

Planning for the Future 2019

Social Security, Taxes and Estate Planning

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Intro to Social Security services

People usually think of Social Security in terms of monthly payments at retirement or, if needed, for disability or survivors benefits. While true, often overlooked is that those Social Security benefits are based on people's earnings from wages or self-employment. This earnings information is reported by businesses of all sizes, including yours. Using the free Social Security Business Services Online (BSO) simplifies employer reporting. Reduced paperwork and handling saves your business money.

Once registered, your business can electronically transmit W-2 data and verify employee Social Security numbers online. Does your firm handle payroll services for multiple employers? With one registration, you can use the Social Security business services for all of your clients.

Businesses of all sizes can register now to reduce future wage W-2 reporting paperwork. There is no charge. Link to Social Security Business Services from www.socialsecurity.gov. More information is at www.ssa.gov/employer/. Registration instructions are there in the Handbooks, Tutorial & Videos section.

Personal assistance with SSA Business Services Online is available at www.ssa.gov/employer/. Note the customer support link at lower right of that page. This is specifically to help with business service online topics, not individual Social Security benefit questions.

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Three ways your Social Security payment can grow after retirement

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

You made the choice and now you are happily retired. You filed online for your Social Security benefits. They arrive each month in the correct amount exactly as expected. But, did you ever wonder if your Social Security check could increase?

Once you begin receiving benefits, there are three common ways benefit checks can increase: a cost of living adjustment (COLA); additional work; or an adjustment at full retirement age if you received reduced benefits and exceeded the earnings limit.

The COLA is the most commonly known increase for Social Security payments. We annually announce a COLA, and there's usually an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month. By law, federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). More than 62 million Americans saw a 2.8 percent increase in their Social Security and SSI benefits in 2019. For more information on the 2019 COLA, visit www.socialsecurity.gov/cola.

Social Security uses your highest thirty-five years of earnings to figure your benefit amount when you sign up for benefits. If you work after you begin receiving benefits, your additional earnings may increase



your payment. If you had fewer than 35 years of earnings when we figured your benefit, you will replace a zero earnings year with new earnings. If you had 35 years or more, we will check to see if your new year of earnings is higher than the lowest of the 35 years (after considering indexing). We check additional earnings each year you work while receiving Social Security. If an increase is due, we send a notice and pay a one-time check for the increase and your continuing payment will be higher.

Maybe you chose to receive reduced Social Security retirement benefits while continuing to work. You made the choice to take benefits early, but at a reduced rate. If you exceeded the allowable earnings limit and had some of your benefits withheld, we will adjust your benefit once you reach full retirement age.

We will refigure your payment to credit you for any months you did not receive payments. Your monthly benefit will increase based on the crediting months you receive. You can find additional information about working and your benefit at www.socialsecurity.gov/pubs/EN-05-10077.pdf.

Retirement just got more interesting since you learned about potential increases to monthly payments. Social Security has been securing your today and tomorrow for more than 80 years with information and tools to help you achieve a successful retirement.

Patty Hoffman is the Public Affairs Specialist for ND, SD and Western MN. You can write her c/o Social Security Administration, 4207 Boulder Ridge Road, Ste. 100, Bismarck ND 58503 or via email at patty.hoffman@ssa.gov.

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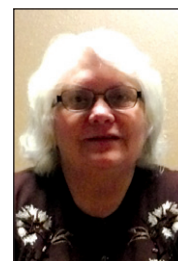
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What day of the month do I get my Social Security payment?

BY: PATTY HOFFMAN
Social Security Public
Affairs Specialist

Timing is everything, and the arrival time of your monthly payment from Social Security can be key to keeping your financial house in order.

As you budget to pay your bills and save for future needs, keep in mind that your monthly retirement or disability benefit will be paid at the same time each month. To see your next payment date, create or log on to your my Social Security online account at www.socialsecurity.gov/myaccount and go to the "Benefits & Payments" section.

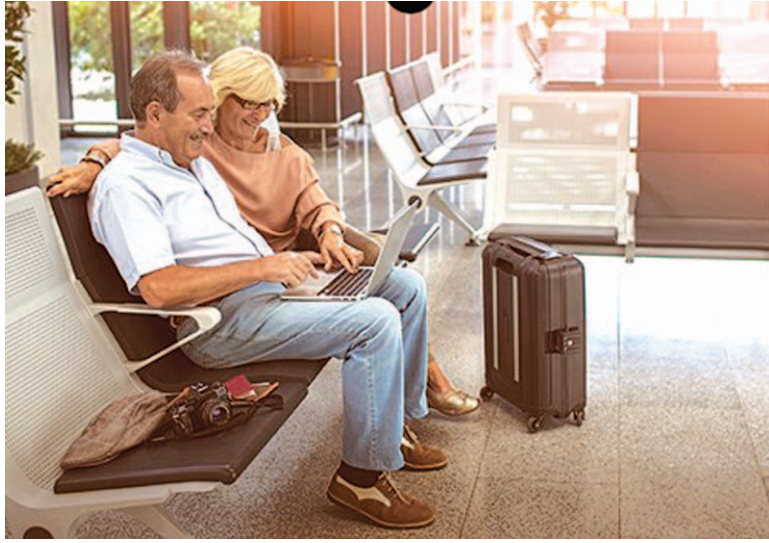
In general, here's how we assign payment dates:

If you were born on the 1st through the 10th of the month, you'll be paid on the second Wednesday of the month;

If you were born on the 11th through the 20th of the month, you'll be paid on the third Wednesday of the month; and

If you were born after the 20th of the month, you'll be paid on the fourth Wednesday of the month.

There are exceptions. For example, children and spouses who receive benefits based on someone else's work record will be paid on the same day as the



primary beneficiary.

For others, we may issue your payments on the 3rd of each month. Among other reasons, we do this if:

- You filed for benefits before May 1, 1997;
- You also receive a Supplemental Security Income (SSI) payment;
- Your Medicare premiums are paid for by the state where you live; or
- You live in a foreign country.

Individuals who receive SSI payments due to disability, age, or blindness receive those payments on the 1st of each month.

If your payment date falls on a federal holiday or weekend, you can expect to receive that

month's payment on the weekday immediately prior.

You can see a current schedule for Social Security and SSI benefit payments in an easy-to-read calendar at www.ssa.gov/pubs/EN-05-10031-2018.pdf.

Social Security is with you through life's journey, helping you to secure today and tomorrow through important financial benefits, information, and planning tools. To learn more, please visit www.socialsecurity.gov.

Patty Hoffman is the Public Affairs Specialist for ND, SD and Western MN. You can write her c/o Social Security Administration, 4207 Boulder Ridge Road, Ste. 100, Bismarck ND 58503 or via email at patty.hoffman@ssa.gov.



How Social Security defines disability

BY: PATTY HOFFMAN
Social Security Public
Affairs Specialist

Disability affects millions of Americans, in one form or another. Social Security is here to help you and your family, but there are strict criteria for meeting the definition of disability. The definition of disability under Social Security is also different than it is for other programs. We do not pay benefits for partial or short-term disability.

We consider you disabled under Social Security rules if:

- You can't do work that you did before;
- We decide that you cannot adjust to other work because of your medical condition(s); and
- Your disability has lasted or is expected to last for at least one year or to result in death.
- This is a strict definition of disability.

Social Security is also required by law to review the current medical condition of all people receiving disability benefits to make sure they continue to have a qualifying disability. Generally, if someone's health

hasn't improved, or if their disability still keeps them from working, they will continue to receive benefits.

To help us make our decision, we'll first gather new information about a benefit recipient's medical condition. We'll ask their doctors, hospitals, and other medical sources for their medical records. We'll ask them how their medical condition limits their activities, what their medical tests show, and what medical treatments they have been given. If we need more information, we'll ask them to go for an examination or test for which we'll pay.

Social Security is a support system for people who cannot work because of a disability. You can learn more about Social Security disability by accessing our starter kits and checklists at www.socialsecurity.gov/planners/disability.

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Disagree with your disability decision? We will take another look

BY: PATTY HOFFMAN
Social Security Public
Affairs Specialist

Social Security is here to help secure today and tomorrow by providing benefits and financial protection for millions of people. This assistance allows people with severe disabilities and health conditions to take care of the necessities of living, such as food, shelter, and medications. It is imperative that we continue to protect the integrity of the disability program for everyone by ensuring we make the correct decision on each claim. However, if you do not agree with our decision, you can ask us to take another look by filing an appeal.

Generally, there are four appeal levels: 1) Reconsideration, 2) Hearing, 3) Appeals Council Review, and 4) Federal Court Review. At the Reconsideration level, someone who did not make the first decision on your claim will conduct a

review and accept any additional evidence. Please note, in some states, appeals may proceed directly to the next step – the hearing.

If you disagree with the reconsideration decision, you can file another appeal and your case will go to the hearing level. You, and any witnesses you bring, may present your case in front of an administrative law judge during this stage. The judge will then make a decision based on the information. If you disagree with the hearing decision, you can ask for a review by the Social Security Appeals Council. The Appeals Council can either make a decision or return your case to the judge for further review.

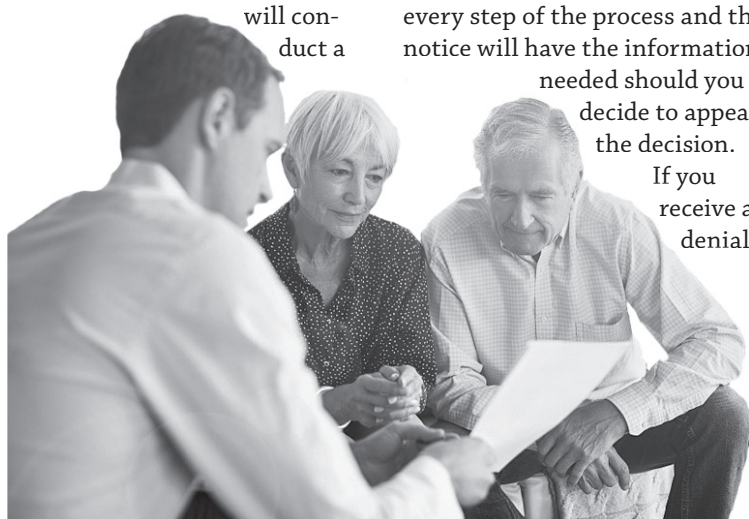
If you disagree with the Appeals Council's decision or they decide not to review your case, the last step in the appeals process is filing a lawsuit in a federal district's court. You will be notified of our decision in every step of the process and the notice will have the information needed should you decide to appeal the decision.

If you receive a denial

notice, you have 60 days from that date to file an appeal. There are several ways to obtain the proper appeal forms. The easiest and quickest way is filing online by visiting www.socialsecurity.gov/benefits/disability/appeal.html. You will be able to submit documents electronically to associate with your appeal request. You can also call us at 1-800-772-1213 or visit your local Social Security office to obtain the forms.

Many people wonder if they need a lawyer when filing and appealing disability benefits. Whether you choose to appoint an attorney or authorized representative is completely up to you. However, it is not required that you have one in any part of the process or in conducting business with Social Security. If you decide to appoint a representative, be sure to complete the necessary documents to authorize us to speak to them on your behalf. You can also read our publication Your Right to Representation at www.socialsecurity.gov/pubs/EN-05-10075.pdf.

Social Security takes considerable pride in administering program benefits timely and accurately. The disability program is no exception. This is why we encourage you to contact us as soon as possible if you disagree with our decision. Give us a call, visit the local office, or go online at www.socialsecurity.gov/benefits/disability/appeal.html so we can take another look at your claim.





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IG warns public about fraudulent calls

The Acting Inspector General of Social Security, Gale Stallworth Stone, is urging citizens to remain vigilant of telephone impersonation schemes that exploit the Social Security Administration's (SSA) reputation and authority.

The Office of the Inspector General (OIG) continues to receive reports from across the country about fraudulent phone calls from people claiming to be from SSA. Recent reports have indicated that unknown callers are using increasingly threatening language in these calls. The callers state, due to improper or illegal activity with a citizen's Social Security number (SSN) or account, a citizen will be arrested or face other legal action if they fail to call a provided phone number to address the issue. This is a scam; citizens should not engage with these calls or provide any personal information.

SSA employees do contact citizens, generally those who have ongoing business with SSA, by telephone for customer-service purposes. However, SSA employees will never threaten you for information; they will not state that you face potential arrest or other legal action if you fail to provide information. In those

cases, the call is fraudulent, and you should just hang up.

"Unfortunately, scammers will try anything to mislead and harm innocent people, including scaring them into thinking that something is wrong with their Social Security account and they might be arrested," Stone said. "I encourage everyone to remain watchful of these schemes and to alert family members and friends of their prevalence. We will continue to track these scams and warn citizens, so that they can stay several steps ahead of these thieves."

The OIG recently warned that some of these impersonation calls have "spoofed" SSA's national customer service phone number, displaying 1-800-772-1213 as the incoming number on caller ID.

The Acting Inspector General urges citizens to be extremely cautious, and to avoid providing information such as your SSN or bank account numbers to unknown persons over the phone or internet unless you are certain of who is receiving it. If you receive a suspicious call from someone alleging to be from SSA, you should report that information to the OIG at 1-800-269-0271 or online at <https://oig.ssa.gov/report>.

How the work rules work for you

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

Retirement doesn't have the same meaning for everyone. Some people plan to retire and never work again. Some people plan for second careers in occupations that wouldn't have adequately supported their families, but they do the work for pure enjoyment. Some people, whether by design or desire, choose to work part-time or seasonally to supplement their retirement income.

Retirees (or survivors) who choose to receive Social Security benefits before they reach full retirement age (FRA) and continue to work have an earnings limit. In 2018, the annual earnings limit was \$17,040 for those under FRA the entire calendar year. In 2019, it is \$17,640. If you earn over the limit, we deduct \$1 from your Social Security monthly benefit payment for every \$2 you earn above the annual limit.

In the calendar year you reach FRA, which you can check out at www.socialsecurity.gov/planners/retire/ageincrease.html, you have a higher earnings limit. Additionally, we will only count earnings for the months prior to FRA. In 2018, the limit was \$45,360. In 2019, it is \$46,920. In the year of FRA attainment, Social Security deducts \$1 in benefits for every \$3 you earn above the limit.

There is a special rule that usually only applies in your first year of receiving retirement benefits. If you earn more than the annual earnings limit, you may



still receive a full Social Security payment for each month you earn less than a monthly limit. In 2019, the monthly limit is \$1,470 for those who are below FRA the entire calendar year. The 2019 monthly limit increases to \$3,910 in the year of FRA attainment.

Once you reach FRA, you no longer have an earnings limit, and we may recalculate your benefit to credit you for any months we withheld your benefits due to excess earnings. This is because your monthly benefit amount is calculated based on a reduction for each month you receive it before your FRA. So, if you originally filed for benefits 12 months before your FRA, but earned over the limit and had two months of Social Security benefits withheld, we will adjust your ongoing monthly benefit amount to reflect that you received 10 months of benefits before your FRA, and not 12.

Most people understand that if they work while receiving benefits before FRA, their benefit may be reduced. What most people do not consider in their retirement planning is that we recalculate your Social Security monthly benefit at FRA to credit you for Social Security benefit payments withheld due to earnings over the limit. Explaining the earnings limit is another way that Social Security helps secure your today and tomorrow. Understanding both the earnings limit and the possible recalculation of your ongoing Social Security benefits will provide an additional perspective on retirement for you to consider.

Patty Hoffman is the Public Affairs Specialist for ND, SD and Western MN. You can write her c/o Social Security Administration, 4207 Boulder Ridge Road, Ste. 100, Bismarck ND 58503 or via email at patty.hoffman@ssa.gov.

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Five facts you might not know about Social Security

BY: PATTY HOFFMAN
Social Security
Affairs Specialist

What kind of questions do you and your friends ask about Social Security? When do my benefits arrive? What are Social Security work credits, and do they have anything to do with the way my benefits are figured? Will I be automatically enrolled in Medicare? Read on to find the answers to these questions.

Social Security benefits are paid in the month following the month for which they are due.

When you meet all the requirements for eligibility, the benefit check you receive is payment for the prior month's benefits. For information on the payment of benefits, you can read our pamphlet, *What You Need to Know When You Get Retirement or Survivors Benefits* at www.socialsecurity.gov/pubs/EN-05-10077.pdf.

To know when checks will be paid, you can save the Schedule of Social Security Benefit Payments to your "Favorites" or print it by visiting www.socialsecurity.gov/pubs/calendar.htm.

We don't pay benefits for the month of death.

Social Security uses the same throughout-the-month rule to determine eligibility for the benefit that is due for the month of death. You must live through the full month to be eligible for the payment. See the pamphlet above in the section titled *If a beneficiary dies at www.socialsecurity.gov/pubs/EN-05-10077.pdf* for more information about when a check is due.

Survivors benefits can replace a percentage of the worker's earnings for family members.

The eligible family members of a retired or disabled beneficiary may receive a monthly payment of up to 50 percent of beneficiary's amount. Survivors benefits usually range from about 75 percent to 100 percent of the deceased worker's amount. Visit our *Understanding the Benefits* publication for an explanation of the amounts family members receive at www.socialsecurity.gov/pubs/EN-05-10024.pdf.

Work credits determine eligibility for benefits, but your lifetime earnings are used to calculate your monthly benefit amount.

Retired workers need 40 work credits to be eligible for benefits, but your work credits alone do not determine how much you will receive each month. When we figure your retirement benefit, we use the average of your highest 35 years of earnings. See *Your Retirement Benefit: How It Is Figured* at www.socialsecurity.gov/pubs/EN-05-10070.pdf.

If you receive retirement benefits before you reach age 65, you will be automatically enrolled in Medicare.

Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay. It also pays for some home health care and hospice care. Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable

medical equipment, and some preventative services. When you're already receiving retirement benefits, we automatically sign you up for Medicare Parts A and B when you turn age 65. You can then decline Part B if you choose, since it requires a monthly premium. If you are not receiving retirement benefits as you approach age 65, you should contact Social Security three months before age 65 to sign up

for Medicare Part A and B. Even if you don't want to retire at 65, you should sign up for Medicare only. For more details, check out our Medicare page at www.socialsecurity.gov/medicare.

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With You Through Life's Journey...

Your connection with Social Security starts at birth when you get your first Social Security card. That number remains your continuous link with us and helps us keep track of your work history to ensure you receive the benefits you deserve.

From your first job to your last, your employers have verified your Social Security number with us to help reduce fraud and improve the accuracy of your earnings records.

If you legally change your name due to marriage, divorce, or any other reason, let us know so you can get an updated Social Security card — and so we can accurately keep track of your earnings. Open a *my* Social Security account to verify your personal earnings and watch your future benefits grow over time.

If the unexpected happens, we are there with disability benefits for you and your dependents.

Just over 1-in-4 of today's 20-year-olds will become disabled before reaching age 67.

If you lose your soul mate, we are there with benefits to help you get through the difficult time.

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71 percent of total benefits are paid to retired workers and their dependents.

The two Social Security Trust Funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) — will be able to pay all benefits in full and on time until 2034. Even if legislative changes are not made before 2034, we'll still be able to pay 79 percent of each benefit due. Social Security has always changed to meet the needs of the people we serve and will continue to help support you and your family.

Social Security Administration | Publication No. 05-10236 (June 2018) With You Through Life's Journey Roadmap | Produced at U.S. taxpayer expense



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Retire online with Social Security, quickly and easily

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

The idea of applying for Social Security retirement benefits might seem daunting, but it's not. There's no need to visit an office. You don't have to use the phone. We have an online retirement application that you can complete in as little as 15 minutes and from the comfort of your home or office. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

It's as simple as that. You can start your application now at www.socialsecurity.gov/benefits/retirement.

You can apply online for retirement benefits or benefits as a spouse if you:

- are at least 61 years and 9 months old;
- are not currently receiving benefits on your own Social Security record;
- have not already applied for retirement benefits; and
- want your benefits to start no more than 4 months in the future. (We cannot process your application if you apply for benefits more than 4 months in advance.)

You'll have to create or sign into your my Social Security account as part of your application. If you don't have an account yet, this is a perfect time to create one. Just as important, this is where you will be able to check your application for benefits. Like our other online services,

my Social Security is available on your time and there's no waiting in line or on the phone. You can see your entire work history going back to your first job to make sure we have all of your wages correctly tallied. Create or sign into your account at www.socialsecurity.gov/myaccount.

Are you curious about how much your retirement benefits will be? You can get an idea of what your benefits will be using our Retirement Estimator at www.socialsecurity.gov/benefits/retirement/estimator.html.

Social Security provides services for millions of people, but we also want to make your experience with us as simple and easy as possible. Our many online services, including retiring online, are part of that mission. You can access more at www.socialsecurity.gov/onlineservices.

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Social Security and self employment

If you are not self-employed, Social Security taxes are typically taken out of your paycheck automatically. You and your employer each pay a 6.2 percent Social Security tax on up to \$132,900 of your earnings and a 1.45 percent Medicare tax on all earnings in 2019. You don't have to do anything extra for the coverage you will one day receive because your employers handle the deduction as well as matching that contribution. Then they send the taxes to the Internal Revenue Service (IRS) and report your wages to Social Security.

If you're self-employed, the process is a little different. You report your earnings for Social

Security and pay your taxes directly to the IRS when you file your federal income tax return. You pay the combined employee and employer amount, which is a 12.4 percent Social Security tax on up to \$132,900 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings in 2019. You are considered self-employed if you operate a trade, business or profession, either by yourself or as a partner. If your net earnings are \$400 or more in a year, you must report your earnings on Schedule SE, in addition to other tax forms you must file.

Net earnings for Social Security are your gross earnings

from your trade or business, minus your allowable business deductions and depreciation. Some income doesn't count for Social Security and shouldn't be included in figuring your net earnings.

You must have worked and paid Social Security taxes for a certain length of time to get Social Security benefits. The amount of time you need to work depends on your date of birth, but no one needs more than 10 years of work.

You can read more about self-employment and Social Security at www.socialsecurity.gov/pubs/EN-05-10022.pdf.

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Who to contact: Social Security or Medicare?

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

Sometimes it's confusing to know who to contact and for what. Social Security and Medicare offer related services, so people aren't always certain who does what. This "cheat sheet" can help.

Contact Social Security to:

- See if you're eligible for Medicare;
- Create a my Social Security account to do things like request a replacement Medicare card and report a change of address, name, or phone number;
- Sign up for Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance);
- Apply for Extra Help with Medicare prescription drug coverage (Part D) costs;
- Report a death; and
- Appeal an Income-Related Monthly Adjustment Amount (IRMAA) decision (for people who pay a higher Part B and/or Part D premium if their income is over a certain amount).

Find information on how to do all of this and more at www.socialsecurity.gov and www.socialsecurity.gov/benefits/medicare.

Contact Medicare to:

- See what services Medicare

covers;

- Get detailed information about Medicare health and prescription drug plans in your area, including costs and services;
 - Choose and enroll in a Medicare health or prescription drug plan that meets your needs;
 - Find a Medicare Supplement Insurance (Medigap) policy in your area;
 - Find doctors, health care providers, and suppliers who participate in Medicare;
 - Get information and forms for filing a Medicare appeal or for letting someone speak with Medicare on your behalf;
 - Compare the quality of care provided by plans, nursing homes, hospitals, home health agencies, and dialysis facilities; and
- View Medicare publications. Visit www.medicare.gov for these services.

If you need to find out your claim status, find out deductibles, or get answers to premium payment questions, you can call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048).

Determining who to contact is the first step in getting the answers you need. Please share these lists with family and friends who need to know more about Social Security and Medicare.

Replace Social Security cards online in North Dakota

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

Need to replace your lost or misplaced Social Security card? If you live in North Dakota, our online application makes getting a replacement card easier than ever. There's no need to sit in traffic or visit a local office or Card Center.

As long as you're only requesting a replacement card, and no other changes, you can use our free online service from the comfort of your home or office.

All you need to do is create a my Social Security account at www.socialsecurity.gov/myaccount.

Your identity and personal information matter to us. We protect your information by using strict identity verification and security features. The application process has built-in features to detect fraud and confirm your identity. Once you have a personal account, simply follow the instructions to replace your Social Security card.

In many cases, even if you lost your card, you may not need a replacement. Most of the time,

simply knowing your Social Security number is enough. Visit our website to find out whether you can request your replacement Social Security card online or what the requirements are in your area at www.socialsecurity.gov/ssnumber/.

Patty Hoffman is the Public Affairs Specialist for ND, SD and Western MN. You can write her c/o Social Security Administration, 4207 Boulder Ridge Road, Ste. 100, Bismarck ND 58503 or via email at patty.hoffman@ssa.gov.



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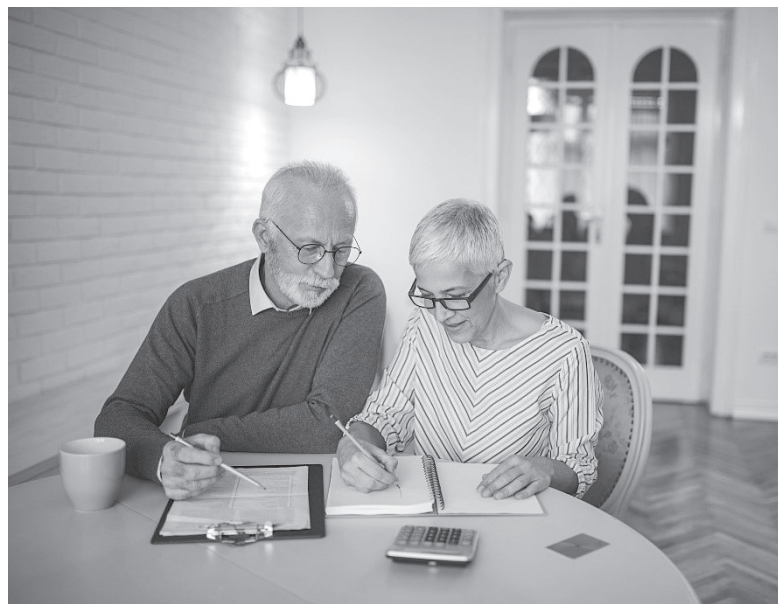


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Understanding spouses' benefits

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

Marriage is a cultural institution that exists all over the world. Having a partner means sharing many things including a home and other property. Understanding how your future retirement might affect your spouse is important. When you're planning for your fun and vibrant golden years, here are a few things to remember:

If a spouse accepts reduced retirement benefits before starting spouse's benefits (his or her spouse is younger), the spouse will not receive 50 percent of the worker's benefit amount.

Your full spouse's benefit could be up to 50 percent of your spouse's full retirement age amount if you are full retirement age when you take it. If you qualify for your own retirement benefit and a spouse's benefit, we always pay your own benefit first. (For example, you are eligible for \$400 from your own retirement and \$150 as a spouse for a total of \$550.) The reduction rates for retirement and spouses benefits are different. If your spouse is younger, you cannot receive benefits unless he or she is receiving benefits (except for divorced spouses). If you took your reduced retirement first while waiting for your spouse to reach retirement age, when you add spouse's benefits later, your own retirement portion remains reduced which causes the total retirement and spouses benefit together to total less than 50 percent of the worker's amount. You can find out more on at www.socialsecurity.gov/OACT/quickcalc/spouse.html.

On the other hand, 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 the deceased worker started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to the surviving spouse. 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 to which the deceased spouse would have been entitled 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 how your finances affect your spouse's can help both of you avoid future impacts on your incomes. When it comes to information, we have over 80 years of experience. Access a wealth of useful information as well as our benefits planners at www.socialsecurity.gov/planners.

Patty Hoffman is the Public Affairs Specialist for ND, SD and Western MN. You can write her c/o Social Security Administration, 4207 Boulder Ridge Road, Ste. 100, Bismarck ND 58503 or via email at patty.hoffman@ssa.gov.

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Just thinking about finances can make your heart race, but you can plan for retirement without breaking the bank.

Did you know?

39% of non-retirees have given little or no thought to financial planning for their retirement.

Here are three tips to help you plan and put your mind at ease:

- 1 Save early:** The earlier you begin saving, the longer your money has to compound and grow. Didn't start saving in your 20s? Don't worry ... it's never too late!
- 2 Maximize your retirement benefits:** Save at least the percentage of your income that your employer matches.
- 3 Talk with a Certified Financial Planner™ (CFP®)** to better understand your goals and how to achieve them. No matter where you are in your career, a CFP can help you create a savings plan that's right for you.

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Understanding Social Security survivors benefits

Unfortunately, tragedy can strike without any warning. The loss of the family wage earner can be devastating both emotionally and financially. Social Security helps by providing income for the families of workers who die.

Some of the Social Security taxes you pay go toward survivors benefits for workers and their families. The value of the survivors benefits you have under Social Security may even be more than the value of your individual life insurance. When you die, certain members of your family may be eligible for survivors benefits. These include widows and widowers (and divorced widows and widowers), children, and dependent parents.

Here are the people who can get survivors benefits based on your work:

Your widow or widower may be able to get full benefits at full retirement age. The full retirement age for survivors is age 66 for people born in 1945-1956, with the full retirement age gradually increasing to age 67 for people born in 1962 or later. Your widow or widower can get reduced benefits as early as age 60. If your surviving spouse is disabled, benefits can begin as early as age 50.

Your widow or widower can get benefits at any age if they take care of your child younger than age 16 or disabled, who is receiving Social Security benefits.

Your unmarried children, younger than age 18 (or up to age 19 if they're attending elementary or secondary school full time), can also get benefits. Your children can get benefits at any age if they were disabled before age 22. Under certain circumstances, we can also pay benefits to your stepchildren, grandchildren, stepgrandchildren, or adopted children.

Your dependent parents can get benefits if they're age 62 or older. (For your parents to qualify as dependents, you must have provided at least half of their support.)

You can read more about Survivors Benefits at www.socialsecurity.gov/pubs/EN-05-10084.pdf.

How much your family can get from Social Security depends

on your average lifetime earnings. The more you earned, the more their benefits will be. For more information on widows, widowers, and other survivors, visit www.socialsecurity.gov/

planners/survivors.

Social Security is with you through life's journey. Be sure to tell friends and family about our Survivors Benefits and how we can help in times of need.

Will Social Security Be There For Me?



Our Trust

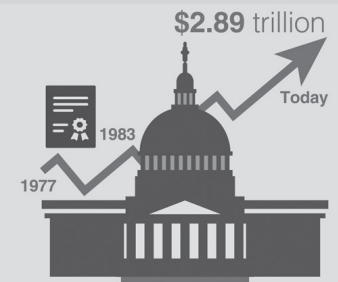
There are two Social Security trust funds.



We can only pay benefits if there is money in the trust funds.

Transforming to Meet the Needs of Our Customers

The OASI and DI Trust Funds have reached the brink of depletion of asset reserves in the past.

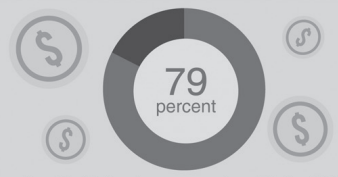


However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.89 trillion in the trust funds today.

Social Security in the Future



The combined OASI and DI Trust Funds will be able to pay all benefits in full and on time until 2034.



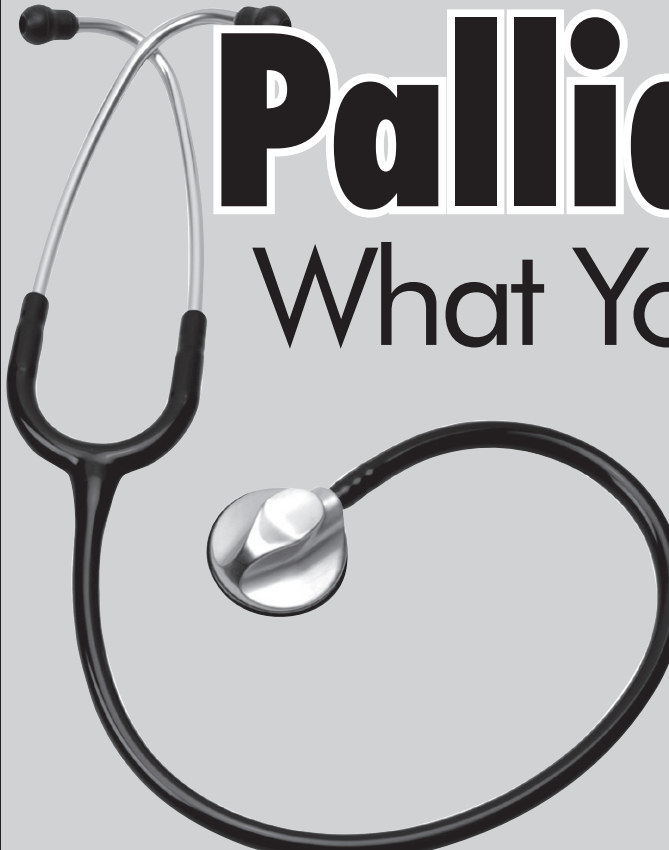
Even if legislative changes are not made before 2034, we'll still be able to pay 79 percent of each benefit due.

Social Security is with you through life's journey, securing today and tomorrow.

SocialSecurity.gov



Social Security Administration | Publication No. 05-10229 June 2018 | Produced at U.S. taxpayer expense



Palliative Care


What You Should Know

Palliative Care is specialized medical care for people with serious illness. This type of care is focused on providing relief from the symptoms and stress of a serious illness. The goal is to improve quality of life for both the patient and the family.

Palliative care is provided by a specially-trained team of doctors, nurses and other specialists who work together with a patient's doctor to provide an extra layer of support. It is appropriate at any age and at any stage in a serious illness, and it can be provided along with curative treatment.

- 1. WHERE DO I RECEIVE PALLIATIVE CARE?**
- Palliative care can be provided in a variety of settings including the hospital, outpatient clinic and at home.
- 2. HOW DO I KNOW IF PALLIATIVE CARE IS RIGHT FOR ME?**
- Palliative care may be right for you if you suffer from pain, stress or other symptoms due to a serious illness. Serious illnesses may include cancer, heart or lung disease, Alzheimer's, HIV/AIDS, ALS, multiple sclerosis, Parkinson's and more. Palliative care can be provided at any stage of illness and along with treatment meant to cure you.
- 3. WHAT CAN I EXPECT FROM PALLIATIVE CARE?**
- You can expect relief from symptoms such as pain, shortness of breath, fatigue, constipation, nausea, loss of appetite and difficulty sleeping. Palliative care helps you carry on with your daily life. It improves your ability to go through medical treatments. It helps you better understand your condition and choices for medical care. In short, you can expect the best possible quality of life and plan for the future.
- 4. WHO PROVIDES PALLIATIVE CARE?**
- Palliative care is provided by a team including physician, nurses, social worker and other specialists.
- 5. HOW DOES PALLIATIVE CARE WORK WITH MY OWN DOCTOR?**
- The palliative care team works in partnership with your doctor to provide an extra layer of support for you and your family. The team provides expert symptom management, extra time for communication about your goals and treatment options and help navigating the health system.
- 6. HOW DO I GET PALLIATIVE CARE?**
- You have to ask for it! Just tell your doctor and nurses that you would like to see the palliative care team.

Palliative Care is now being offered for the Hazen and Beulah area. Call 748-7380 for more information.



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Facts you should know about enrolling in Medicare parts A & B

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

Understanding Medicare isn't as difficult as you might think. It's a benefit most working Americans can count on. Here are some facts you might not know about the program.

Can I still get Medicare at 65?

Yes, you're still eligible for Medicare starting at 65, no matter what year you were born.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you're eligible for Part A (hospital insurance) at age 65 for free. Part A helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay. It also pays for some home health care and hospice care. You're also eligible for Part B (medical insurance) if you choose to get it and pay a monthly premium. Part B helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventative services. If you are receiving Social Security benefits already, you will be automatically enrolled in Medicare Parts A and B at age 65. Because you must pay a premium for Part B, you can choose to turn it down. However, if you don't enroll in Part B when you're first eligible for it, and choose to enroll later, you may have to pay a late enrollment penalty for as long as you have Part B coverage.

If you're not receiving Social Security benefits, you have a seven-month period (your Initial Enrollment Period) to sign up for Part B. Generally, your initial enrollment period begins three months before your 65th birthday, includes the month you turn

age 65, and ends three months after your birth month.

If you are covered under an employer group health plan, you may have a special enrollment period for Part B.

If you are 65 or older and covered under a group health plan, either from your own or your spouse's current employment, you may have a special enrollment period during which you can sign up for Medicare Part B. This means that you may delay enrolling in Part B without having to wait for a general enrollment period and without paying the lifetime penalty for late enrollment. Additional rules and limits apply, so if you think a special enrollment period may apply to you, read our Medicare publication at www.socialsecurity.gov/pubs/, and visit the Centers for Medicare and Medicaid Services at Medicare.gov for more information.

To avoid a tax penalty, you should stop contributing to your Health Savings Account (HSA) at least six months before you apply for Medicare.

If you have an HSA when you sign up for Medicare, you can't contribute to your HSA after your Medicare coverage begins or you may have to pay a tax penalty. Premium-free Part A coverage begins six months before the date you apply for Medicare, but no earlier than the first month you were eligible for Medicare. To avoid an unwanted tax

penalty, you should stop contributing to your HSA six months before you apply for Medicare.

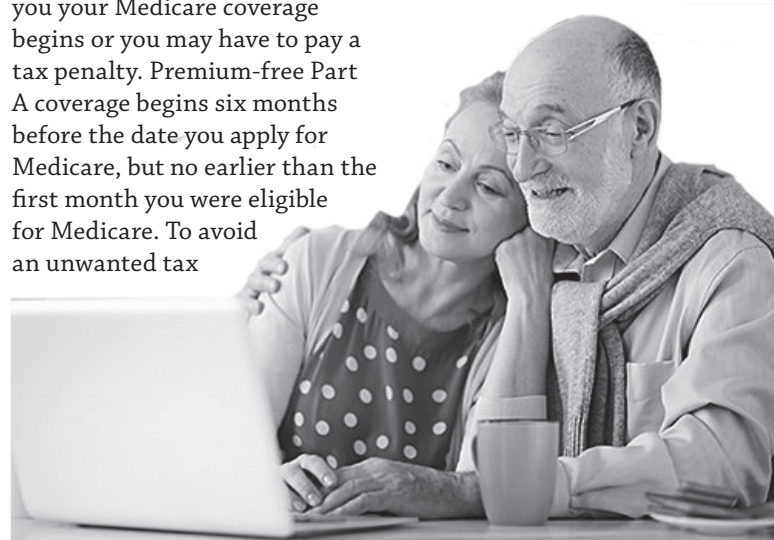
You can withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses like deductibles, premiums, coinsurance, or copayments. If you'd like to continue contributing to your HSA, you shouldn't apply for Medicare or Social Security benefits.

How Much Does Part B Coverage Cost?

You are responsible for the Part B premium each month. Most people will pay the standard premium amount, which is \$135.50 in 2019 if you sign up for Part B when you're first eligible. This amount can change every year. You can find up-to-date premium amounts on Medicare.gov.

You can learn more about Social Security and Medicare at www.socialsecurity.gov/benefits/medicare.

Patty Hoffman is the Public Affairs Specialist for ND, SD and Western MN. You can write her c/o Social Security Administration, 4207 Boulder Ridge Road, Ste. 100, Bismarck ND 58503 or via email at patty.hoffman@ssa.gov.



Social Security benefits to increase

Each year we announce the annual cost-of-living adjustment (COLA). Usually there is an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month, starting the following January. By law, federal benefits increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).

The CPI-W rises when prices increase for the things the average consumer buys. This means that when prices for goods and services we purchase become more expensive, on average, the COLA increases monthly benefit levels and helps you keep up with the changing cost of living.

As a result, more than 67 million Americans will see a 2.8 percent increase in their Social Security and SSI benefits in 2019.

January 2019 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax, as well as the retirement earnings test exempt amount, will change in 2019.

Want to know your new benefit amount as soon as possible? In December 2018, we posted Social Security COLA notices online for retirement, survivors, and disability beneficiaries who have a my Social Security account. You will be able to view and save these COLA notices securely via the Message Center inside my Social Security.

Be the first to know! Sign up for or log in to your personal my Social Security account today and choose email or text under "Message Center Preferences" to receive courtesy notifications so you won't miss your electronic COLA notice!

This year, you will still receive your COLA notice by mail. In the future, you will be able to choose whether you receive your notice online instead of on paper. Online notices will not be available to representative payees, individuals with foreign mailing addresses, or those who pay higher Medicare premiums due to their income. We plan to expand the availability of COLA notices to additional online customers in the future.

You can find more information about the 2019 COLA at www.ssa.gov/cola/.

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Social Security honors OUR NATION'S heroes

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

Social Security honors service members who have given their lives for our nation. We acknowledge the heroism and courage of our military service members, and we remember those who have given their lives to protect our country. Part of how we honor these heroes is the way we provide Social Security benefits.

The loss of a family member is difficult for anyone. Social Security helps by providing benefits to protect service members' dependents. Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. You can learn more about Social Security survivors benefits at www.socialsecurity.gov/survivors.

It's also important to recognize those service members who are still with us, especially those who have been wounded. Just as they served us, we have the obligation to serve them. Social Security has benefits to protect veterans when an injury prevents them from returning to active

duty or performing other work.

Wounded military service members can also receive expedited processing of their Social Security disability claims. For example, Social Security will provide expedited processing of disability claims filed by veterans who have a U.S. Department of Veterans Affairs (VA) Compensation rating of 100 percent Permanent & Total (P&T). The VA and Social Security each have disability programs. You may find that you qualify for disability benefits through one program but not the other, or that you qualify for both. Depending on the situation, some family members of military personnel, including dependent children and, in some cases, spouses, may be eligible to receive Social Security benefits. You can get answers to commonly asked questions and find useful information about the application process at www.socialsecurity.gov/wounded-warriors.

Service members can also receive Social Security in addition to military retirement benefits. The good news is that your military retirement benefit

generally does not reduce your Social Security retirement benefit. Learn more about Social Security retirement benefits at www.socialsecurity.gov/retirement. You may also want to visit the Military Service page of our Retirement Planner, available at www.socialsecurity.gov/planners/retire/veterans.html.

Service members are also eligible for Medicare at age 65. If you have health insurance from the VA or under the TRICARE or CHAMPVA programs, your health benefits may change, or end, when you become eligible for Medicare. Learn more about Medicare benefits at www.socialsecurity.gov/medicare.

In acknowledgment of those who died for our country, those who served, and those who serve today, we at Social Security honor and thank you.

Patty Hoffman is the Public Affairs Specialist for ND, SD and Western MN. You can write her c/o Social Security Administration, 4207 Boulder Ridge Road, Ste. 100, Bismarck ND 58503 or via email at patty.hoffman@ssa.gov.



Ways to use Social Security online

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

Chances are good that you use the internet or a cell phone app every day. Social Security has you covered. We've created online tools to make the lives of millions of people easier. We've put together a top ten list of easy-to-use resources for you.

Want access to our latest news, retirement planning tips, and helpful information? Social Security Matters is our blog at blog.socialsecurity.gov. There, you can also connect with us on Facebook, Twitter, LinkedIn, and YouTube, where you can watch our popular videos.

Our online calculators, such as the Retirement Estimator, the Life Expectancy Calculator, and the Early or Late Retirement Calculator, can be found at www.socialsecurity.gov/planners/calculators.

Apply for Social Security benefits online. This is the fastest, most convenient way to apply for retirement, spouses, disability, or Medicare benefits without visiting a local office or calling to speak to a representative; we can be found online at www.socialsecurity.gov/benefits.

Lost or missing your Social Security card? Find out how to get a new, replacement, or corrected card at www.socialsecurity.gov/ssnumber. In fact, you may be able to quickly request a replacement card online with a my Social Security account, if you meet certain qualifications, at www.socialsecurity.gov/myaccount.

Verify your annual earnings and review estimates of your future Social Security benefits when you access your Social Security Statement, one of the many services available with a my Social Security account at www.socialsecurity.gov/myaccount.

Do you have to pay taxes on Social Security benefits? How do you apply for Social Security retirement benefits? What is your full retirement age? Discover the answers to your Social Security related questions at our Frequently Asked Questions page at www.socialsecurity.gov/faq.

Do you own a business? The Business Services Online Suite of Services allows organizations, businesses, individuals, employ-

ers, attorneys, non-attorneys representing Social Security claimants, and third-parties to exchange information with Social Security securely over the internet. Find it at www.socialsecurity.gov/bsso/services.htm.

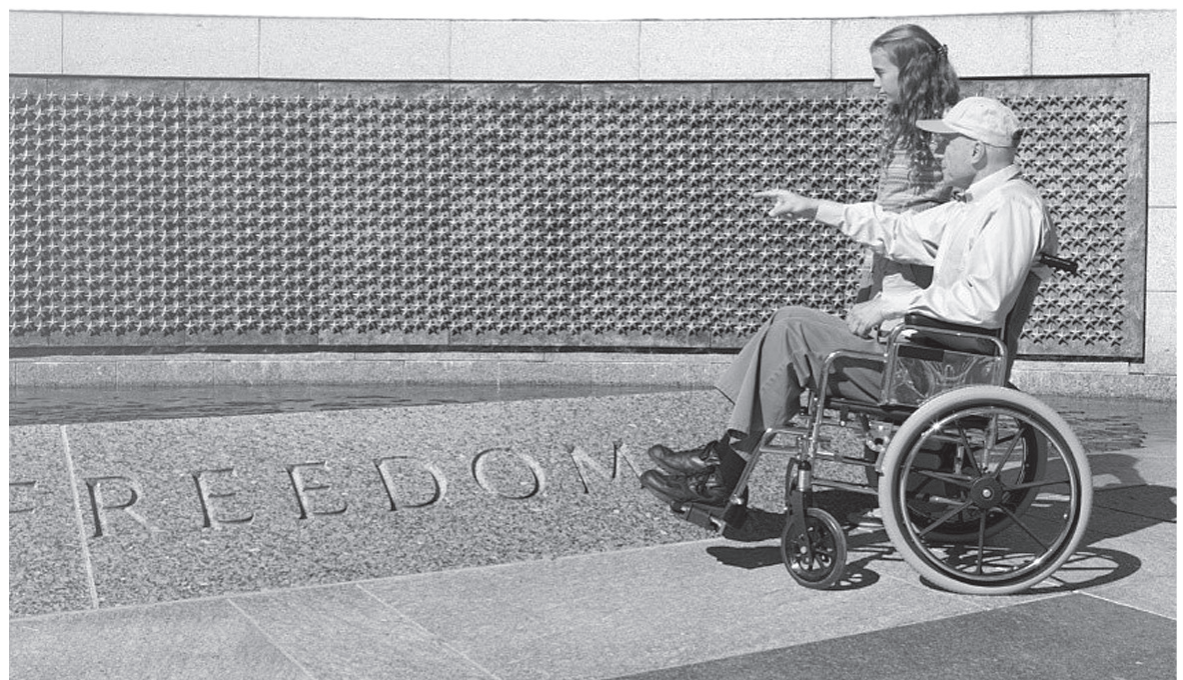
Have you dreamed of moving abroad? Learn how Social Security makes international payments and how you can do business with us from around the world at www.socialsecurity.gov/foreign.

Are you a veteran? Are you at mid-career? Maybe you're new to the workforce. Find out how we fulfill your needs through life's journey on our People Like Me page at www.socialsecurity.gov/people.

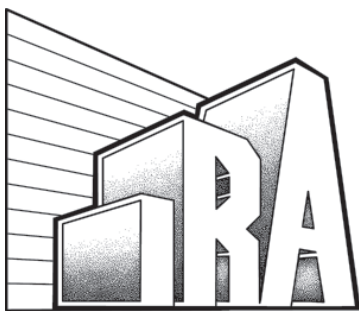
If you like to read and prefer to know all the details, our publications webpage is a library of helpful information. Access it at www.socialsecurity.gov/pubs.

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Fact Sheet

SOCIAL SECURITY

In 2018, about 63 million Americans will receive approximately one trillion dollars in Social Security benefits.

Snapshot of a Month: June 2018 Beneficiary Data

o Retired workers	43.1 million	\$61 billion	\$1,413 average monthly benefit
dependents	3.1 million	\$2.2 billion	
o Disabled workers	8.7 million	\$10.4 billion	\$1,198 average monthly benefit
dependents	1.7 million	\$0.6 billion	
o Survivors	6 million	\$6.9 billion	

Social Security is the major source of income for most of the elderly.

- o Nearly nine out of ten individuals age 65 and older receive Social Security benefits.
- o Social Security benefits represent about 33% of the income of the elderly.
- o Among elderly Social Security beneficiaries, 48% of married couples and 69% of unmarried persons receive 50% or more of their income from Social Security.
- o Among elderly Social Security beneficiaries, 21% of married couples and about 44% of unmarried persons rely on Social Security for 90% or more of their income.

Social Security provides more than just retirement benefits.

- o Retired workers and their dependents account for 72% of total benefits paid.
- o Disabled workers and their dependents account for 13% of total benefits paid.
 - About 89 percent of workers age 21-64 in covered employment in 2017 and their families have protection in the event of a severe and prolonged disability.
 - Just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.
 - 68% of the private sector workforce has no long-term disability insurance.
- o Survivors of deceased workers account for about 15% of total benefits paid.
 - About one in nine of today's 20-year-olds will die before reaching age 67.
 - About 95% of persons aged 20-49 who worked in covered employment in 2017 have survivors insurance protection for their children under age 18 (and surviving spouses caring for children under age 16).

An estimated 175 million workers are covered under Social Security.

- o 50% of the workforce in private industry has no private pension coverage.
- o 36% of workers report that they and/or their spouse have not personally saved any money for retirement.
- In 1940, the life expectancy of a 65-year-old was almost 14 years; today it is just over 20 years.
- By 2035, the number of Americans 65 and older will increase from approximately 49 million today to over 79 million.
- There are currently 2.8 workers for each Social Security beneficiary. By 2035, there will be 2.2 covered workers for each beneficiary.

Ex-spouse benefits and how they affect you

**BY: PATTY HOFFMAN
Social Security Public
Affairs Specialist**

Just like during tax season, it's good to have all the information you need early so you can prepare and get any money you are due.

If you are age 62, unmarried, and divorced from someone entitled to Social Security retirement or disability benefits, you may be eligible to receive benefits based on his or her record. To be eligible, you must have been married to your ex-spouse for 10 years or more. If you have since remarried, you can't collect benefits on your former spouse's record unless your later marriage ended by annulment, divorce, or death. Also, if you're entitled to benefits on your own record, your benefit amount must be less than you would receive based on your ex-spouse's work. In other words, we'll pay the higher of the two benefits for which you're eligible, but not both.

You can apply for benefits on your former spouse's record even if he or she hasn't retired, as long as you divorced at least two years before applying. If, however, you decide to wait until full retirement age to apply as a divorced spouse, your benefit will be equal

to half of your ex-spouse's full retirement amount or disability benefit. The same rules apply for a deceased former spouse.

The amount of benefits you get has no effect on the benefits of your ex-spouse and his or her current spouse. Visit Retirement Planner: If You Are Divorced at www.socialsecurity.gov/planners/retire/divspouse.html to find all the eligibility requirements you must meet to apply as a divorced spouse. Our benefits planner gives you an idea of your monthly benefit amount. If your ex-spouse died after you divorced, you may still qualify for widow's benefits. You'll find information about that in a note at the bottom of the website.

Visit www.socialsecurity.gov/planners/retire/divspouse.html today to learn whether you're eligible for benefits on your ex-spouse's record. That could mean a considerable amount of monthly income. What you learn may bring a smile to your face ... even on tax day!

Patty Hoffman is the Public Affairs Specialist for ND, SD and Western MN. You can write her c/o Social Security Administration, 4207 Boulder Ridge Road, Ste. 100, Bismarck ND 58503 or via email at patty.hoffman@ssa.gov.



Tax Forms

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Golden Years

/gōldən/ /yɪrs/
plural noun

1. the late or advanced years in someone's life
2. the time of life when someone is old
3. the years of retirement, normally after age 65

It's easy to see, based on the standard definition of "golden years", why most people aren't excited to admit they've reached theirs, especially when we use words like "old", "advanced" or "elderly" to describe individuals that rarely self-identify as such. Historically, housing and care options for older adults have mirrored the definitions above, tending to focus on the chunk of years when individuals inevitably develop health problems, become more frail and can no longer live independently (their words, not ours).

Golden

/gōldən/
adjective

1. (of a period) very happy and prosperous
2. made or consisting of gold; colored or shining like gold

At Edgewood, we know that the "years" are the inevitable part, yet the "golden" isn't always a given. We choose to focus on the unique advantages our teams provide and how we can enhance our residents' lifestyles, to truly make them "golden". Yes, we're still an organization that provides housing and care for older adults, and sure, the aging process can be difficult, presenting unique challenges for each individual. Yet at Edgewood we choose to focus on the why behind each resident and what his or her personal journey looks like, rather than the simple fact that everyone's getting older; then we utilize our care, services and amenities to help them understand and achieve their why. Everyone has their own why.



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