

QUESTIONS AND ANSWERS

GENERAL

Question:

How do I change my citizenship status on Social Security's records?

Answer:

To change your citizenship status shown in Social Security records:

- Complete an application for a Social Security card (Form SS-5), which you can find online at www.socialsecurity.gov/online/ss-5.html; and
- Locate documents proving your:
 - New or revised citizenship status (Only certain documents can be accepted as proof of citizenship. These include your U.S. passport, a Certificate of Naturalization, or a Certificate of Citizenship. If you are not a U.S. citizen, Social Security will ask to see your current immigration documents);
 - Age; and
 - Identity.

Then, take (or mail) your completed application and documents to your local Social Security office or card center.

All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. For more information, visit www.socialsecurity.gov.

RETIREMENT

Question:

My husband and I are both entitled to our own Social Security benefits. Will our combined benefits be reduced because we are married?

Answer:

No. When each member of a married couple works in employment covered under Social Security and both meet all other eligibility requirements to receive retirement benefits, lifetime earnings are calculated independently to determine the benefit amounts. Therefore, each spouse

receives a monthly benefit amount based on his or her own earnings. If one member of the couple earned low wages or did not earn enough Social Security credits (40) to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse. To learn more about retirement, visit www.socialsecurity.gov/retirement.

Question:

I just got back from an overseas military deployment and I want to plan ahead for my retirement. How will my military retirement affect my Social Security benefits?

Answer:

Your military retirement won't affect your Social Security benefits at all. You can get both. Generally, there is no offset of Social Security benefits because of your military retirement. You will get full Social Security benefits based on your earnings. However your Social Security benefit might be reduced if you also receive a government pension based on a job in which you did not pay Social Security taxes. You can find more information in the publication *Military Service and Social Security* at www.socialsecurity.gov/pubs/10017.html. Or call us at 1-800-772-1213 (TTY 1-800-325-0778).

SUPPLEMENTAL SECURITY INCOME

Question:

Can I receive Social Security benefits and Supplemental Security Income (SSI) benefits at the same time?

Answer:

You may be able to receive SSI in addition to monthly Social Security benefits if your Social Security benefit is low enough for you to qualify for SSI. Whether you can get SSI depends on your income and resources (the things you own). If you have low income and few resources, you may be able to supplement your Social Security benefit with an SSI payment. You can find out more about SSI by going to www.socialsecurity.gov and selecting the "SSI" banner at the top of the page.

Question:

What are the limits on what I can own to be eligible for Supplemental Security Income (SSI)?
Can I have money in the bank, a car, and a furnished house?

Answer:

We count real estate, bank accounts, cash, stocks, and bonds toward the resource limits on what you can own. You may be able to get SSI if your resources are worth no more than \$2,000. A couple may be able to get SSI if they have resources worth no more than \$3,000. Keep in mind that we usually don't count the house you live in, personal items such as furniture and clothing, or the car you drive towards that resource amount. You can find out more about SSI by going to www.socialsecurity.gov and selecting the "SSI" banner at the top of the page.

*DISABILITY***Question:**

How do I apply for Social Security disability benefits?

Answer:

There are two ways that you can apply for disability benefits. You can:

1. Apply Online at www.socialsecurity.gov; or
2. Call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), to make an appointment to file a disability claim at your local Social Security office or to set up an appointment for someone to take your claim over the telephone.

If you are applying online, a Disability Starter Kit is available at www.socialsecurity.gov/disability. The kit will help you get ready for your disability claim interview. If you schedule an appointment, a Disability Starter Kit will be mailed to you.

Question:

My doctor said he thinks I'm disabled. Who decides if I meet the requirements for Social Security disability benefits?

Answer:

We first will review your application to make sure you meet some basic requirements for Social Security disability benefits, such as whether you worked enough years to qualify. Then we will send your application to the disability determination services office in your state, often called the

“DDS” or “state agency” to determine whether you meet the legal definition of disabled. Your state agency completes the disability decision for us. Doctors and disability specialists in the state agency ask your doctors for information about your condition. They consider all the facts in your case. They use the medical evidence from your doctors and hospitals, clinics, or institutions where you have been treated and all other information.

The state agency staff may need more medical information before they can decide if you are disabled. If more information is not available from your current medical sources, the state agency may ask you to go for a special examination. The preference is to ask your own doctor, but sometimes the exam may have to be done by someone else. Social Security will pay for the exam and for some of the related travel costs. Learn more about disability benefits at www.socialsecurity.gov/disability.

MEDICARE

Question:

Who can get *Extra Help* with Medicare prescription drug coverage?

Answer:

Anyone who has Medicare can get Medicare Part D prescription drug coverage. Joining a Medicare prescription drug plan is voluntary, and you pay an additional monthly premium for the coverage. People with higher incomes might pay a higher premium.

If you have limited income and resources, you may be eligible for *Extra Help* to pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. To qualify for *Extra Help*, you must reside in one of the 50 states or the District of Columbia. Your resources must be limited to \$13,070 for an individual or \$26,120 for a married couple living together. (Resources include such things as bank accounts, stocks, and bonds. We do not count your house and car as resources.) Your annual income must be limited to \$16,755 for an individual or \$22,695 for a married couple living together.

Even if your annual income is higher, you still may be able to get some help. Learn more at www.socialsecurity.gov/prescriptionhelp.