

Planning for the Future 2020

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.

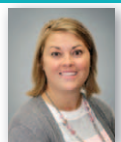
Personal assistance with SSA Business Services Online is available at www.ssa.gov/employer/. Note the customer support link at lower right of that page. This is specifically to help with business service online topics, not individual Social Security benefit questions.

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Your earnings record is both your financial history and your financial future

BY: DAVID BAIER
Social Security Public
Affairs Specialist

Social Security is an earned benefit. Your earnings history is a record of your progress toward your benefits. Social Security keeps track of your earnings so we can pay you the benefits you've earned over your lifetime. This is why reviewing your Social Security earnings record is so important.

If an employer didn't properly report just one year of your work earnings to us, your future benefit payments from Social Security could be less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. Sooner is definitely better when it comes to identifying and reporting problems with your earnings record. As time passes, you may no longer have easy access to past tax documents, and some employers may no longer exist or be able to provide past payroll information.

While it's the responsibility of your employers, both past and present, to provide accurate earnings information to Social Security so you get credit for the contributions you've made through payroll taxes, you should still inform us of any errors or omissions you find. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct.

The easiest and most ef-

ficient way to validate your earnings record is to visit www.socialsecurity.gov/my-account to set up or sign in to your own my Social Security account. You should carefully review each year of listed earnings and use your own records, such as W-2s and tax returns, to confirm them. Keep in mind that earnings from this year and last year may not be listed yet. Notify us right away if you spot errors by calling 1-800-772-1213.

You can find more detailed instructions on how to correct your Social Security earnings record at www.socialsecurity.gov/pubs/EN-05-10081.pdf.

Remember, you can access important information like this any time at www.socialsecurity.gov and do much of your business with us online.



John Weis
 CFS Financial Representative

There's still time to contribute to an IRA for 2019.

Making a last-minute contribution to an IRA may help you reduce your 2019 tax bill. And if you qualify, your traditional IRA contribution may be tax deductible.

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WHAT'S A SECOND OPINION WORTH?

A lot—when it comes to your investments. As a Thrivent Financial consultant, I can look at your portfolio with fresh eyes to determine if it is aligned with your goals.

No matter which way the financial markets are going, together we'll determine whether any changes are needed to help keep your investment plan on track.

Contact me today for a complimentary portfolio analysis.



Karla S Boehm, RICP®, CLTC®
 Financial Consultant
 113 Central Ave S, Suite 2
 Beulah, ND 58523
701-873-2700
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Changing your direct deposit information with Social Security

BY: JOSH WELLER
Social Security Public
Affairs Specialist

With our busy lives, it's easy to fall into that cycle of postponing some tasks because of other priorities. This may be true for you when it comes to changing your payment method for Social Security benefits. Unfortunately, forgetting to change your payment method can lead to delayed payments.

The most convenient way to change your direct deposit information with Social Security is by creating a my Social Security account online at www.socialsecurity.gov/myaccount. Once you create your account, you can update your bank information without leaving the comfort of your home. Another way to change your direct deposit is by call-

ing Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to make the change over the phone. If you prefer to speak to someone in-person, you can visit your local Social Security office with the necessary information.

Because we are committed to protecting your personal information, we need some form of identification to verify who you are. If you are online, we verified your identity when you initially created your my Social Security account. All you need to do is log in at www.socialsecurity.gov/myaccount with your secure username and password to gain access to your information.

If you call Social Security, we will ask identifying questions to ensure we are speaking to the right person. If you

visit the office, you will need to bring a driver's license or some form of ID with you. Once we have identified that you are the correct person and are authorized to make changes on the Social Security record, all we need is the routing number, account number, and type of account established. We don't ask for a voided check, nor do we obtain verification from the bank. Therefore, you should be sure you are providing accurate information to us.

Because you may be unsure if your direct deposit change will affect your next payment, we highly recommend that you do not close the old bank account until you have seen your first Social Security deposit in the new bank account. That way, you can feel secure you will receive your benefits



on time, regardless of when the change was reported to Social Security.

When you have to report changes to your direct deposit, be sure to visit us online at www.socialsecurity.gov/

[myaccount](http://www.socialsecurity.gov/myaccount). Social Security always strives to put you in control by providing the best experience and service no matter where, when, or how you decide to do business with us.



Beware of Social Security scams

BY: PATTY HOFFMAN
Social Security Public
Affairs Specialist

Scammers go to great lengths to trick you out of your personal information. We want to help you protect your information by helping you recognize a Social Security imposter.

There's a widespread telephone scam involving callers claiming they're from Social Security. The caller ID may even show a government number. These callers may tell you there's a problem with your Social Security number. They may also threaten to arrest you unless you pay a fine or fee using gift cards, pre-paid debit cards, a wire transfer, or cash. That call is not from us.

If you receive a suspicious call from someone alleging to be from Social Security, please:

- Hang up right away.
- Never give your personal information, money, or retail gift cards.
- Report the scam at oig.ssa.gov/ to Social Security's law enforcement team at the Office of the Inspector General.

Social Security will not:

- Threaten you.
- Tell you that your Social Security Number has been suspended.
- Call you to demand an im-

mediate payment.

- Ask you for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a pre-paid debit card, a retail gift card, or cash.
- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a Social Security benefit approval, or increase, in exchange for information or money.
- Request personal or financial information through email, text messages, or social media.

Social Security will:

- Sometimes call you to confirm you filed for a claim or to discuss other ongoing business you have with them.
 - Mail you a letter if there is a problem.
 - Mail you a letter if you need to submit payments that will have detailed information about options to make payments and the ability to appeal the decision.
 - Use emails, text messages, and social media to provide general information (not personal or financial information) on its programs and services if you have signed up to receive these messages.
- Please share this information with your family and friends.

10 powerful ways to use Social Security online

BY: TERA ELSTON
District Manager, Bismarck
Social Security Office

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, employers, 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/bsi/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.

We make things simple, easy to use, and beneficial. And we're always here to help you secure today and tomorrow, www.socialsecurity.gov.

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Beware of Social Security Phone Scams



Securing today and tomorrow

Telephone 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 THEM MONEY OR PERSONAL INFORMATION!**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://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, cash, wire transfers, or pre-paid debit cards.



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



Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- » Learn more at oig.ssa.gov/scam
- » Share this information with others

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This New Year, see what you can do online at socialsecurity.gov

BY: MICKIE DOUGLAS
Social Security Public Affairs Specialist

Are you looking for new ways to save time this new year? Social Security offers many of its services online by signing up for a secure my Social Security account.

Once you create an account, you can review your work history and see an estimate of your future Social Security benefits. We recently made several enhancements and introduced new features to my Social Security. With your personal my Social Security account, you can also:

- Estimate future benefits with a Retirement Calculator that allows you to compare different retirement dates and include future earnings estimates (NEW)
- Request a replacement Social Security card
- Check the status of your Social Security application

If you already receive benefits, you can:

- Get a benefit verification or proof of income letter
- Set up or change direct deposit
- Change your address
- Request a replacement Social Security or Medicare card
- Get a Social Security 1099 form (SSA-1099)
- Opt out of certain mailed notices (NEW)

The Message Center is a



secure, convenient portal where you can receive secure, sensitive communications. The Message Center now allows you to opt out of receiving some mailed notices. You can now choose to receive the annual cost-of-living adjustments and the income-related monthly adjustment amount online. Unless you opt out of receiving notices by mail that are available online, you will receive both mailed and online notices.

All of these features can help you save time by doing business with us online. Create a my Social Security account today at www.socialsecurity.gov/myaccount.

We also offer many other online resources at www.socialsecurity.gov/onlineservices. Let friends and family know they can access them from the comfort of their home or office and on the go from their mobile phone.



Social Security top 10 baby names

BY: JOSH WELLER
Social Security Public Affairs Specialist

Each May, Social Security releases the top 10 baby names of the previous year. We are the leading source for America's popular names because almost every newborn gets a Social Security number at birth.

In a way, your name is your first "personal" information — a piece of identification that you have for the rest of your life. Having a Social Security number provides the foundation for vital benefits to that child if they need them in the future and when they retire. Saving early is key to having enough money to live on in retirement.

Because we're living longer, healthier lives, we can expect to spend more time in retirement than our parents and grandparents did. Achieving the dream of a secure, comfortable retirement is much easier when you plan your finances.

The three major elements of your retirement portfolio are

pensions, savings and investments, and Social Security benefits. We can help you plan for retirement with our online resources at <https://www.socialsecurity.gov/planners/retire>.

Your benefits are based on your entire earnings history. We calculate your monthly benefit amount based on your highest 35 years of earnings. To learn more about benefit calculations and other important retirement information, check out our Retirement Checklist at <https://www.socialsecurity.gov/pubs/EN-05-10377.pdf>. This publication is easy to download, save, and share.

As you can see, a name and Social Security number provide an important first connection to potential future benefits. Are you curious where your own name appears in the baby names lineup? You can look up the top names throughout history at <https://www.socialsecurity.gov/oact/babynames>. And be sure to go there to check out the latest top 10 baby names when we release them in May.

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Help a loved one with Social Security

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

The aged and people with disabilities may need extra assistance to manage their finances. If you have a loved one who needs your help, you may be able to become a representative payee. A representative payee receives the beneficiary's payments and is given the authority to manage them on the beneficiary's behalf. We recognize that turning someone's finances over to someone else is a big deal so we make sure that the beneficiary needs the help and that you are the best person to offer that help. We may also monitor that you spend the benefits appropriately on behalf of the beneficiary. If we choose you to serve as a representative payee, that appointment is only to manage Social Security and SSI funds, not to manage non-Social Security money or medical matters.

As a representative payee, you must know what the beneficiary's needs are so you can decide the best use of benefits for their care and well-being. Each year, Social Security may ask you to complete an annual Representative Payee Report to account for the benefits you've received and

spent on their behalf. You can either fill out the form and return it to Social Security or go online at www.socialsecurity.gov/payee to file the report.

Due to a recent change in the law, we no longer require the following payees to complete the annual report:

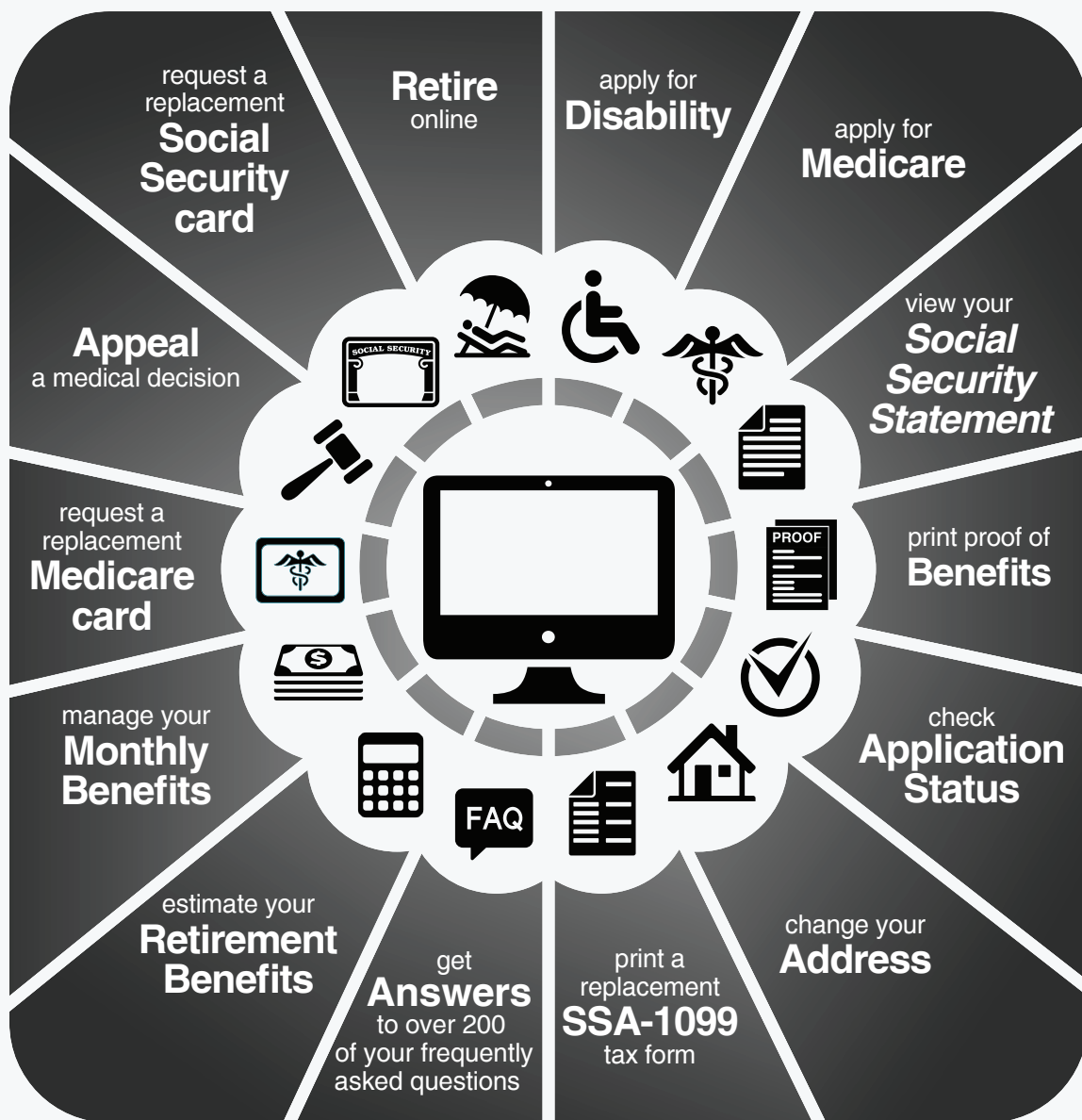
- Natural or adoptive parents of a minor child beneficiary who primarily reside in the same household as the child
- Legal guardians of a minor child beneficiary who primarily reside in the same household as the child
- Natural or adoptive parents of a disabled adult beneficiary who primarily reside in the same household with the beneficiary
- Spouse of a beneficiary

We've also made it easier for caregivers who are representative payees to do business with us. If you're a representative payee, check out our new Representative Payee Portal at www.socialsecurity.gov/myaccount/ which lets representative payees conduct their own business or manage direct deposits, wage reporting, and annual reporting for their beneficiaries.

You can read more about becoming a representative payee at www.socialsecurity.gov/pubs/EN-05-10076.pdf.

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Communities fighting fraud

BY: MICKIE DOUGLAS
Social Security Public Affairs Specialist

Older people are at a greater risk of fraud and other forms of financial exploitation. The United States Postal Service has seen an increase in mail fraud and is promoting community strength and fraud awareness as a way to prevent abuse. Social Security agrees. You can help your more vulnerable loved ones fight fraud.

You or a loved one might receive an advertisement in the mail, but it could be from a private company or even a scammer. United States law prohibits people or non-government businesses from using words or emblems that mislead others. Their advertising can't lead people to believe that they represent, are somehow affiliated with, or endorsed or approved by Social Security.

Scammers commonly target people who are looking for Social Security program and benefit information. If you receive misleading information about Social Security, send the complete advertisement, including the envelope it came in, to:

Office of the Inspector General
Fraud Hotline
Social Security Administration
P.O. Box 17768
Baltimore, MD 21235
Community can simply

mean your family unit. The more you know about what your loved ones are exposed to, the better you can protect them.

We also receive reports where someone pretending to be a Social Security employee has contacted members of the public. The intent of this type of call may be to steal your identity and/or money from your bank accounts. They may state that your Social Security number will be suspended or they may demand immediate payment. The caller generally asks you for personal information such as your Social Security number, date of birth, your mother's maiden name, or your bank or financial account information. You should not provide any of this information to these individuals.

It's possible that a Social Security employee may contact you to follow-up on a previous application for Social Security benefits or to follow-up on other business you initiated with Social Security. Remember, Social Security employees will never threaten you or demand any kind of payment in exchange for services.

It's important that you report any and all fraud. This can only strengthen our communities and your family. You can report Social Security fraud at oig.ssa.gov/report.

You can get social with Social Security

BY: JOSH WELLER
Social Security Public Affairs Specialist

Social Security means many different things to many different people. To a spouse who has lost their partner, it may mean a monthly check to help with childcare costs. For a wounded warrior, Social Security might mean a lifeline of income that improves their quality of life. And chances are, you'll rely on us one day as well.

Social Security provides millions of people with retirement and disability benefits. This means we need to be able to start a conversation and answer questions for those millions of deserving people. Social media allows us to quickly help people in a cost-effective and agile way.

We use our Facebook page to share information about our programs, policies, and services with our vast network of followers and advocacy groups. We also monitor and provide quick-turnaround responses to select questions and comments that people post. We also hold Facebook Live events to dive deep into topics that matter to you. www.facebook.com/socialsecurity.



Our blog, named Social Security Matters, gives readers information about a variety of topics, including our programs, online services, current events, and human-interest stories, usually in greater detail than typically shared on our other social media platforms. Our blog encourages discussion and offers important retirement- and disability-related solutions. blog.ssa.gov.

Our Instagram page is a mostly visual outlet where we share our top ten baby names of the year and other trend-setting stats. We use this page to share information about

our programs, policies, and services. www.instagram.com/socialsecurity.

Do you prefer getting information from videos? Social Security's YouTube channel is an archive of informative videos. www.youtube.com/user/SocialSecurityOnline.

Our Twitter page is updated frequently with up-to-date information that is easy to share. twitter.com/socialsecurity.

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Connect with Social Security on social media

BY: PATTY HOFFMAN
Social Security Public Affairs Specialist

We strive to keep you informed with accurate and helpful information. Over the last decade, Social Security's communications strategy has evolved to include electronic messages, through our social media channels. You can share Social Security information, including links to our online tools, with a click of a button.

Using Facebook, we can reach millions of people on a platform they're familiar with and comfortable navigating. We can cross generational divides as we encourage users to share their personal experiences with Social Security programs, such as disability, survivors, and retirement benefits. You can follow us and repost our articles at www.facebook.com/socialsecurity.

Our newest social media outlet is our Instagram account. As we do on Facebook, we share stories and resources that can help you and your loved ones. Check out our new Instagram page at www.instagram.com/SocialSecurity

Have you seen us on YouTube? Our diverse collection of videos covers veterans' benefits, online services, retirement, Social Security scams, and much more. We also offer more in-depth instructions about filing disability claims. Some of our videos are in Spanish as well. You can view and easily share our videos at www.youtube.com/SocialSecurity.




Twitter is another powerful tool we use to keep people informed. We use it to announce new my Social Security features and other service or program changes. You can join our many followers at www.twitter.com/socialsecurity.

You also should check out our blog, Social Security Matters. You can subscribe and read up-to-date columns about programs, policy, and people

like you who are helped by Social Security every day. Read more at blog.socialsecurity.gov.


Connecting with us on social media helps you share important information and knowledge with the people you care about. Follow along and share our pages with someone who you want to positively affect today. See all of our social media channels at www.socialsecurity.gov/socialmedia.



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Maximizing your social security benefits

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

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Medicare, a simple explanation

BY: PATTY HOFFMAN
Social Security Public
Affairs Specialist

Social Security and Medicare are both programs that are household names, but do you know the true difference? Both programs help safeguard millions of Americans as well as improve the quality of life for their family and friends. While Social Security offers retirement, disability, and survivors benefits, Medicare provides health insurance.

Medicare is our country's health insurance program for people age 65 or older and younger people receiving Social Security disability benefits. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care.

When you first enroll in Medicare and during cer-

tain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance). If you want drug coverage, you can join a separate Part D plan. To help pay your out-of-pocket costs in Original Medicare (like your deductible and 20% coinsurance), you can also shop for and buy supplemental coverage. Examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or from a former employer or union.

Medicare Advantage (also known as Part C)

Medicare Advantage is an "all in one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and usually Part D.

Part C plans may have lower out-of-pocket costs than Original Medicare. They also may offer extra benefits that Original Medicare doesn't cover — like vision, hearing, dental, and more.

If you can't afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer programs for people eligible for or entitled to Medicare who have low income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have limited income and resources.

You can learn more about Medicare, including how to apply for Medicare and get a replacement Medicare card, at www.socialsecurity.gov/benefits/medicare.

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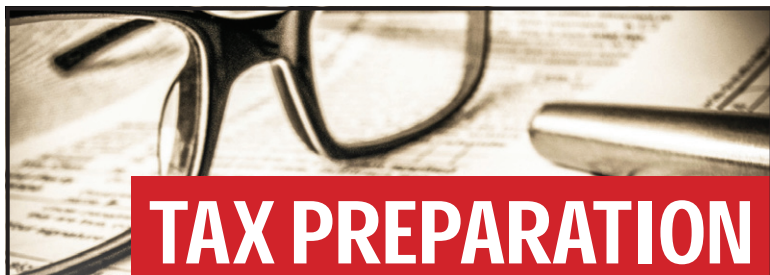
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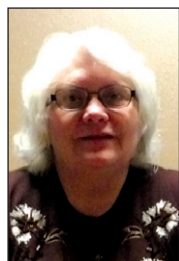
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Social Security benefits increase in 2020

BY: DAVID BAIER
Social Security Public Affairs Specialist

Each year, we announce the annual cost-of-living adjustment (COLA). 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). Usually, there is an increase in the benefit amount people will receive each month, starting the following January.

Nearly 69 million Americans will see a 1.6 percent increase in their Social Security benefits and SSI payments in 2020.

Other changes that will happen in January 2020 reflect the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax will increase to \$137,700 from \$132,900. The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will increase to \$18,240. (We deduct \$1 from benefits for each \$2 earned over \$18,240.)

The earnings limit for people turning 66 in 2020 will increase to \$48,600. (We deduct \$1 from benefits for each \$3 earned over \$48,600 until the month the worker turns age 66.)

In December 2019, we will post 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 future COLA notices via the Message Center inside my Social Security.



You can log in to or sign up for a my Social Security account today at www.socialsecurity.gov/myaccount to get more information about your new benefit amount. You can choose to receive an electronic notification by email, text, or both ways under "Message Center Preferences." Our notification will let you know that a new message is waiting for you. We will not send any personal information in the notification. The Message Center also

allows you to go paperless by opting out of receiving agency notices by mail that you can get online, including annual cost-of-living adjustments and the income-related monthly adjustment amount increases. The Message Center is a secure portal where you can conveniently receive sensitive communications that we don't send through email or text.

More information about the 2020 COLA is available at www.socialsecurity.gov/cola.



Social Security honors and supports military members

BY: DAVID BAIER
Social Security Public Affairs Specialist

Every year, on Memorial Day, the nation honors service members who have given their lives for our freedom. Social Security acknowledges the sacrifice of our military's service members, and we honor these heroes and their families who may need help through the benefits we provide.

Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. You can learn more about those benefits at www.socialsecurity.gov/survivors.

It's also important to recognize those service members who have been wounded. Social Security offers 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 expedite disability claims filed by veterans who have a 100 percent Permanent & Total compensation rating from the U.S. Department of Veterans Affairs (VA). Both the VA and Social Security have disability pro-

grams. 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/woundedwarriors.

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.

Please share this information with a military family who may not know about these benefits. In acknowledgment of those heroes who died for our country, those who served, and those who serve today, we at Social Security honor and thank you.

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BY: DARLYNDA BOGLE
Assistant Deputy
Commissioner, Social Security
Administration

Affordable medical coverage is something everyone wants, especially as people age. Luckily, our nation has safeguards for workers as they get older. Millions of people rely on Medicare, and it can be part of your health insurance plan when you retire.

Medicare is available for people age 65 or older, as well as younger people who have received Social Security disability benefits for 24 months, and people with certain specific diseases. Two parts of Medicare are Part A (Hospital Insurance) and Part B (Medicare Insurance). You are eligible for premium-free Part A if you are age 65 or older and you or your spouse worked and paid Medicare taxes for at least 10 years. Part B usually requires a monthly premium payment. The standard premium for 2020 is \$144.60.

You can apply online for Medicare even if you are not ready to retire. Use our online application to sign up. It takes less than 10 minutes. 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 we need more information. Otherwise, you'll receive your Medicare card in the mail.

You can sign up for Medicare on our website at www.ssa.gov/benefits/medicare/

If you don't sign up for Medicare during your initial enrollment window that begins three months before the birthday that you reach age 65 and ends three months after that birthday, you'll face a 10 percent increase in your Part B premiums for every year-long period you're eligible for coverage but don't enroll. You may not have to pay the penalty if you qualify for a special enrollment period (SEP). 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.ssa.gov/pubs/EN-05-10043.pdf, and visit the Centers for Medicare and Medicaid Services at www.medicare.gov for more information.

Health and drug costs not covered by Medicare can have a big impact on how much you spend each year. You can also estimate Medicare costs using an online tool at www.medicare.gov/oopc/.

Keeping your healthcare costs down allows you to use your retirement income on other things that you can enjoy. Social Security is here to help you plan a long and happy retirement. Visit our website at www.ssa.gov today.





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Social Security is here for you

BY: PATTY HOFFMAN
Social Security Public
Affairs Specialist

Social Security turns 85 this year. With more than eight decades of service, we've provided benefits to one of the most diverse populations in history. Regardless of background, we cover retirees, wounded warriors, chronically ill children, and people who have lost loved ones.

Knowing that we cover so many different people, we've created People Like Me webpages that speak to specific audiences. Sharing these pages could make a positive impact on someone's life. Here are a few that might speak to you.

Do you know someone who needs to start saving for retirement? No matter where they are in their careers, Social Security can help. It's never too late to start planning. We offer two pages, one for people early in their career at www.socialsecurity.gov/people/earlycareer and one for people who have been working for a while, www.socialsecurity.gov/people/midcareer.

Social Security plays an important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. Women face greater economic challenges in retirement. First, women tend to live longer than men do, so they are more likely to

exhaust their retirement savings. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84. Second, women often have lower lifetime earnings than men, which usually means they receive lower benefits. And, third, women may reach retirement with smaller pensions and other assets than men. Share this page with someone who needs this information and may need help planning. www.socialsecurity.gov/people/women.

www.socialsecurity.gov/people/women.

We proudly serve wounded warriors and veterans. They endure sacrifices to preserve the freedoms Americans treasure. Many of them do not know they might be entitled to benefits. Share our resources with them to make sure they are getting the benefits they deserve. www.socialsecurity.gov/people/veterans.

If you didn't see a page that is important to you here, check out our general People Like Me page at www.socialsecurity.gov/people.



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Understanding Social Security spouses' benefits

BY: MICKIE DOUGLAS
Social Security Public
Affairs Specialist

Marriage is a tradition that exists on every continent and in nearly every country. Having a partner not only means creating a family unit, it means sharing things like a home and other property. Understanding how your future retirement might affect your spouse is important. When you're planning for your retirement, here are a few things to remember:

Your spouse's benefit amount 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 a benefit from your own work history and a spouse's record, we always pay your own benefit first. You cannot receive spouse's benefits unless your spouse is receiving his or her retirement 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 about this 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 benefit can help both of you avoid future impacts on your incomes. We have decades of experience, and the information to go with it. Access a wealth of useful information and use our benefits planners at www.socialsecurity.gov/planners.



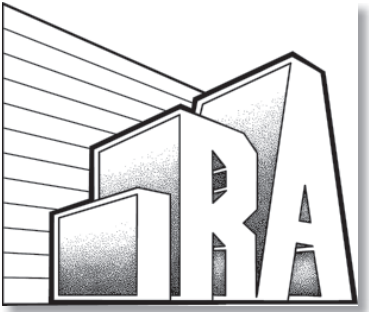
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How to Request Your Social Security Card Online

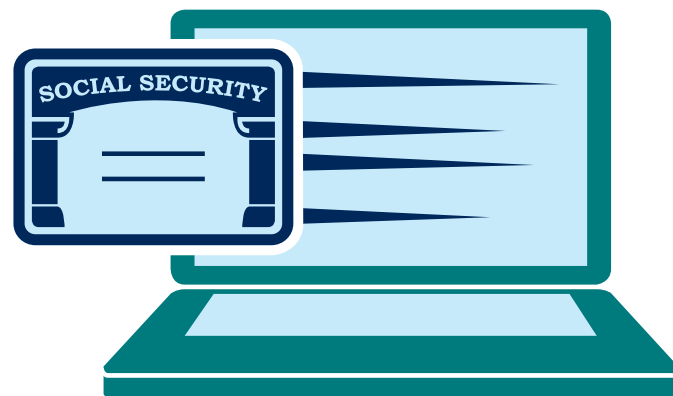


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- Have a U.S. mailing address (this includes APO, FPO, and DPO addresses);
- Have a *my* Social Security account; and
- Don't require changes to your name, date of birth, place of birth, and/or gender.



1



Sign in to or Create a *my* Social Security account.

2



Select the blue **Replacement Documents** link on the right side of the screen and select **Request a Replacement Card**.

3



Verify your email address, select the location where your driver's license or identification card was issued, and confirm your background information; then, select **Next**.

4



Enter the information under **Identity Verification** including your name, Social Security number, date of birth, driver's license or state-issued identification information, address, and phone number.

5



Once your identity is verified, your request for a replacement card is complete!
Generally, you will get your card within 10-14 business days from the date your application is processed.

Request your replacement Social Security number card today!

Social Security Administration
Publication No. 05-10674 | January 2019
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[SSA.gov/mysocialsecurity](https://www.ssa.gov/mysocialsecurity)



SS Facts

✓ Tax season is on the horizon. Organization and good record-keeping are keys to filing an accurate return in a timely manner. Failure to submit income and expenditure information can subject a person to an audit and additional financial repercussions. To stay organized, set aside a folder to contain any items applicable to your tax filings. Make a list of expected documents, including income summaries from work, bank interest statements, student loan information, mortgage documents, charitable donation receipts, and similar items. Check these documents off your list as you place them in the folder. If documents are missing, promptly seek them out from the appropriate sources. Once all of the necessary documents have been compiled, make an appointment with an accountant or get to work on filing your own taxes

How to create a *my* Social Security account



Securing today
and tomorrow

To create an account, you must:



Be at least 18
years of age



Have a Social
Security number



Have a valid U.S.
mailing address



Have an email
address

1



Visit www.SocialSecurity.gov/myaccount and select **sign in to or create an account**.

2



Read and agree to the 'Terms of Service', tell us who you are, and **verify your identity**.

3



Create your **account detail**, select **how to receive** your security code, and **enter** your security code.

4



Now that you have **successfully** created your *my* Social Security **account**, choose **email or text** under 'Message Center Preferences' to receive courtesy notifications.

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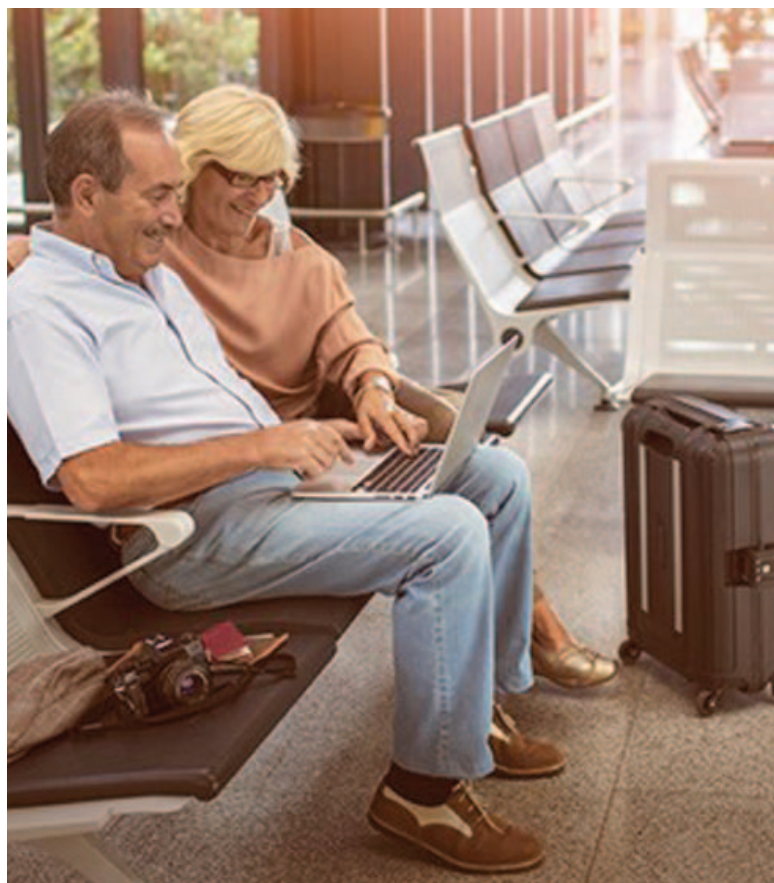
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Social Security Administration | Publication No. 05-10378
October 2018 | Produced at U.S. taxpayer expense

How financial planners can help you

✓ Planners can look at things from an unbiased perspective. An honest assessment of monthly expenses is essential when creating a monthly budget. However, many people tend to be biased when it comes to their monthly expenses. For example, some may feel that three streaming service subscriptions are something they cannot live without. That can make it difficult to trim some of the fat from their monthly expenditures. A financial planner will begin by examining your monthly expenses and may or may not make unbiased suggestions regarding where you can save.



Why Social Security retirement is important to women

BY CINDY MALONE
Social Security Deputy
Regional Communications
Director, Denver

Social Security plays an especially important role in providing economic security for women. In the 21st century, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history. But, women face greater economic challenges in retirement. Women:

- tend to live longer than men. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84;
- often have lower lifetime earnings than men; and
- may reach retirement with smaller pensions and other assets than men.

Social Security offers a basic level of protection to all women. When you work, you pay taxes into the Social

Security system, providing for your own benefits. In addition, your spouse's earnings can give you Social Security coverage as well. Women who don't work are often covered through their spouses' work. When their spouses retire, become disabled, or die, women can receive benefits.

If you're a worker age 18 or older, you can get a Social Security Statement online. Your Statement is a valuable tool to help you plan a secure financial future, and we recommend that you look at it each year. Your Statement provides a record of your earnings. To create an account online and review your Statement, visit our website at www.socialsecurity.gov/myaccount.

If your spouse dies, you can get widow's benefits if you're age 60 or older. If you have a disability, you can get widow's benefits as

early as age 50. Your benefit amount will depend on your age and on the amount your deceased spouse was entitled to at the time of death. If your spouse was receiving reduced benefits, your survivor benefit will be based on that amount.

You may be eligible for widow's benefits and Medicare before age 65 if you have a disability and are entitled to benefits. You also may be eligible for benefits if you are caring for a child who is younger than 16.

Our "People Like Me" website for women has valuable resources for people of all ages. You can access it at www.socialsecurity.gov/people/women.

To read more about how we can help you, read and share the publication What Every Woman Should Know at www.socialsecurity.gov/pubs/EN-05-10127.pdf.



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-05-10031-2020.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 our website at socialsecurity.gov.

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Small businesses and social security

BY: JOSH WELLER
Social Security Public Affairs Specialist

According to the U.S. Small Business Administration, the 28.8 million small businesses in the United States represent 99.7% of all U.S. businesses, and employ 56.8 million people.

Running a small business can be a 24-7 endeavor. Managing employees, inventory, scheduling, services, and marketing can be challenging. If you are a small business owner or you work for one, we can help make your life easier with our suite of services. Our 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.socialsecurity.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.socialsecurity.gov/bso/bsowelcome.htm. You must register to use this free service, which also offers fast, free, and secure online W-2 filing options to CPAs, enrolled agents, and individuals who process W-2s and W-2Cs.

This publication provides more information about electronic wage reporting www.socialsecurity.gov/pubs/EN-05-10034.pdf.



5 STEPS

Toward Your Financial Security

Securing today and tomorrow

With you through life's journey...

- 1 Get to know your Social Security** 
- 2 Verify your earnings**  40 Credits needed for Retirement and Medicare benefits
- 3 Estimate your benefits** $\$ + \$ + \$ =$  Social Security Savings Investments Loving retirement!
- 4 Apply for benefits**  Retirement Disability Medicare
- 5 Manage your benefits**  my Social Security

Social Security Administration
Publication No. 05-10305 | March 2018
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SSA.gov/5steps 

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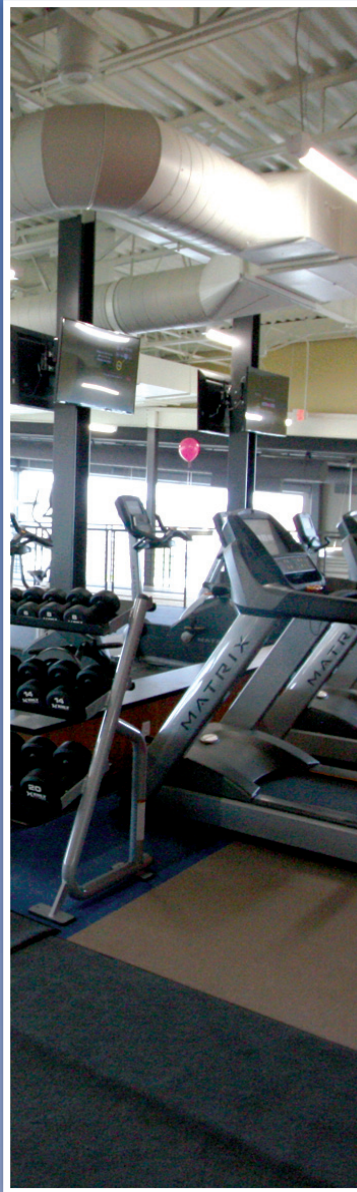
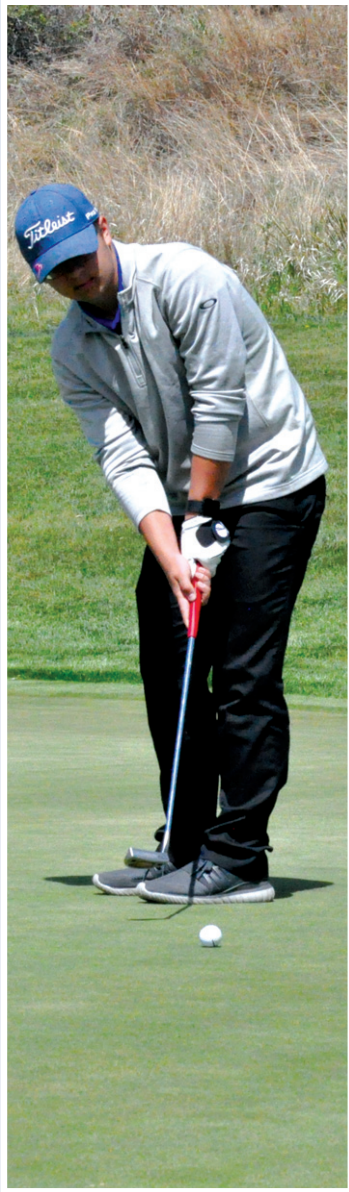


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coalcountryhealth.com

BEULAH

North Dakota



LOOKING FOR A NEW PLACE TO CALL HOME OR BUILD A NEW HOME?

BEULAH MAY BE JUST THE PLACE FOR YOU!

- If you're an investor, someone looking to start a small business, a developer or someone looking to re-locate, you'll like our city.
- Beulah is in-place to offer opportunities for income growth, while providing a safe, modern community setting.
- Schools, municipal services and facilities, diverse retail and service businesses provide for the community.

City owned lots available for building new homes

- New Water Treatment Plant
- Modern Airport
- Golf Course
- City Pool
- Newly Expanded Health Center with numerous Professional Services.
- Energy Wellness Center

2 Year Property Exemptions on New Home Construction

New 24 Unit Apartment Complex
Now Renting

- 15 miles from Lake Sakakawea, where Beulah Park Board manages a Beautiful recreation area.
- City Parks and playgrounds. Plus, the chance for exciting year round outdoor sports and recreation. Come give Beulah a look. We'd love to meet and visit with you. Come and grow with us!

To check out Beulah, Just go to www.beulahnd.org or Contact us at:
Beulah City Hall: 701-873-4637

