

Social Security Local Bulletin

Social Security Administration

Madison Place, 51 Myrtle Street, Worcester, MA 01608

(866) 331-9069

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September 2011

IF IT'S NOT .GOV, IT'S NOT SOCIAL SECURITY

When you go on a road trip, you need to follow the signs to arrive at the right place. Going online can be very much the same. Look for the “.gov” at the end of the web address — if it isn't .gov, it isn't the real Social Security website — www.socialsecurity.gov.

Countless consumers nationwide are victimized each year by misleading advertisers who use "Social Security" or "Medicare" to entice the public to use their services. In many cases, these companies offer Social Security services for a fee, even though the same services are available directly from Social Security, free of charge. These services include:

- updating a Social Security card to show a bride's married name;
- replacing a Social Security card; and
- getting a Social Security number for a child.

These for-profit businesses may cleverly design their websites, so when people use Internet search engines, their advertisement pops up. They may even make their advertisement look similar to the real Social Security website. And some of these sites, at first glance, appear to be affiliated with Social Security. But upon closer examination, these are for-profit companies charging individuals for a service that is provided free by Social Security.

For instance, a quick Google search on “replacing a Social Security card” brings up paid advertisements for websites that charge a fee just to get an application for a new card. That service is absolutely free from Social Security.

The law that deals specifically with misleading Social Security and Medicare advertising prohibits people or non-government organizations, like for-profit businesses, from using words or emblems that mislead others. Their advertising cannot lead people to believe that they represent or are somehow affiliated with or endorsed or approved by Social Security or the Centers for Medicare & Medicaid Services (Medicare). But that doesn't stop advertisers from trying.

For more information, you can read our publication What You Need to Know about Misleading Advertising at www.socialsecurity.gov/pubs/10005.html.

When you go to www.socialsecurity.gov, make sure you look for the “.gov” sign along the way. Don't be tricked into paying a fee for a service that's free. And remember: if it isn't .gov, it isn't Social Security.

WANT TO RETIRE IN 2012? APPLY NOW!

Plan to start receiving your Social Security retirement benefits in January of 2012? We recommend you apply this October if you'd like your benefits to begin in January.

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If the prospect of traveling to an office does not appeal to you, then save yourself a trip and consider the advantages of applying online for Social Security retirement benefits. The Social Security website at www.socialsecurity.gov makes the process easy and convenient.

In most cases, once you submit your online application electronically, that's it. There are no additional forms to sign or paperwork to complete. In rare cases where we need additional information, a representative will contact you.

You can complete your application for retirement benefits from the comfort of your home or office in as little as 15 minutes. Then you can celebrate 2012 by receiving your first Social Security payment on time.

If you are not quite ready to retire but are thinking about doing so in the near future, you may want to visit Social Security's website to use our convenient and informative retirement planner at www.socialsecurity.gov/retire2. Here you can find out just how close you are to meeting your financial goals and then "bookmark" the website to file for retirement benefits whenever you are ready.

We encourage people at any stage in their working career to use the Retirement Estimator for a instant, personalized estimate of future retirement benefits. Find it at www.socialsecurity.gov/estimator.

Remember that you're always first in line when you go online, to www.socialsecurity.gov.

SOCIALSECURITY.GOV DELIVERS

Would you like to stay informed when there are changes to the Social Security website? More than one million people currently receive updates when we make changes to the pages they're most interested in. Now you can too.

You can subscribe to receive free email updates with the click of a button. Just visit www.socialsecurity.gov/govdelivery, or look for the red envelope icon on your favorite Social Security web pages.

A number of Social Security's more popular pages include an icon of a red envelope followed by a link that says, "Get email updates." Clicking on that link will allow you to subscribe to updates for that particular page. If you click on the link, you'll get a list of the available subscription pages. You may select how often you wish to be notified of changes (immediately, daily, weekly, or monthly).

We have more than 25 topic pages you can subscribe to, including such hot topics as congressional testimony and speeches, disability research, popular baby names, and press releases at www.socialsecurity.gov.

Get a complete, linkable list of the pages you can subscribe to at

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www.socialsecurity.gov/govdelivery.

When it comes to news and information updates from Social Security's website, we deliver.

IT'S NO LABOR TO APPLY ONLINE FOR RETIREMENT BENEFITS

If you're like most workers, you've labored hard throughout the year. This Labor Day weekend, it's nice to be able to kick back and take a rest from all of your hard work. But it may also be a good time to take a look at your retirement plans.

The best starting point is to visit Social Security's Retirement Estimator at www.socialsecurity.gov/estimator. The Retirement Estimator is an easy way to get an instant, personalized estimate of future retirement benefits. The Estimator uses your actual earnings history to compute a benefit estimate. However, for privacy purposes, we do not display your earnings. You can enter a variety of scenarios, such as different earnings amounts and retirement dates, to find out how they will change your benefit amount.

If the picture looks better than you anticipated, you might decide it's time to punch your last time card and leave the labor force for retirement sooner than you expected. If that's the case, the easiest way to apply for retirement is online.

It used to be a labor to apply for benefits. It used to mean making a trip to a Social

Security office and then being required to fill out paperwork. Now, you can visit www.socialsecurity.gov/applyonline to find out everything you need to know about applying online for retirement benefits — and to proceed with filing the application online in as little as 15 minutes.

In most cases, once you submit your online application electronically, that's it. There are no additional forms to sign or paperwork to complete. In rare cases where we need additional information, a representative will contact you.

This Labor Day, picnics, family, and friends are all part of the fun you've earned on a holiday set aside to celebrate the fruit of your labor. But spend a few moments considering what your labor has earned you through Social Security protection for you and your family.

Learn more about Social Security at www.socialsecurity.gov.

SPANISH IS OUR SECOND LANGUAGE

During National Hispanic Heritage Month, which runs from September 15 to October 15, Social Security offices across the country will join in recognizing the many contributions of Hispanic Americans to the United States, and in celebrating Hispanic heritage and culture.

Our website is recognized as being at the forefront for providing information and services in Spanish. Find out why by

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visiting www.segurosocial.gov. The popular Spanish-language website offers a vast amount of information that is useful to people whose first language is Spanish.

The www.segurosocial.gov website features more than 100 Spanish public information pamphlets, leaflets, and fact sheets. The website also lets visitors use benefit calculators, sign-up for direct deposit, and locate their nearest Social Security office.

But one of the best features of the site is the new Spanish-language Retirement Estimator located at www.segurosocial.gov/calculador. The Retirement Estimator allows visitors to receive an instant, personalized estimate of future retirement benefits. And what's better, visitors can try out different scenarios to see how they would change future benefits, like changing future wage estimates or retirement dates. It's a great tool for planning for the future.

If you want to visit an office and speak with someone in Spanish, we do have interpreter services available in the event that there is not a Spanish-speaking representative working in the office. To learn about our interpreter services, visit www.socialsecurity.gov/espanol/interpreter.htm.

In addition, our national toll-free number (1-800-772-1213) provides automated prompts in Spanish for all callers. Toward the beginning of the call, you will be asked to continue in English or Spanish; it's as easy as that to get service

in the language you're most comfortable with.

So whether it is via the Internet, through face-to-face office visits, or over our national 800 number, Social Security remains committed to providing quality service to an increasingly more diverse American public.

This National Hispanic Heritage Month, visit www.segurosocial.gov to learn about Social Security in Spanish.

QUESTIONS AND ANSWERS

Question:

I am receiving Supplemental Security Income (SSI). Can my children receive dependent's benefits based on my benefits?

Answer:

No. SSI benefits are based on the needs of one individual and are paid only to the qualifying person. Disabled children are potentially eligible for SSI, but there are no spouse's, dependent children's, or survivors benefits payable as there are with Social Security benefits. For more information, see our publication, Supplemental Security Income (SSI), available online at www.socialsecurity.gov/pubs/11000.htm. You also may want to read Understanding Supplemental Security Income (SSI) at www.socialsecurity.gov/ssi/text-understanding-ssi.htm. For even more information, visit our website at www.socialsecurity.gov.