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Social Security Column

SLAM THE SCAM: HOW TO SPOT GOVERNMENT IMPOSTERS



Do you know how to spot a government imposter scam? We continue to raise public awareness about Social Security-related and other government imposter scams during the fifth annual “Slam the Scam” Day on March 7, 2024. Knowing how to identify potential scammers will help safeguard your personal information.

There are common elements to many scams. Scammers often take advantage of fears and threaten you with arrest or legal action. Scammers also pretend to be Social Security or other government employees and claim there’s a problem with your Social Security number (SSN) or your benefits. They may even claim your SSN is linked to a crime.

When you suspect you’ve been contacted by a scammer:

- Hang up right away or ignore the message.
- Never provide personal information, money, or gift cards.
- Report the scam immediately to our Office of the Inspector General (OIG) at oig.ssa.gov/scam-awareness/report-the-scam.

If you owe money to Social Security, we'll mail you a letter with payment options and appeal information. We only accept payments electronically through Pay.gov, Online Bill Pay, or by check or money order.

We will never:

- Threaten you with arrest or legal action because you don't agree to pay us money immediately.
- Promise a benefit increase in exchange for money.
- Ask you to send us gift cards, prepaid debit cards, wire transfers, internet currency, cryptocurrency, or cash through the U.S. mail.

Scammers continue to evolve and find new ways to steal your money and personal information. Please stay vigilant and help raise awareness about Social Security-related and other government imposter scams. For more information, please visit www.ssa.gov/scam.

Tell your friends and family about government imposter scams. Let them know they don't have to be embarrassed to report if they shared personal financial information or suffered a financial loss. The important thing is to report the scam right away.

Together, we can "Slam the Scam!"

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Social Security Column

SOCIAL SECURITY CELEBRATES WOMEN'S HISTORY MONTH



March is Women's History Month — a time to focus not just on the past, but also on the challenges women continue to face in the 21st century. At Social Security, we provide vital benefits and financial protection for women.

Nearly 55% of people receiving Social Security benefits are women. Today, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history.

Women have longer average life expectancies and tend to live more years in retirement than men. This means women have a greater chance of exhausting other sources of income while their Social Security benefit continues for life. It's important for women to plan early and wisely for retirement.

Our online booklet, *Social Security: What Every Woman Should Know* at www.ssa.gov/pubs/EN-05-10127.pdf, provides detailed information about how life events can affect a woman's Social Security retirement benefits. These events may include marriage, death of a spouse, divorce, self-employment, and other life or career changes.

A worker's earnings history will determine their future benefits, so we encourage all workers to verify that the information in their record is correct. You can create a personal *my Social Security* account at www.ssa.gov/myaccount to review your full earnings history. You can also view your *Social Security Statement* using your personal account to get estimates of future benefits and other important planning information.

If you find an error in your earnings record, it is important to get it corrected so you receive the benefits you earned. Our publication, *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf, provides you with details on how to make a correction.

Learn more about how Social Security benefits women at www.ssa.gov/people/women. Please share this information with your loved ones.

Social Security Column

STAY HEALTHY AND INDEPENDENT WITH THE SENIOR NUTRITION PROGRAM



Are you eligible for Social Security retirement benefits or already receiving them? Did you know that you can also receive healthy meals and other nutrition services through the National Senior Nutrition Program? Local meal programs in communities across the country are waiting to serve you.

As we age, we have different needs, different ways we take care of our health, and different nutrients we need to get from our food. But we don't always have enough healthy food or the desire to prepare or eat a meal. Whether you need more food, healthier food, someone to share a meal with, or just want to learn about good eating habits, a meal program can help.

Every day, senior nutrition programs serve almost one million meals to people age 60 and older. With home-delivered and group meal options, you can get the food you need in a way that works best for you. Senior nutrition programs can:

- Help you avoid missed meals – and save time and money with less shopping and cooking.

- Offer opportunities to connect and socialize, which can help improve your mental and physical health.
- Teach you how to create a healthy eating plan. You can learn about healthy food recommendations based on your age, unique needs, and preferences.
- Connect you with other resources like transportation or homemaker services. This helps you stay connected and engaged in your community.

It's no surprise that 9 out of 10 participants would recommend a senior nutrition program to a friend. Find a senior nutrition program in your area and help us spread the word by sharing it with your loved ones, neighbors, and community. Visit eldercare.acl.gov/Public/Index.aspx for more information.

The Senior Nutrition Program is administered by the Administration for Community Living, part of the U.S. Department of Health and Human Services.

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Social Security Column

MAKING THE MOST OF AMERICA SAVES WEEK 2024



America Saves Week, which runs from April 8 to 12 this year, is an excellent opportunity for organizations to promote good financial habits and for people to assess their own saving status. This year's theme is *"Saving for What Matters Most."*

Planning and saving are key to a successful retirement. The earlier you start saving for retirement, the better off you will be. People with a plan are twice as likely to save successfully. Set a goal, make a plan, and save automatically. During America Saves Week, we encourage you to pledge to start saving – or save more. For suggestions, check out americasavesweek.org.

Also, please visit our website for more useful information on ways to help you plan for your retirement at www.ssa.gov/retirement.

You are never too young to begin saving. Younger workers may think they have time to put off saving for their future, but the sooner they begin, the more their money can grow. Visit and share our website for young workers at www.ssa.gov/people/earlycareer where they will find resources that can help them secure today and tomorrow.

For more information on America Saves Week, visit americasavesweek.org.

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Social Security Column

HOW WE PROTECT YOU FROM MISLEADING ADVERTISING AND COMMUNICATIONS



Social Security works with the Office of the Inspector General (OIG) to protect you from scams that use Social Security as bait. **Section 1140 of the *Social Security Act*** allows OIG to impose severe penalties against anyone who engages in misleading Social Security-related advertising or imposter communications.

For example, the OIG may impose a penalty against anyone who:

- Mails misleading solicitations that appear to be from or authorized by Social Security.
- Operates an imposter website or social media account designed to look like it belongs to or is authorized by Social Security.
- Sends emails or text messages or makes telephone calls claiming to be from Social Security.
- Sells Social Security's free forms, applications, and publications without our written approval.
- Charges a fee for a service that Social Security provides free of charge without providing a clearly visible notice that Social Security provides the service for free.

If you receive a suspicious Social Security-related advertisement or imposter communication, please let us know immediately. We encourage you to report potential scams to the OIG at oig.ssa.gov. You can also send an email to OIG.1140@ssa.gov.

Please try to capture as much information about the communication as you can. Here's what you can do:

- For suspicious websites or social media accounts, take a screenshot of the webpage. Note the website address or social media link – and how you came across it.
- For emails and text messages, capture the entire message and any message links.
- For U.S. mail, retain the complete communication, including the outside envelope and all inserts.
- For telephone calls, note the caller identification phone number and any company name or callback number that the caller or recorded message provides.

This information will help OIG locate the source of the suspicious communication. You can review Section 1140 at www.ssa.gov/OP_Home/ssact/title11/1140.htm. You can also check out our publication, *What You Need to Know About Misleading Advertising*, at www.ssa.gov/pubs/EN-05-10005.pdf.

Please share this information with friends and family and help us spread the word on social media!

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