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Social Security Column

# three ways to achieve independence with social security

By Lizna Odhwani

Social Security Public Affairs Speciaist in Virginia



Celebrating our nation’s independence every year on July 4 is a point of joy and pride. For more than 85 years, our programs have helped provide financial independence to millions of hardworking people. We have three useful online tools to help you achieve the financial independence you deserve in retirement.

***my* Social Security** – You’re in control with the many services available online through *my* Social Security*.*  Creating a secure account will help you conduct Social Security business from home or on the go. With your personal *my* Social Securityaccount, you can:

* Request a replacement Social Security card (in one of the 45 eligible states and the District of Columbia).
* Review your earnings history.
* Get personalized retirement benefit estimates.
* Check the status of your Social Security application or appeal.

If you already receive benefits, you can also:

* Request a replacement Social Security card (in one of the 45 eligible states and the District of Columbia).
* Get a benefit verification letter or proof of income letter.
* Set up or change your direct deposit.
* Change your address.
* Request a replacement Medicare card.
* Get a Social Security1099 form (SSA-1099).

**Frequently Asked Questions** – What is your full retirement age? How do you apply for Social Security retirement benefits? Do you have to pay taxes on Social Security benefits? Discover the answers to your Social Security-related questions at our Frequently Asked Questions page at [www.ssa.gov/faq](about:blank).

**Social Security’s Official Blog** – Stay informed about our latest news, retirement planning tips, and other helpful information. Our blog at [blog.ssa.gov](about:blank) features messages direct from our Commissioner, as well as information from other experts. You can sign up to get an email each time a new blog is available so you won’t miss new postings. From the blog, you can also connect with us on Facebook, Twitter, LinkedIn, Instagram, and YouTube, where you can watch our informational videos. Don’t forget to share these resources with your family and friends and encourage them to join us.

With so many services and helpful information available online, we are here for you when your schedule allows. Be sure to tell friends and family about all they can do with us from anywhere at [www.ssa.gov](about:blank).

# # #

# happy birthday, medicare! what happens when you turn 65

By Lizna Odhwani

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This July marks the 56th anniversary of Medicare. Did you know you can apply for Medicare online even if you are not ready to start your retirement benefits? Applying online can take less than 10 minutes. There are no forms to sign and we usually require no additional documentation. We’ll process your application and contact you if we need more information.

Knowing when to apply for Medicare is very important. You have a limited initial enrollment period to apply. If you miss the initial enrollment period, you may have to pay a higher monthly premium. If you’re eligible for Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday. Visit [www.ssa.gov/benefits/medicare](about:blank) to apply for Medicare and find other important information.

Some Medicare beneficiaries may qualify for *Extra Help* with their Medicare prescription drug plan costs. To qualify for *Extra Help*, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia. Read our publication *Understanding the Extra Help With Your Medicare Prescription Drug Plan* for more information at [www.ssa.gov/pubs/EN-05-10508.pdf](about:blank).

The official Medicare website at Medicare.gov offers many online services where you can find answers to these questions:

* What does Medicare cover? [www.medicare.gov/what-medicare-covers](about:blank)
* Where do I find forms for filing a Medicare appeal? [www.medicare.gov/claims-appeals/how-do-i-file-an-appeal](about:blank)
* How can I let someone speak with Medicare on my behalf? [www.medicare.gov/claims-appeals/file-an-appeal/can-someone-file-an-appeal-for-me](about:blank)
* What do Medicare health and prescription drug plans in my area cost, and what services do they offer? [www.medicare.gov/plan-compare](about:blank)
* Which doctors, health care providers, and suppliers participate in Medicare? [www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers](about:blank)
* Where can I find out more about a Medicare prescription drug plan (Part D) and enroll? [www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage](about:blank)
* Where can I find a Medicare Supplement Insurance (Medigap) policy in my area? [www.medicare.gov/medigap-supplemental-insurance-plans](about:blank)

Please share these helpful resources with friends and family today.

# # #

Social Security Column

# access social security’s Retirement Benefits online

By Lizna Odhwani

Social Security Public Affairs Speciaist in Virginia



Keeping you informed about our benefits and services is important to us. Preparing for retirement is one of the most significant decisions you can make and we’re here to help. A great place to start is our retirement portal at [www.ssa.gov/benefits/retirement](about:blank).

Our website has helped millions of people get ready for and apply for Social Security retirement benefits. On our site, you can:

* Find the information you need, quickly and easily.
* Learn about the benefits.
* Be better prepared to apply for retirement benefits online.
* Create your personal *my* Social Security account to manage your retirement benefits.

Our retirement benefits portal is easy to use, whether you are ready to learn about, apply for, or manage your retirement benefits. You’ll find the portal pleasing to the eye, informative, and optimized for mobile devices.

Visit our retirement benefits portal today at [www.ssa.gov/benefits/retirement](about:blank) to “Learn,” “Apply,” and “Manage” your retirement benefits. While you’re there, subscribe to receive retirement information and updates.

# # #

Social Security Column

# social security lets you change your direct deposit information online

By Lizna Odhwani

Social Security Public Affairs Speciaist in Virginia



The most convenient way to change your direct deposit information with us is by creating a *my* Social Security account online at [www.ssa.gov/myaccount](about:blank). Once you create your account, you can update your bank information from anywhere.

We are committed to protecting your personal information, so we take steps to verify who you are. If you already have an account, we verified your identity when you created your personal *my* Social Securityaccount. If you can’t remember your username or password, don’t worry. At the sign-in screen select *Forgot Username* or *Forgot Password* and follow the simple but secure steps to reset them.

When you are ready to change your direct deposit, we highly recommend that you do not close your old bank account until you have seen your Social Security deposit show up in the new bank account.

We always strive to put you in control by providing the best experience and service no matter where or how you decide to do business with us. Remember, you can do much of your business with us online at [www.ssa.gov/onlineservices](about:blank).

# # #

Social Security Column

# what did you EARN at your first job? social security can tell you

By Lizna Odhwani

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Ever wonder what you earned the year you worked your first job? Or perhaps any other year you worked? We can tell you. Your earnings history is a record of your progress toward your future Social Security benefits. We keep track of your earnings so we can pay you the benefits you’ve earned over your lifetime. This is why reviewing your Social Security earnings record is so important.

While it’s your employer’s responsibility to provide accurate earnings information to us, you should still review your earnings history and inform us of any errors or omissions. This is so you get credit for the contributions you’ve made through payroll taxes. You’re the only person who can look at your lifetime earnings record and verify that it’s complete and correct. If an employer didn’t properly report even just one year of your earnings to us, your future benefit payments could be less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. It’s important to identify and report errors as soon as possible. As time passes, you may no longer have easy access to past tax documents. Also, some employers may no longer exist or be able to provide past payroll information.

The easiest way to verify your earnings record is to visit [www.ssa.gov/myaccount](about:blank) and set up or sign in to your personal *my* Social Security account. You should review each year of listed earnings carefully and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet.

You can find out how to correct your Social Security earnings record by reading our publication *How to Correct Your Social Security Earnings Record* at [www.ssa.gov/pubs/EN-05-10081.pdf](about:blank).

Let your friends and family know they can access important information like this any time at [www.ssa.gov](about:blank) and do much of their business with us online.

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