



Social Security in Ohio

August 2013



A Newsletter for Financial Planners and Third Party Advocates

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GET YOUR BENEFIT VERIFICATION LETTER ONLINE

Do you need a letter from Social Security verifying your benefits? The fastest, easiest, most convenient way to get a benefit verification letter these days is to go online to www.socialsecurity.gov.

You may need a benefit verification letter for a number of reasons. Perhaps you need proof of income for a loan or to verify your monthly income for housing, or state or local benefits. You may need proof of your current Medicare health insurance status. In some cases, a person may need proof of retirement status, disability status, or age. For any of these situations, a benefit verification letter will provide the proof you need.

Sometimes a benefit verification letter is called a budget letter, benefits letter, proof of income letter, or proof of award letter. Don't let the different titles confuse you; they are all the same thing: a benefit verification letter. Whatever the reason you need your benefit verification letter, you can get yours immediately online for free.

To get your benefit verification letter, simply visit us online at www.socialsecurity.gov/myaccount and set up a *my Social Security* account. To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. They are the same types of questions you would encounter if you were trying to open an online account at a financial institution or obtain your credit report.

Next, you create a unique username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

Once you've established your account, it will be simple for you to come back and transact business with Social Security in the future. For example, in addition to getting another benefit verification letter in the next year or two, you can check your benefit and payment information as well as your earnings record. You also can change your address, phone number, and direct deposit information.

So remember: there's no need to fight traffic and visit a busy government office in order to obtain proof of your benefits. Simply visit www.socialsecurity.gov/myaccount and establish a *my Social Security* account so you can obtain your benefit verification letter online in a matter of minutes.

WE SPEAK SPANISH ON THE COMPUTER, MOBILE DEVICE, OR PHONE

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

For years, Social Security's website has been a leader in providing information and services in Spanish. Find out what we have to offer by visiting www.segurosocial.gov.

This year, we launched a brand new mobile-friendly site that offers the same great service on your mobile device when you're on the run. Try it out on your smartphone at www.segurosocial.gov. There, you can learn all about our programs and online services, and view more than 100 Spanish public information pamphlets, leaflets, and fact sheets.

Computer and tablet users can do even more at www.segurosocial.gov. In addition to all the information and materials we offer in Spanish, you also can take advantage of several of our popular online services in Spanish. One of the best features of the site is the 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 their future benefits would change, like changing future wage estimates or retirement dates. It is a great tool for planning your financial future.

When you are ready to retire, you can apply online for retirement benefits ... all in Spanish ... and in as little as 15 minutes! Once you complete the online application for benefits, in most cases, that's all there is to it. No papers to sign or documents to provide. Give it a try when you're ready to retire at www.socialsecurity.gov/espanol/soliciteporinternet.

If you need to visit an office and speak with someone in Spanish, we 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 with which you're most comfortable.

So, whether it is on a computer, a mobile device, 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 on your computer, tablet, or mobile device to learn about Social Security.



Did You Know?

We have assigned more than **460 million** Social Security Numbers....

Each year we assign about 5.5 million new numbers. There are over one billion combinations of the nine-digit Social Security number. As a result, the current system has enough new numbers to last for several more generations. For more information about Social Security, visit our website at www.socialsecurity.gov.



Social Security uses a five-step evaluation process to decide whether you are disabled...

The process considers any current work activity you are doing. It also considers the severity of your medical condition and how it affects your ability to work. To be found disabled:

- You must be unable to do work you did before you became disabled and we must decide you cannot adjust to other work because of your medical condition; and
- Your disability must last, or be expected to last, for at least one year or to result in death.

Social Security pays only for total disability. We do not pay benefits for partial or short-term disability. For more information, read our publication, *Disability Benefits*, by visiting www.socialsecurity.gov/pubs and typing the title of the publication in the search box on the left side of the page.



Question:

If I go back to work, will I automatically lose my Social Security disability benefits?

Answer:

No, Social Security has several work incentive programs to help people who want to work. You may be able to receive monthly benefits and continue your health care coverage during a trial work period. For information about Social Security's work incentives and how they can help you return to work, you should:

- Visit our special work site at www.socialsecurity.gov/work;
- See the *Red Book* on work incentives at www.socialsecurity.gov/redbook; or
- Check out our publications at www.socialsecurity.gov/pubs and type "work" in the search box.

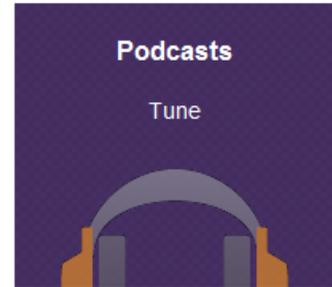
For more information, visit our website at www.socialsecurity.gov or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

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. Simply type the title of the publication in the publication search box on the left side of the page. You also may want to read *Understanding Supplemental Security Income (SSI)*, available at www.socialsecurity.gov/ssi/text-understanding-ssi.htm. For even more information, visit our website at www.socialsecurity.gov.



Online Tip of the Month

Get updates by e-mail or text message



Have you noticed the red envelope on some of our webpages?

You can select it to sign up for e-mails and SMS/Texts that notify you when that particular page has been updated.

www.socialsecurity.gov/updates



Future SSA in Ohio Newsletters

If you would like to be placed on the mailing list to receive future SSA in Ohio Newsletters or be removed from the mailing list, send an email to darren.lutz@ssa.gov