

QUESTIONS AND ANSWERS

GENERAL

Question:

How do I update or correct the name on my Social Security card?

Answer:

To update or correct the name on your Social Security card:

- Complete an *Application for A Social Security Card* (Form SS-5), available at www.socialsecurity.gov/online/ss-5.pdf;
- Show us original documents proving your legal name change, identity, and U.S. citizenship (if you have not already established your citizenship with us), or immigration status if you are not a U.S. citizen; and
- Take or mail your completed application and original documents to your local Social Security office. Note that we must see originals and cannot use photocopies. We will return any original document you mail to us.

Learn more at www.socialsecurity.gov.

Question:

How do I report a lost Social Security card?

Answer:

You do not have to report a lost Social Security card. In fact, reporting a lost or stolen card to Social Security will not prevent misuse of your Social Security number. You should let us know if someone is using your number to work (call 1-800-772-1213; TTY 1-800-325-0778).

If you think someone is using your number, there are several other actions you should take:

- Contact the Federal Trade Commission online at www.ftc.gov/bcdp/edu/microsites/idtheft or call 1-877-ID-THEFT (1-877-438-4338);

- File an online complaint with the Internet Crime Complaint Center at www.ic3.gov;
- Contact the IRS Identity Protection Specialized Unit by calling 1-800-908-4490, Monday – Friday, 8 a.m. – 8 p.m.; and
- Monitor your credit report.

RETIREMENT

Question:

I work in retirement. How much can I earn and still collect full Social Security retirement benefits?

Answer:

Social Security uses the formulas below, depending on your age, to determine how much you can earn before we must reduce your benefit:

- **If you are younger than full retirement age:** \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2011, that limit is \$14,160.
- **In the year you reach your full retirement age:** \$1 in benefits will be deducted for each \$3 you earn above a different limit, but we count only earnings before the month you reach full retirement age. For 2011, this limit is \$37,680.
- **Starting with the month you reach full retirement age:** you will get your benefits with no limit on your earnings.

Find out your full retirement age at www.socialsecurity.gov/pubs/ageincrease.htm.

Question:

Do I have to pay income tax on my Social Security benefits?

Answer:

It depends. Fewer than one-third of our current beneficiaries pay income taxes on their benefits. You will have to pay Federal income taxes on your benefits if you file an individual Federal income tax return and your total income is more than \$25,000. If you file a joint return, you will

have to pay income taxes if you and your spouse have total income of more than \$32,000.

For more information, call the Internal Revenue Service (IRS) toll-free at 1-800-829-3676 and ask for IRS Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*, www.irs.gov/publications/p915/index.html. People who are deaf or hard of hearing may call the IRS toll-free number, 1-800-829-4059.

DISABILITY

Question:

I am receiving Social Security disability benefits. Will my benefits be affected if I work and earn money?

Answer:

We offer work incentives that can help you keep your benefits while you test your ability to work. For example, there is a trial work period during which you can receive full benefits regardless of how much you earn, as long as you report your work activity and continue to have a disabling impairment.

For more information about work incentives, we recommend that you read *Working While Disabled—How We Can Help*. You'll find it online at www.socialsecurity.gov/pubs/10095.html.

Question:

Is there a time limit on Social Security disability benefits?

Answer:

Your disability benefits will continue as long as your medical condition has not improved and you cannot work. We will review your case at regular intervals to make sure you are still disabled. If you are still receiving disability benefits when you reach full retirement age, we will convert those benefits to retirement benefits.

SUPPLEMENTAL SECURITY INCOME

Question:

How much will I receive if I qualify for Supplemental Security Income (SSI) benefits?

Answer:

The amount of your SSI benefit depends on where you live and how much income you have. The maximum SSI payment varies nationwide. The maximum Federal SSI payment for an eligible individual is \$674 a month and \$1,011 a month for an eligible couple. However, many States add money to the basic payment. For more information, go to www.socialsecurity.gov/ssi.

Question:

My child is disabled. Can she qualify for Supplemental Security Income?

Answer:

SSI makes monthly payments to people with limited income and resources who are 65 or older, or blind, or disabled. Your child younger than age 18 can qualify if he or she meets Social Security's definition of disability for children, and if his or her income and resources fall within the eligibility limits. We also consider the income and resources of family members living in the child's household. For more information, call 1-800-772-1213 (TTY 1-800-325-0778) or visit www.socialsecurity.gov/pubs/10026.html.

MEDICARE

Question:

What are the four parts of Medicare?

Answer:

There are four parts to Medicare.

- Hospital insurance (Part A) helps pay hospital bills and some follow-up care. The taxes you paid while you were working financed this coverage, so, for most people, it's premium free.
- Medical insurance (Part B) helps pay doctors' bills and other services. You must pay a monthly premium for Medicare Part B and you have the option to refuse this coverage.
- Medicare Advantage (Part C) plans generally cover many of the same benefits a Medigap policy would cover, such as extra days in the hospital after you have used the number of days Medicare covers. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C. There might be additional premiums required for some plans; and
- Prescription drug coverage (Part D) helps pay for medications doctors prescribe for treatment. Anyone who has Medicare hospital insurance (Part A), medical insurance (Part B), or a Medicare Advantage plan (Part C) is eligible for prescription drug coverage (Part D). Joining a Medicare prescription drug plan is voluntary and you pay an additional monthly premium for the coverage.

###