



Introduction

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Overview

This guide introduces you to the Social Security rules and regulations, but more than that, the guide will give you information only insiders would know. The material is written in an easy to understand format. The material included is as simple as when and how to contact Social Security and as complex as how to figure the amount of your Social Security check. We include charts, examples and helpful hints.

We use our many years of experience working at Social Security offices to share our insider tips and give you our bright ideas. We include information about what can go wrong and how you can get Social Security to correct the things that do go wrong.

We provide you with important information about the documents you need to get a Social Security number and the documents you need to make a correction on your Social Security card. We also tell you how to get a new Social Security number when someone steals your identity.

We discuss the important questions on your claim that Social Security should ask so they pay you correctly. We show you the steps used to figure your benefit amount so you can double check the amount Social Security is paying you. We give you helpful hints so you can choose when to apply for Retirement, Disability and Medicare benefits. We explain how your work and earnings can affect your retirement or disability payments. In addition, we tell you how Social Security overpays you and what steps you should take if you receive an overpayment letter.

Responsibility of Social Security

Social Security is a social insurance program. Like any insurance program, you pay a premium to have the safety net, if you would need to use it. Social Security pays much more than just a Retirement benefit. They also pay benefits to you and your family if you become disabled and to your family after your death. The government never expected Social Security to be your only source of income. It should be just one part of your plan to provide for you and your family.

If you have average earnings, your Social Security Retirement benefit will replace about 40 percent of your pre-retirement earnings. Most financial advisors say you will need about 70 percent of your pre-retirement earnings to comfortably maintain your pre-retirement standard of living. They recommend that you prepare for the future with a combination of Social Security, private pensions and personal savings.

Social Security is for Everyone

Social Security is an earned right and pays people who have lost income due to retirement, death, or disability. Social Security is not a welfare program. You may be eligible for one or more of these payments at the same time. The following are the many types of payments made by Social Security and the basic requirements for each benefit:

Retirement

- Worker age 62 or older

Aged Spouse

- Husband or wife age 62 or older whose spouse is receiving Social Security Retirement or Disability benefit

Young Spouse

- Husband or wife of any age whose spouse is receiving Social Security Retirement or Disability benefit **and**
- Has a child in their care receiving checks who is under age 16 or disabled

Divorced Spouse

- Unmarried divorced husband or unmarried divorced wife who are age 62 or older **and**
- Has an ex-spouse receiving Social Security checks **and**
- Was married at least 10 years

Independently Entitled Divorced Spouse

- Unmarried divorced husband or unmarried divorced wife who is age 62 or older **and**
- Ex-spouse is age 62 or older **and**
- Ex-spouse is not receiving Social Security checks **and**
- Was married at least 10 years **and**
- Divorced for at least two years

Child/Student

- Unmarried son or unmarried daughter who is under age 18 or age 18 or 19 and a full-time student at the high school level or below **and**
- Parent is receiving Social Security Retirement or Disability benefit or is deceased

Childhood Disability

- Unmarried son or unmarried daughter of any age who has a disability that began before age 22 **and**
- Parent is receiving Social Security Retirement or Disability benefits or is deceased

Grandchild

- Unmarried grandson or granddaughter under age 18, age 18 or 19 and a full-time student at the high school level or below, or any age if they have a disability that began before age 22 **and**

- Grandparent is receiving Social Security Retirement or Disability benefits

Lump Sum Death Benefit

- A one payment of \$255 paid to a surviving spouse living in the same household at the time of their spouse's death **or**
- To a spouse or child(ren) not living in the same household as the deceased worker, but getting checks on the deceased's record in the month of death

Disability

- Worker under full retirement age who reduced or stopped work due to a disability **and**
- The disability will last at least one year or result in death.

Disabled Widow

- Unmarried widow, widower, divorced husband or divorced wife of a deceased worker **and**
- Age 50 or older, with a disability that began within seven years of the worker's death or date the survivor received a mother or father's benefits **and**
- The disability is expected to last at least one year or result in death.

Disability after Death

- A claim filed within three months by a survivor of a deceased worker, unmarried disabled widow, unmarried disabled widower, unmarried disabled surviving divorced husband, or unmarried disabled surviving divorced wife who was under full retirement age **and**
- Reduced or stopped work due to a disability and the disability resulted in death **and**
- No disability claim was filed before the worker's death.

Mother or Father

- Surviving husband, surviving wife, surviving divorced husband or surviving divorced wife any age **and**
- Has the worker's child in their care **and**
- The child must be under age 16 or disabled **and**
- The child must be getting checks, but the checks can be from any worker's record

Widow or Widower

- Unmarried surviving husband or surviving wife age 60 or older

Surviving Divorced Spouse

- Unmarried surviving divorced husband or surviving divorced wife age 60 or older **and**
- Was married for at least 10 years

Parents

- Mother or father receiving one-half support from their child before the child's death or when the child became disabled if the child's disability continued until the child's death and
- Age 62 or older

In addition to the list of benefits, the Social Security Administration is responsible for Medicare entitlement and the collection of Medicare premiums, Supplemental Security Income, Prescription Drug Subsidy, and Special Veterans benefits.

Social Security's Mission Statement

To advance the economic security of the nation's people through compassionate and vigilant leadership in shaping and managing America's Social Security programs.

Social Security's mission reads well, but in reality it does not always work. Here is a good example.

Sad, but True

Claire could not work and she received Social Security disability checks based on her own work record. After the death of Claire's husband, she received some additional money as a surviving mother and her daughter received checks as a surviving child.

Claire's disability check was \$400 a month. Her additional money as a surviving mother was \$500 a month. Her daughter Lindsey received \$900 a month as a surviving child.

We will spare you the details of how it happened, but the bottom line was Social Security told Claire they paid her \$14,000 too much. To get back the \$14,000, Social Security stopped her additional \$500 survivor's check. They lived on Claire's \$400 monthly disability check and her daughter Lindsey's \$900 monthly check as a surviving child. This went on for many years.

When Lindsey turned 18, she could no longer get checks. Claire panicked. How would she survive on only \$400 a month? Claire visited her local office many times to get help. She did not get the help she needed. As a last resort, she wrote a letter to the Social Security Regional Commissioner. Based on the request of the Commissioner's office, the manager of the local office gave her case to a supervisor to review the facts.

Social Security looked at Claire's benefit history. They did not pay her \$14,000 too much. In fact, Social Security owed her \$11,000. This was a happy day for Claire, but did not make up for the many years she struggled due to Social Security's mistake.

If this guide prevents one story like Claire's, it will serve its purpose.

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The names in our stories have been changed to protect the identity of the person(s) involved.

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