

Social Security District Manager in Neptune, NJ
By Joanne Crane

Every American knows that July 4th is Independence Day — a day for celebrating our nation’s independence and the freedoms enjoyed by all Americans.

So on July 4th, and throughout the year, it makes sense that independent-minded Americans tend to be do-it-yourselfers. We revel in the freedom to make our own choices and to do things on our own schedule, in our own way.

When you’re done grilling those burgers and hotdogs and watching the neighborhood fireworks display, remember that “do-it-yourself” does not apply only to building bookshelves, rummaging underneath the sink, and changing your car’s oil. You can also exercise your right to do things yourself, when you want and how you want, by visiting www.socialsecurity.gov.

To apply for retirement benefits, you can complete your application online from the comfort of your own home or office. There are no paper forms to sign, and usually no additional documents are required.

In fact, what used to take an hour or more can be done online in as little as 15 minutes. In less time than it takes to read the instructions on a you-build-it picnic table, your Social Security retirement application can be completed and submitted for processing.

Not ready to retire? Regardless of your age or how far away retirement may seem, it’s never too early to begin planning. Take a look at your financial future by visiting our helpful Retirement Estimator at www.socialsecurity.gov/estimator. The online tool uses your earnings record along with information that you key in to give you a quick estimate of your future benefits.

So this 4th of July, after you’ve enjoyed the picnic and fireworks, continue to celebrate your freedom to do it yourself by going online to www.socialsecurity.gov.

And happy Independence Day from Social Security.

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QUESTIONS AND ANSWERS

GENERAL

Question:

My neighbor said my kids, ages 8 and 11, might be eligible for survivors' benefits since their father died. Are they?

Answer:

Maybe. For your family to be eligible for survivors benefits, their father must have earned the required number of Social Security credits. If he did, you and your children may be eligible for benefits. You'll want to apply for survivors benefits promptly because benefits are generally retroactive only up to six months. You can apply by calling Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778) between 7 a.m. and 7 p.m. on Monday through Friday. For more information, read our publication *Survivors Benefits* at www.socialsecurity.gov/pubs/10084.html or call us for a copy.

Question:

I'm expecting my first baby next month. What do I need to do to get a Social Security number for my child?

Answer:

The best and most convenient way is to apply for your baby's number at the hospital when you apply for the birth certificate. The state agency that issues birth certificates will share your child's information with us, and we will mail the Social Security card to you. Learn more about this process and about Social Security cards and numbers in general at www.socialsecurity.gov/ssnumber.

RETIREMENT

Question:

How long does it take to apply online for retirement benefits?

Answer:

How long it takes depends on your specific situation. However, many people find that they can complete their online retirement application in as little as 15 minutes! There are no paper forms to sign, and usually no additional documents are required. You can learn more about Social Security retirement benefits, get an estimate of your future benefit amount, and when you're ready, apply for retirement benefits online, by visiting www.socialsecurity.gov.

Question:

I know my wife, who hasn't worked outside the home, doesn't qualify for Social Security or Medicare on her own record. Can she qualify on mine?

Answer:

This answer applies to husbands as well as wives. A spouse who has never worked under Social Security can receive a benefit equal to one-half of your full retirement amount at his or her full retirement age. However, your spouse cannot receive benefits on your record until you begin receiving retirement benefits. We have a page at our online Retirement Planner dedicated to benefits for spouses. You can visit that page at www.socialsecurity.gov/retire2/yourspouse.htm.

DISABILITY**Question:**

I currently receive Social Security disability benefits. I now have a second serious disability. Can my monthly benefit amount be increased?

Answer:

No, your payment will remain the same regardless of how many disabilities you have or how severe they are. Your Social Security disability benefit is based on the amount of your lifetime earnings before your disability began and the fact that you have a disability, or combination of impairments, that makes you unable to work. Your actual payment amount is not based on the degree, type, or severity of your disability or how many disabling conditions you have. For more information about Social Security disability benefits, visit www.socialsecurity.gov/dibplan.

Question:

Is there a time limit on how long I can continue receiving Social Security disability benefits?

Answer:

No. Your disability benefits will continue as long as your medical condition has not improved and you cannot work. Your case will be reviewed at regular intervals to make sure you still have a disability that makes you unable to work. If you are still receiving disability benefits when you reach full retirement age, we will automatically convert them to retirement benefits. For all your disability questions, read our online publication, *What You Need To Know When You Get Social Security Disability Benefits*, at www.socialsecurity.gov/pubs/10153.html.

SUPPLEMENTAL SECURITY INCOME**Question:**

My mother receives Supplemental Security Income (SSI) benefits. She may have to enter a nursing home. How does this affect her SSI benefits?

Answer:

Moving to a nursing home can affect your mother's SSI benefits, but it depends on what type of facility it is. In many cases, the SSI payment is reduced or stopped.

Whenever your mother enters or leaves a nursing home, assisted living facility, hospital, skilled nursing facility or any other kind of institution, you need to let Social Security know. Call Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778) to report changes in your mother's living arrangements. To learn more about SSI and reporting responsibilities, read our online fact sheet, *What You Need To Know When You Get Supplemental Security Income (SSI)* at www.socialsecurity.gov/pubs/11011.html.

Question:

I receive Supplemental Security Income (SSI) benefits. How do I notify Social Security that I have changed my address?

Answer:

Someone who gets SSI needs to report any change in living arrangements, income, or resources by calling our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), or by visiting a local office within 10 days after the month the change occurs. If you call, you can speak to a representative from 7 a.m. to 7 p.m. on business days. If you don't notify us in a timely manner, you could end up receiving an incorrect payment and have to pay it back. To learn more about SSI and reporting responsibilities, read our online fact sheet, *What You Need To Know When You Get Supplemental Security Income (SSI)* at www.socialsecurity.gov/pubs/11011.html.

MEDICARE

Question:

What are the income and resource requirements for the *extra help* with Medicare prescription drug costs?

Answer:

If your annual income is under \$16,245 for an individual (or \$21,855 if you are married and living with your spouse), you may qualify for the extra help. Even if your annual income is higher, you still may be able to get some help. To get the *extra help* with Medicare prescription drug plan costs, your total resources generally must be limited to \$12,510 (or \$25,010 if you are married and living with your spouse). To learn more about the extra help, visit our website at www.socialsecurity.gov/prescriptionhelp. You also may call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).