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The Social Security Star

VETERANS AND ACTIVE DUTY MILITARY MEMBERS CAN COUNT ON SOCIAL SECURITY



Every year on Veterans Day, we honor the people who risk their lives to protect our country. Our disability program is an important part of our obligation to wounded warriors and their families.

Social Security is an important resource for military members who return home with injuries. If you know a wounded veteran, please let them know about our Wounded Warriors webpage. You can find it at www.ssa.gov/woundedwarriors

The Wounded Warriors webpage answers many commonly asked questions, and shares other useful information about disability benefits, including how veterans can receive expedited processing of their Social Security disability claims. Benefits available through Social Security are different from those from the

Department of Veterans Affairs and require a separate application.

We apply our expedited process for military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits.

We honor veterans and active duty members of the military every day by giving them the respect they deserve. Let these heroes know they can count on us when they need us most. They earned these benefits. Our webpages are easy to share

on social media and by email with your friends and family. Please consider passing this information along to someone who may need it.

Most Social Security services are available online by visiting www.socialsecurity.gov, and by calling Social Security toll-free at 1 (800) 772-1213 or 1 (800) 325-0778 TTY

Remember, visit www.ssa.gov/agency/emergency/ for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!

SOCIAL SECURITY IS IMPORTANT FOR WOMEN



In November, we show gratitude for the many things we are thankful for throughout the year. Family usually tops the list. The strong women in

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our lives are one of the central figures we appreciate. More women in the 21st century work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history. Yet, on average, women face greater economic challenges in retirement than men.

The majority of the people receiving Social Security benefits are women. Women generally live longer than men while often having lower lifetime earnings. And women may reach retirement with smaller pensions and other assets compared to men. These are three key reasons why Social Security is vitally important to women.

If you've worked and paid taxes into the Social Security system for at least 10 years, and have earned a minimum of 40 work credits, you may be eligible for your own benefits. Once you reach age 62, you may be eligible for your own Social Security benefit whether you're married or not and whether your spouse collects Social Security or not. If you're eligible and apply for benefits on more than one work record, you generally receive the higher benefit amount.

The sooner you start planning for retirement, the better off you'll be. We have specific

information for women at www.ssa.gov/people/women. You can also read the publication *What Every Woman Should Know* at www.ssa.gov/pubs/EN-05-10127.pdf.

Please share these links with friends and family you love.

During the current coronavirus pandemic, we continue to provide help to you and other people in your communities.

While our offices are not providing service to walk-in visitors due to COVID-19, we remain ready and able to help you by phone with most Social Security business.

You can speak with a representative by calling your local Social Security office or our National 800 Number. You can find local office phone numbers online by using our Social Security Office Locator at www.ssa.gov/locator.

SOCIAL SECURITY SPOUSES' BENEFITS EXPLAINED



Understanding how your future retirement might affect your spouse is important. Here are a few things to remember when you're planning for your retirement. Your spouse's benefit amount could be up to 50 percent of your full retirement age benefit amount. If you qualify for a benefit from your own work history and a spouse's record, we always pay your own benefit first. You cannot receive spouse's benefits unless your spouse is receiving their retirement benefits (except for divorced spouses).

If you took your reduced retirement first while waiting for your spouse to reach retirement age, your own retirement portion remains reduced. When you add spouse's benefits later, the total retirement and spouses benefit together will total less than 50 percent of the worker's amount. You can find out more about this at www.ssa.gov/OACT/quickcalc/spouse.html.

If your spouse's retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.

If your deceased spouse started receiving reduced retirement benefits before their full

(SPOUSES' CONT'D)

retirement age, a special rule called the retirement insurance benefit limit may apply to you. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the **higher of**:

- The reduced monthly retirement benefit the deceased spouse would have been entitled to if they had lived, or
- 82.5 percent of the unreduced deceased spouse's monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Knowing about these benefits can help you plan your financial future. Access a wealth of useful information and use our benefits planners at www.ssa.gov/benefits/retirement.

HOW TO REPLACE A MISSING SOCIAL SECURITY CARD ONLINE



If you need to replace your lost or misplaced Social Security card, our online application makes getting a replacement card easier than ever.

Requesting a card replacement online is available if you live in the District of Columbia or one of the 45 states that can verify state ID information for us. If you're only requesting a replacement card and you're making no changes, you may be able to use our free online service.

All you need to do is create a personal my *Social Security* account at www.ssa.gov/myaccount and meet certain requirements. Opening a personal my *Social Security* account is easy, convenient, and secure. We protect your information by using strict identity verification and security features. Once you have a personal account, simply follow the instructions to request a replacement Social Security card.

You can apply for a replacement card online, if you meet all of the following requirements:

- Are a U. S. citizen age 18 or older with a U.S. mailing address (this includes APO, FPO, and DPO addresses).
- Are not requesting any changes to your card (including a name change).
- Have a valid driver's license or state-issued identification card.

In many cases, you may not need a replacement card; often, simply knowing your Social Security number is enough.

But if you do need a replacement card, please visit our website at www.ssa.gov/ssnumber to find out if you can take advantage of this convenient online service.

SIGN UP FOR MEDICARE PART B ONLINE



For many people, signing up for Medicare Part B doesn't require you to leave the comfort of home. Please visit our Medicare Part B webpage

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at secure.ssa.gov/acu/ophandler/loginSuccess if:

- You're **enrolled in Medicare Part A.**
- You would like to enroll in Part B during the Special Enrollment Period.

You can complete form CMS-40B (Application for Enrollment in Medicare – Part B [Medical Insurance]) at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS017339 and CMS-L564 at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf (Request for Employment Information) online.

You can also fax the CMS-40B and CMS-L564 to 1-833-914-2016; or return forms by mail to your local Social Security office. Please contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778) if you have any questions.

Note: When completing the forms:

- State, "I want Part B coverage to begin (MM/YY)" in the remarks section of the CMS-40B form or online application.
- If your employer is unable to complete

Section B, please complete that portion as best you can on behalf of your employer without your employer's signature.

- Submit one of the following types of secondary evidence by uploading it from a saved document on your computer:
 - Income tax returns that show health insurance premiums paid.
 - W-2s reflecting pre-tax medical contributions.
 - Pay stubs that reflect health insurance premium deductions.
 - Health insurance cards with a policy effective date.
 - Explanations of benefits paid by the GHP or LGHP.
 - Statements or receipts that reflect payment of health insurance premiums.

Please let your friends and loved ones know about this online, mail, or fax option.

DO YOU SUSPECT SOMEONE OF COMMITTING FRAUD, WASTE, OR ABUSE AGAINST SOCIAL SECURITY?

REPORTING FRAUD TO THE SSA OFFICE OF THE INSPECTOR GENERAL IS EASY, SAFE, AND SECURE.

REPORT SOCIAL SECURITY SCAMS AT [HTTPS://SECURE.SSA.GOV/IPFF/HOME](https://secure.ssa.gov/ipff/home)

REPORT OTHER SOCIAL SECURITY FRAUD, WASTE, AND ABUSE AT [HTTPS://SECURE.SSA.GOV/PFR/HOME](https://secure.ssa.gov/pfr/home)

OTHER WAYS TO REPORT FRAUD

U.S. MAIL:

SOCIAL SECURITY FRAUD HOTLINE
PO BOX 17785
BALTIMORE, MD 21235

FAX:
(410) 597-0118

PHONE:
(800) 269-0271
10:00 A.M. TO 4:00 P.M. ET,
MONDAY TO FRIDAY,
EXCEPT FEDERAL HOLIDAYS

(866) 501-2101 TTY