, for a total of \$1,250 a month. Sandy only gets an additional spouse's benefit because her own benefit is less than half her spouse's full retirement age benefit.

Want to apply for either your retirement or your spouse's benefits or both? Are you at least 61 years and 9 months old? If you answer yes to both, visit www.ssa.gov/benefits/retirement to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse's record. For more information, please visit our website at www.ssa.gov/planners/retire/divspouse.html.

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Social Security Column

SUPPLEMENTAL SECURITY INCOME FOR CHILDREN WITH DISABILITIES



Did you know that Social Security’s Supplemental Security Income (SSI) program provides cash payments to children with disabilities whose families have limited income and resources?

A child must meet all of the following disability requirements to be considered medically eligible for SSI:

- The child, if not blind, generally must not be working or earning more than \$1,550 a month in 2024.
- If the child is blind, they must not be working or earning more than \$2,590 in 2024. The earning amounts usually change every year to keep up with inflation.

The child must have a medical condition(s), that result in “marked and severe functional limitations.” This means that the condition(s) must very seriously limit the child’s activities. The child’s condition(s) must be expected to last for at least a year or result in death.

Some teens may have part-time jobs or be involved in work programs, which may affect their eligibility for SSI. In addition, if an unmarried child under age 18 is living at home with one or

both parents, we will consider some of the parents' income as the child's income. We make allowances for the parents and their other children living in the home when we consider the parents' income. You can learn more about children's benefits in our publication, Benefits for Children with Disabilities at www.ssa.gov/pubs/EN-05-10026.pdf.

We also help children – and adults – through our Compassionate Allowances program. Compassionate Allowances are a way to quickly identify conditions that, by definition, meet our standard for disability benefits. You can read the list of conditions at www.ssa.gov/compassionateallowances/conditions.htm. Compassionate Allowances can help reduce the time it takes for us to make a disability determination for applicants with the most serious disabilities. Thousands of children receive benefits because they have a condition on this list, but children with conditions not on this list can still qualify for SSI.

If you are or know a parent, guardian, caregiver, or representative of a child who may be eligible for SSI, visit our Disability Benefits webpage - Apply for a Child (Under Age 18) at www.ssa.gov/ssi to learn more.

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Social Security Column

SOCIAL SECURITY SUPPORTS RURAL COMMUNITIES



Social Security touches the lives of nearly every American. Millions count on us — retirees, people no longer able to work due to disability, dependents, and survivors. As a member of the Rural Partners Network, we want to continue reaching out to rural communities.

We make it easy for you to access our programs and services. Our website offers a convenient way to apply online for benefits. Visit www.ssa.gov/applyonline to learn how to apply for:

- **Retirement or Spouse’s Benefits** – You must be at least 61 years and 9 months and want your benefits to start in no more than 4 months.
- **Disability Benefits** – Our disability program pays benefits to workers who are insured and certain family members. This means that they worked long enough – and recently enough – and paid Social Security taxes on their earnings.
- **Supplemental Security Income (SSI)** – SSI provides monthly payments to adults and children with a disability or blindness, or people 65 or older, who have low income and resources. After you begin your application online, we will review the information you submit and contact you by mail or phone if we have questions.

- **Medicare** – Medicare is a federal health insurance program for people who are 65 or older or have a disability or end-stage renal disease. If you are not receiving Social Security benefits and not covered under an employer group health plan, you may want to consider applying for Medicare 3 months before turning age 65.
- **Extra Help with Medicare Prescription Drug Costs** – *Extra Help* assists with monthly premiums, annual deductibles, and co-payments related to Medicare prescription drug coverage for people with limited income and resources. Apply at www.ssa.gov/extrahelp.

Rural community leaders should encourage others to sign up for a personal *my Social Security* account at www.ssa.gov/myaccount. With a personal *my Social Security* account, they can request a replacement Social Security card, verify earnings, get future benefit estimates, and obtain benefit verification letters.

If they are not able to use our online services, they can speak with a representative by calling our National toll-free number at 1-800-772-1213, Monday through Friday, 8:00 a.m. to 7:00 p.m. If an office visit is required, we can make an appointment.

In addition, our automated phone services are available 24 hours a day, so they may not need to wait for a representative. Learn more at www.ssa.gov/agency/contact/phone.html.

We remain committed to helping maintain the well-being of the people we serve—including those in rural areas. Please share this information with others in your local community.

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