

# Planning for the Future 2021

## Social Security, Taxes and Estate Planning



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Your BHG  
Newspaper Staff

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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](http://www.socialsecurity.gov). More information is at [www.ssa.gov/employer/](http://www.ssa.gov/employer/). Registration instructions are there in the Handbooks, Tutorial & Videos section.

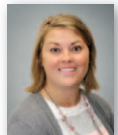
Personal assistance with SSA Business Services Online is available at [www.ssa.gov/employer/](http://www.ssa.gov/employer/). Note the customer support link at lower right of that page. This is specifically to help with business service online topics, not individual Social Security benefit questions.

SUPPLEMENT TO: McLean County Independent, McClusky Gazette, Central McLean News-Journal, Leader-News, Center Republican, Hazen Star and The Beacon.

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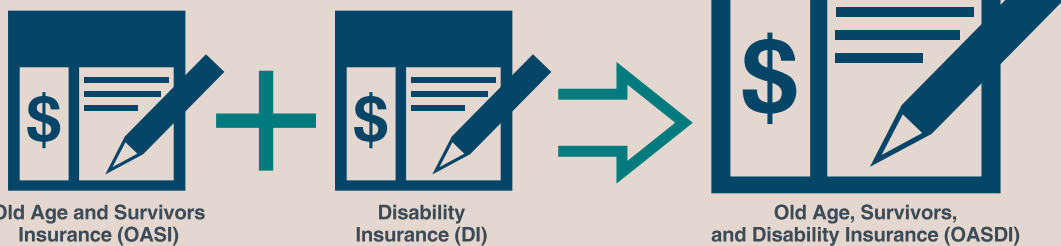
# Will Social Security Be There For Me?



Securing today and tomorrow

## Our Trust

There are two Social Security trust funds.



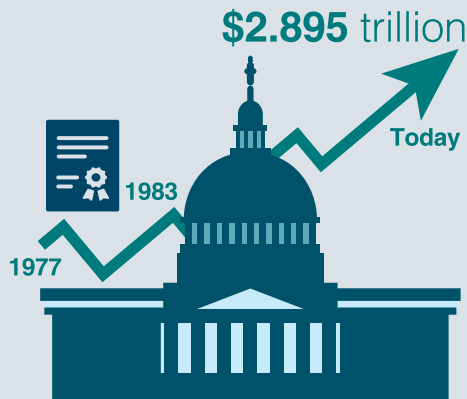
We can only pay benefits if there is money in the trust funds.

## 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.



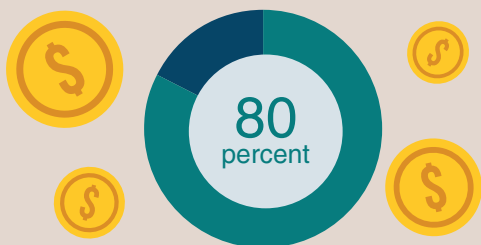
However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.895 trillion in the trust funds today.



## 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 2035.



Even if legislative changes are not made before 2034, we'll still be able to pay 80 percent of each benefit due.

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

SSA.gov



Social Security Administration | Publication No. 05-10229  
October 2020 | Produced at U.S. taxpayer expense

# Social Security program experts can answer your important questions

*Courtesy of Social Security Public Affairs Office*

There are many online resources about Social Security, so it is important that you come to us as the first place for answers. You can find many of the answers about our programs and services on our Frequently Asked Questions page at [faq.ssa.gov](http://faq.ssa.gov). We feature our most-asked questions at the top of the page to help you find answers to the most common questions quickly, like:

Are Social Security services affected by Coronavirus (COVID-19)?

What should I do if I receive a call from someone claiming to be a Social Security employee?

How do I change or correct my name on my Social Security number card?

How do I apply for a new or replacement Social Security number card?

How can I get a Social Security Statement that shows a record of my earnings and

an estimate of my future benefits?

You can also browse by topics like:

- Disability.
- Social Security Payments.
- Retirement.
- Medicare.

You can visit our publications library at [www.ssa.gov/pubs](http://www.ssa.gov/pubs) for detailed information on nearly all of our topics. We make each publication available in text, audio, and downloadable formats.

## Job Change? Ease the Transition with an IRA Rollover

If you're experiencing a change in your career, you may want to consider rolling your retirement accounts into one, manageable IRA. Doing so can reduce the complexity and fees associated with having multiple IRAs or 401(k)s.

Let's talk and see if an IRA rollover may help you meet your goals.



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# Workers in your home and Social Security

*Courtesy of Social Security Public Affairs Office*

Do you plan to pay a cleaning person, cook, gardener, babysitter, or other household worker at least \$2,300 in 2021? This amount includes any cash you pay for your household employee's transportation, meals, and housing. If you will pay at least \$2,300 to one person, you have some additional financial responsibilities.

When you pay at least \$2,300 in wages to a household worker, you must do all of the following:

Deduct Social Security and Medicare taxes from those wages.

Pay these taxes to the Internal Revenue Service.

Report the wages to Social Security.

For every \$2,300 in wages, most household employees earn credits toward Social Security benefits and Medicare coverage. Generally, people need 10 years of work to qualify for:

*Retirement benefits (as early as age 62).*

*Disability benefits for the worker and the worker's dependents.*

*Survivors benefits for the worker's family.*

*Medicare benefits.*

You can learn more about reporting household worker income by reading Household Workers at [www.ssa.gov/pubs/EN-05-10021.pdf](http://www.ssa.gov/pubs/EN-05-10021.pdf).

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## Maximizing your Social Security benefits

- Why is it important to plan together with your spouse?
- Should you take reduced benefits or wait?
- Can you work while receiving SSA retirement?
- What is your full retirement age & why should you care?

Julie can help answer your questions.

**Julie Hinsz**  
Wealth Manager  
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# Veterans and active duty military members can count on Social Security

Courtesy of Social Security Public Affairs Office

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](http://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 mili-

tary 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.



## Understanding Social Security survivors benefits

Courtesy of Social Security Public Affairs Office

We are here for surviving family members when a worker dies. In the event of your death, certain members of your family may be eligible for survivors benefits. These include widows and widowers, divorced widows and widowers, children, and dependent parents.

The amount of benefits your survivors receive depends on your lifetime earnings. The higher your earnings, the higher their benefits. That's why it's important to make sure your earnings history is correct in our records. You can do this by creating a personal my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). A my Social Security ac-

count is secure and gives you immediate access to your earnings records, Social Security benefit estimates, and a printable Social Security Statement to see an estimate of survivors benefits we could pay your family.

You may also want to visit our Benefits Planner for Survivors to help you better understand you and your family's Social Security protections as you plan for your financial future at [www.ssa.gov/planners/survivors](http://www.ssa.gov/planners/survivors).

Please visit [www.ssa.gov](http://www.ssa.gov) or read our publication Survivors Benefits at [www.ssa.gov/pubs/EN-05-10084.pdf](http://www.ssa.gov/pubs/EN-05-10084.pdf) for more information. You can also help us spread the word by sharing this information with your family and friends.

### Who needs life insurance?

- ✓ You're married or in a committed relationship
- ✓ You have children
- ✓ You want to leave an inheritance
- ✓ You're a business owner

*A life insurance policy is a wise investment for people whose survivors could benefit from some financial assistance in the wake of their deaths.*

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## Top ten sites of Social Security for 2021

Courtesy of Social Security Public Affairs Office

Our online services often allow you to do business with us without visiting a local office or calling. Here are our top 10 webpages of 2021:

Open your own personal my Social Security account, where you can verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information if you receive benefits, and more, at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). We continue to add new features to make doing business with us easier than ever.

Need answers to your Social Security related questions? Our Frequently Asked Questions page is the authoritative source at [www.ssa.gov/faq](http://www.ssa.gov/faq).

Our hub for Social Security news and updates is our blog at [blog.socialsecurity.gov](http://blog.socialsecurity.gov). You can use social media to easily share these informative articles with friends and family.

You can complete and submit our online application for retirement benefits in as little as 15 minutes at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).

You can conveniently apply for disability benefits online at [www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability).

Access our publication library — we have online booklets and pamphlets (including audio versions) on key subjects at [www.ssa.gov/pubs](http://www.ssa.gov/pubs).

You can learn everything you need to know about Medicare at our dedicated page at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare).

There's no need to call or visit a local office when you use our online services page at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices).

There are times when you may need to fill out a form and submit it to us. You can find what you need easily at [www.ssa.gov/forms](http://www.ssa.gov/forms).

Reporting Social Security fraud is a key part of preventing it. You can help stop scammers at [www.ssa.gov/antifraudfacts](http://www.ssa.gov/antifraudfacts).

We care about giving you easy access to the information you need from us. Please feel free to share these pages with your friends and family.

# Your newborn and their Social Security number

Courtesy of Social Security Public Affairs Office

Getting your newborn a Social Security number is important for their future. If your child is born in a hospital, the easiest way to apply for a Social Security number is right at the hospital.

When you give information for your child's birth certificate at the hospital, you'll be asked whether you want to apply for a Social Security number for your child. If you say "yes," you will be asked to provide both parents' Social Security numbers, if you can. Even if you don't know both parents' Social Security numbers, you can still apply for a number for your child.

There are many reasons why your child should have a Social Security number. You need a Social Security number to claim your child as a dependent on your income tax return. Your child may also need a number if you plan to do the following for your child:

- Open a bank account.
- Buy savings bonds.
- Get medical coverage.
- Apply for government services.

You can find more information by reading Social Security Numbers for Children at [www.ssa.gov/pubs/EN-05-10023.pdf](http://www.ssa.gov/pubs/EN-05-10023.pdf).



plying for a Social Security number at the hospital will save them time and let them focus on the new member of their family.

Please share this information with people who are expecting a child. Applying for a Social Security number at the hospital will save them time and let them focus on the new member of their family.



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# Create strategies to help achieve your Financial Goals

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones, Member SIPC

Like most people, you probably have many financial goals: a comfortable retirement, long vacations, college for your children or grandchildren, the ability to leave something behind for the next generation, and so on. To achieve these various goals, you may have to follow different investment strategies – and you might have to make some tradeoffs along the way. To pursue this multi-goal/multi-strategy approach, try to follow a clear course of action, including these steps:

**Define your goals – and invest appropriately.** You will need to identify each goal and ask some questions: How much time will you have to achieve this goal? How much return will you need from your investments and how much risk are you willing to take? With a longer-term goal, such as retirement, you may be able to invest more heavily in growth-oriented vehicles with higher expected returns. Keep in mind, though, that the value of these investments will fluctuate, and they carry more risk than more conservative investments. However, your long-term horizon al-

lows time to recover from short-term dips. But for a shorter-term goal, such as an upcoming vacation, your investments don't have the same time to bounce back from large drops in value, so you might follow a more conservative strategy by investing in instruments that preserve principal, even though growth may be minimal.

**Know what you've invested for each goal.** Once you know what type of strategy you should follow to achieve each of your goals, you'll need to enact that strategy.

How? By matching specific investment accounts with the appropriate goals. You should know why you own all your investments. Ask yourself these questions: What goal will this investment help me achieve?

How much do I have allocated toward a specific goal? If I have an IRA, a 401(k) and another account devoted to achieving the same goal, are they all working together effectively? The connections between your different investment accounts and your goals should be consistently clear to you.

**Understand trade-offs.** Your various investment goals may be distinct, but they don't exist in isolation. In fact, your strategy for achieving one goal may affect your ability to work to-

ward another. For example, would significant investments in your child's education change your funding for retirement? If you decide to buy a vacation home when you retire, will that alter the legacy you'll be able to leave to your family? Given limited financial resources, you may have to prioritize some goals and make some trade-offs in your investment moves.

**Track your progress.** Each of your strategies is designed to achieve a particular goal, so you need to monitor the performance of the investments within that strategy to help ensure you're making progress. If it seems that you're lagging, you may need to explore ways to get back on track.

To manage these tasks successfully, you may want to work with a financial professional – someone who can look at your situation objectively, help you identify and quantify your goals, and suggest strategies designed to help you achieve them.

Trying to achieve multiple financial goals can seem like a daunting task, but by saving and investing consistently through your working years, following a clear strategy, being willing to prioritize and accept trade-offs and getting the help you need, you can help yourself move forward.



## Social Security is important for women

Courtesy of Social Security Public Affairs Office

With the beginning of a New Year, it is a good time to show gratitude for the many things we are thankful for. Family usually tops the list. The strong women in 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 wom-

en.

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](http://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](http://www.ssa.gov/pubs/EN-05-10127.pdf).

Please share these links with friends and family you love.

## Social Security benefits for children with disabilities

SSA's Supplemental Security Income (SSI) program helps children with qualifying disabilities and their families. For this program, a child must meet all of the following requirements to be considered disabled and medically eligible:

The child must have a medical condition, or a combination of conditions, that result in "marked and severe functional limitations." This means that the condition(s) must very seriously limit the child's activities.

The child's condition(s) must have been disabling, or be expected to be disabling, for at least 12 months; or the condition(s) must be expected to result in death.

Compassionate Allowances are a way we quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits. Thousands of children receive benefits because they have one of



the conditions on the list at [www.ssa.gov/compassionateallowances/conditions.htm](http://www.ssa.gov/compassionateallowances/conditions.htm).

A child must also meet other eligibility requirements. Since we only pay SSI to disabled people with low income and limited resources, a child, who is not blind, must not be working or earning more than \$1,310 a month in 2021. A child who is blind must not be working or earning more than \$2,190. This earnings amount usu-

ally changes every year. In addition, if the parents of the child or children have more resources than are allowed, then the child or children will not qualify for SSI. You can read more about children's benefits at [www.ssa.gov/pubs/EN-05-10026.pdf](http://www.ssa.gov/pubs/EN-05-10026.pdf).

Visit [www.ssa.gov/people/parents/](http://www.ssa.gov/people/parents/) to learn more about all we do to care for children. Please share these resources if you know a family or friend who needs our help.

### Various Types of IRAs

- ✓ Traditional IRA
- ✓ Roth IRA
- ✓ SEP IRA
- ✓ Spousal IRA
- ✓ Education IRA (EIRA)



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# Get your Social Security benefit statement (SSA-1099 / SSA-1042S)

*Courtesy of Social Security Public Affairs Office*

Tax season is approaching, and replacing your annual Benefit Statement has never been easier. The Benefit Statement, also known as the SSA-1099 or the SSA-1042S, is a tax form we mail each year in January to people who receive Social Security benefits. It shows the total amount of benefits you received from us in the previous year so you know how much Social Security income to report to the Internal Revenue Service on your tax return.

If you live in the United States and you need a replacement form SSA-1099 or SSA-1042S, simply go online and get an instant, printable replacement form using your personal my Social Security account at [www.ssa.gov/my-account](http://www.ssa.gov/my-account). A replacement SSA-1099 or SSA-1042S is available for the previous tax year after February 1.

If you don't have access to a printer, you can save the document to your computer or email it to yourself. If you don't have a my Social Security account, creating one is very easy to do and usually takes less than 10 minutes.

With a personal my Social Security account, you can do much of your business with us online. If you receive benefits or have Medicare, your personal my Social Security account is also the best way to:

*Request a replacement Social*



*Security number card (in most states and the District of Columbia).*

*Get your benefit verification letter.*

*Check your benefit and payment information.*

*Change your address and phone number.*

*Change your direct deposit information.*

*Request a replacement Medicare card.*

*Report your wages if you work and receive Social Se-*

*curity disability insurance or Supplemental Security Income benefits.*

If you're a non-citizen who lives outside of the United States and you received or repaid Social Security benefits last year, we will send you form SSA-1042S in the mail. The forms SSA-1099 and SSA-1042S are not available for people who receive Supplemental Security Income benefits.

*Visit [www.ssa.gov](http://www.ssa.gov) to find more about our online services.*

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## Start small, retire big

It can be hard to picture, but retirement is closer than it seems. So do your future self a favor and start planning now. A little today can add up to a lot tomorrow. Call me to get started.

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## Protect Yourself from Social Security Scams

Be on the lookout for fake calls and emails



Securing today and tomorrow

Telephone and email scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

**If you receive a suspicious call:**

1. **HANG UP**
2. **DO NOT GIVE MONEY OR PERSONAL INFORMATION**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://www.oig.ssa.gov)**



## What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.



Callers threaten you with arrest or other legal action.

## Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer
- » Ask for gift card numbers over the phone or to wire or mail cash



## Be Active

Protect yourself, friends, and family!

- » If you receive a questionable call, hang up and report it at [oig.ssa.gov](https://www.oig.ssa.gov)
- » Don't return unknown calls
- » Ask someone you trust for advice before making any large purchase or financial decision
- » Don't be embarrassed to report if you shared personal information or suffered a financial loss
- » Learn more at [oig.ssa.gov/scam](https://www.oig.ssa.gov/scam)
- » Share this information with others

# Social Security and small businesses

*Courtesy of Social Security Public Affairs Office*

According to the U.S. Small Business Administration, about 30 million small businesses in the United States employ tens of millions of people. Running a small business can be a 24-7 endeavor. Managing employees, inventory, scheduling, services, and marketing can be challenging.

If you're a small business owner, or you work for one, we can help make your life easier with our suite of services. Our business services allow you to file W-2/W-2Cs online and verify your employees' names and Social Security numbers against our records.

If you run a business,

make us your first stop at [www.ssa.gov/employer](https://www.ssa.gov/employer). It will save you valuable time when you need information on W-2s, electronic filing, and verifying Social Security numbers. Small business owners can also take advantage of our Business Services Online at [www.ssa.gov/bso/bsowelcome.htm](https://www.ssa.gov/bso/bsowelcome.htm). You must register to use this free service, which also offers fast and secure online W-2 filing options to Certified Public Accountants, enrolled agents, and individuals who process W-2s and W-2Cs.

*For more information about electronic wage reporting, please read our publication at [www.ssa.gov/pubs/EN-05-10034.pdf](https://www.ssa.gov/pubs/EN-05-10034.pdf).*



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# When should you start receiving Social Security benefits?

*Courtesy of Social Security Public Affairs Office*

We're often asked, "What's the best age to start receiving retirement benefits?" The answer is: there's not a single "best age" for everyone. The most important thing is to make an informed decision. Base your decision about when to apply for benefits on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount for more years, or wait for a larger monthly payment over a shorter timeframe? The answer is personal and depends on several factors, such as your current cash needs, your current health, and your family longevity. You should also consider plans to work in retirement and other sources of retirement income. Most importantly, study your future financial needs and obligations, and calculate your future Social Security benefit.

We encourage you to weigh all the facts carefully before making the crucial decision



about when to begin receiving Social Security benefits. This decision affects the monthly benefit you will receive for the rest of your life, and may affect benefit protection for your survivors.

### SSA's New Retirement Portal

Our new retirement portal is more user-friendly and easier to navigate, whether you're ready to learn about, apply for, or manage your retirement benefits. The redesigned portal will make it easier for you to find and read about retirement benefits, with fewer pages and clearer information. We con-

ditioned and rewrote most of the pages to make them easier to understand. The portal is compatible for use on mobile devices so you can learn and do what you want from wherever you want.

Our retirement webpage has information including:

- Retirement Publications;*
- Benefit Calculators;*
- Retirement benefits estimates;*
- Full retirement age information;* and
- Spouse benefits.*

*You and your loved ones can access all of these resources at [www.ssa.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement).*

### The 50-30-20 approach?

- 50 percent of money is spent on needs, including housing costs, health insurance, car payments, and groceries
- 30 percent of money is spent on wants, including hobbies, dining out and travel
- 20 percent of money is allocated to savings

## Keep More of Your Hard-Earned Cash.

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# Three ways to fight scammers who target your Social Security benefits

*Courtesy of Social Security Public Affairs Office*

Scammers are always finding new ways to steal your money and personal information by exploiting your fears. The most effective way to defeat scammers is to know how to identify scams and to ignore suspicious calls and emails.

One common tactic scammers use is posing as federal agents and other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Here are three things you can do:

Hang up right away or do not reply to the email.

Never give personal information, money, or retail gift cards.

Report the scam at [oig.ssa.gov](http://oig.ssa.gov) immediately to Social Security's law enforcement team at the Office of the Inspector General.

You should continue to remain vigilant of phone calls when someone says there's a



problem with your Social Security number or your benefits. If you owe money to Social Security, we will mail you a letter explaining your rights, payment options, and information about appealing.

There are a few ways you can identify a scam call or email. Remember that we will never:

Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.

Promise a benefit increase or other assistance in exchange for payment.

Require payment by retail

gift card, cash, wire transfer, internet currency, or prepaid debit card.

Demand secrecy from you in handling a Social Security-related problem.

Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with our agency, it is unlikely we will contact you. Again, if you get a suspicious call claiming to be from Social Security, you should hang up and report it right away to our Office of the Inspector General at [oig.ssa.gov](http://oig.ssa.gov).

# How to have hearings with Social Security administration during COVID-19

*Courtesy of Social Security Public Affairs Office*

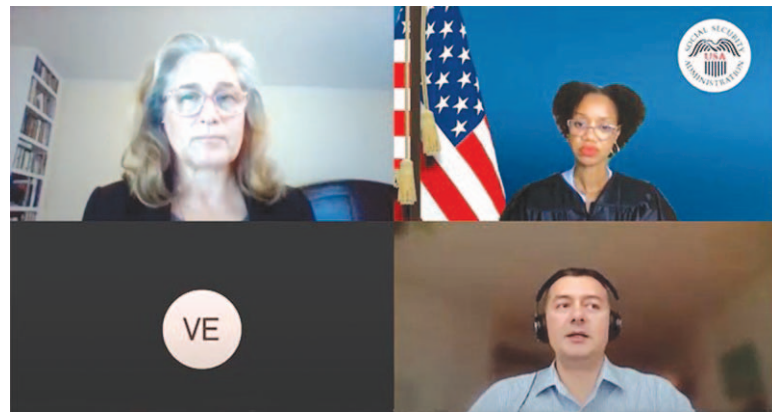
In March 2020, we temporarily closed all of our Social Security Hearing Offices due to the Coronavirus pandemic and are not offering in-person hearings. During the office closures, we are providing two flexible, safe, and secure hearing options: either a telephone hearing or our new option of an online video hearing.

Additional information on both of these hearing options is available here: [www.ssa.gov/appeals/hearing\\_options.html](http://www.ssa.gov/appeals/hearing_options.html)

What are "online video hearings"?

Online video hearings are a secure way to conduct hearings over the internet, using a free platform called Microsoft Teams. You and your representative, if you have one, can attend the online video hearing safely and securely from any private place with a secure internet connection using a camera-enabled smartphone, tablet, or computer.

Like our telephone hearings option, the online video hearings option is not mandatory. We will conduct online video hearings the same way we conduct telephone and in-person hearings. During the hearing, the administrative law judge (ALJ) will swear in all hearing participants and listen to your testimony. You will see the ALJ and representative, if one has been appointed. Other participants, such as vocational/medical experts and interpreters, will



join by phone.

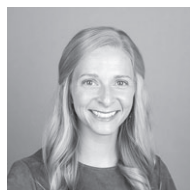
What are the technology requirements to participate in an online video hearing?

You and an appointed representative, if applicable, must have access to email and a personal computer, laptop, or Android/Apple tablet or mobile device with a secure and private, high-speed Wi-Fi or cellular data connection. The device must have a camera, microphone, and speakers. If using a mobile device, you must download the free Mi-

crosoft Teams application.

We will send you a link to a user guide that explains how to access and use Microsoft Teams before the date of an online video hearing.

Please read our publication Online Video Hearings at the Social Security Administration at [www.ssa.gov/pubs/EN-70-10284.pdf](http://www.ssa.gov/pubs/EN-70-10284.pdf) for additional information. A short video about online video hearings is available at [www.ssa.gov/appeals/hearing\\_video.html](http://www.ssa.gov/appeals/hearing_video.html).



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# Making the most of 'America saves week'

*Courtesy of Social Security Public Affairs Office*

This year, America Saves Week runs from February 22 – 26. The week is an opportunity for organizations to promote good financial habits. It's also a great time for people to assess their own saving status, as planning and saving are key to a successful retirement.

Each day of the week will focus on a different aspect of saving:

*Monday – Save Automatically*  
*Tuesday – Save for the Unexpected*

*Wednesday – Save to Retire*  
*Thursday – Save by Reducing Debt*

*Friday – Save as a Family*

It's never too early to start planning for your retirement. Set a goal, make a plan, and save automati-

cally. People with a plan are twice as likely to save successfully. Pledge to save for America Saves Week at [www.americasavesweek.org](http://www.americasavesweek.org).

We have many tools to help you with your goals as you save for retirement. You can access our online information and resources at [www.ssa.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement).

It's never too late for you and your loved ones to begin saving. Younger workers may think they have time to put off saving for their future, but the sooner they begin, the more their money can grow. Visit our website for young workers at [www.ssa.gov/people/earlycareer](http://www.ssa.gov/people/earlycareer) for resources that can help you secure today and tomorrow.

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## Coronavirus-related Medicare scam alert

*Courtesy of Social Security Public Affairs Office*

Since older Americans are particularly vulnerable to coronavirus (COVID-19), we want to remind Medicare beneficiaries to be vigilant and take precautions to avoid falling victim to healthcare fraud during this pandemic. We're warning Medicare beneficiaries that scammers may try to use this pandemic to steal their Medicare number, banking information, or other personal data.

Unfortunately, scammers take advantage of the most vulnerable people during times of uncertainty and change. You must protect yourself by making sure you only give your Medicare number to your doctor, pharmacist, hospital, health insurer, or other trusted healthcare provider.

If someone calls you on the phone, saying they're from Medicare, and asks for your Medicare number or other personal information – just hang up. Medicare representatives will never:

Call beneficiaries to ask

for or to “verify” Medicare numbers.

Call to sell you anything. Promise you things if you give them a Medicare number.

Visit you at your home. Call you to enroll you in a Medicare program over the phone, unless you called us first.

Medicare cards no longer have Social Security numbers on them to reduce fraud and protect beneficiaries from identity theft. Even with this change, you should guard your Medicare card like you would a credit card. Be sure to check your Medicare claim summaries for errors and questionable bills.

If you suspect Medicare fraud, please report it by calling Medicare's toll-free customer service center at 1-800-MEDICARE (1-800-633-4227). You can also visit Medicare online at [www.medicare.gov/forms-help-resources/help-fight-medicare-fraud](http://www.medicare.gov/forms-help-resources/help-fight-medicare-fraud).

Please help inform others by sharing this message with family and friends.

## How to replace a missing Social Security card online

*Courtesy of Social Security Public Affairs Office*

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](http://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](http://www.ssa.gov/ssnumber) to find out if you can take advantage of this convenient online service.

## Social Security still reachable during the pandemic

*Courtesy of Social Security Public Affairs Office*

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](http://www.ssa.gov/locator).

We offer many secure and convenient online services at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices), where you can:

Apply for Retirement, Disability, and Medicare benefits;

Check the status of an application or appeal;

Request a replacement Social Security card (in most areas);

Print a benefit verification

letter; and

Much more.

Although you can do most of your business with us online, we know that service channel isn't right for everyone. You can still count on us by phone. If you have a critical situation and we cannot help you by phone or online, we may be able to schedule an appointment for you.

If you need help, please don't wait until we can see you in person. Call us now and get the help you need.

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# Sign up for Medicare Part B online

Courtesy of Social Security Public Affairs Office

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 at [secure.ssa.gov/acu/opandler/loginSuccess](http://secure.ssa.gov/acu/opandler/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-Items/CMS017339](http://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](http://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.

## Achieve your Retirement Savings Goals with an Individual Retirement Account (IRA)

You can open or add to an Individual Retirement Account at any time of the year. You don't have to wait until tax time.



And ... the sooner you contribute to your IRA, the more interest it will earn.

The deadline is April 15. For more information about IRAs, come visit with Kristen.



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