

## THIS NEW YEAR, LEARN ABOUT SOCIAL SECURITY ONLINE

Social Security programs touch the lives of more than 71 million people. We work hard to ensure critical benefits and other services are accessible to you. Consider the start of the new year as an opportunity for you to engage with Social Security online. This begins with creating your free and secure personal *my Social Security* account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Once you create an account, you can:

- Apply for retirement, spouses, or disability benefits.
- Apply for Medicare.
- Check your application status.
- Request a replacement Social Security number card.

If you do not receive Social Security benefits, you can use your personal *my Social Security* account to:

- Get personalized retirement benefit estimates.
- Get your *Social Security Statement*.
- Get estimates for spouse's benefits.
- Get instant proof that you do not receive benefits.

If you receive benefits, you can use your personal *my Social Security* account to:

- Change your address (Social Security benefits only).
- Set up or change your direct deposit information (Social Security benefits only).
- Instantly get proof of benefits.
- Print your SSA-1099.



Your personal *my Social Security* account has a secure Message Center. You can choose to receive the annual cost-of-living adjustments and the Medicare income-related monthly adjustment amount online. Unless you opt-out of receiving notices by mail that are available online, you will receive both mailed and online notices.

Your personal *my Social Security* account offers easy access to features that save you time when you do business with us online. Check out our other resources available at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices) for your convenience.

Please share this information with your friends and loved ones who may need it.

**By Brian Simpson**  
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## GENERAL ENROLLMENT PERIOD FOR MEDICARE PART B

If you did not apply for Medicare Part B (medical insurance) within three months before or after turning age 65, you have another chance each year during the General Enrollment Period. The period runs from January 1 to March 31 every year.

If you don't enroll in Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will increase 10% for each 12-month period that you were eligible for Part B but did not sign up for it. Your coverage starts the first day of the month after you sign up.

To learn more about Medicare, please visit our Medicare Benefits page at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare). You may also read our publication at [www.ssa.gov/pubs/EN-05-10043.pdf](http://www.ssa.gov/pubs/EN-05-10043.pdf)

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