

- 3 WAYS TO USE SOCIAL SECURITY ONLINE
- LEARN ONLINE WITH SOCIAL SECURITY

- 1 WHEN SHOULD YOU START RECEIVING SOCIAL SECURITY BENEFITS?
- 2 SOCIAL SECURITY CELEBRATES HISPANIC HERITAGE MONTH
- 2 SEE YOUR LIFETIME EARNINGS WITH MY SOCIAL SECURITY



# The Social Security Star

## WHEN SHOULD YOU START RECEIVING SOCIAL SECURITY BENEFITS



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 condensed 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).

*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).*

## SOCIAL SECURITY CELEBRATES HISPANIC HERITAGE MONTH



At SSA, we strive to deliver great customer service and easy-to-access information about our services. If Spanish is your primary language, you can visit [www.ssa.gov/espanol](http://www.ssa.gov/espanol), our Spanish-language website. There, you can find information about how to get a Social Security card, plan for retirement, apply for benefits, manage your benefits, and much more.

Spanish-speaking customers wishing to speak with a representative and apply for retirement, disability, survivor, and other benefits, as well as Medicare, can call us at 1-800-772-1213.

We also provide many publications in Spanish on popular topics like:

- Retirement, Disability, and Survivors benefits;
- Retirement planning;
- Online services information;
- Medicare; and

- Supplemental Security Income.

You can find them at [www.ssa.gov/espanol/publicaciones/](http://www.ssa.gov/espanol/publicaciones/).

You can also visit [www.ssa.gov/espanol](http://www.ssa.gov/espanol) for other resources in Spanish. Share these resources with friends and family who may need them.

***Most Social Security services are available online by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov), and by calling Social Security toll-free at 1 (800) 772-1213 or 1 (800) 325-0778 TTY***

***Remember, visit [www.ssa.gov/agency/emergency/](http://www.ssa.gov/agency/emergency/) for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!***

## SEE YOUR LIFETIME EARNINGS WITH MY SOCIAL SECURITY



Did you know you can see your work history online all the way back to your first job? Your earnings history is a record of your progress toward your

Social Security benefits. We keep 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 earnings to us, your future benefit payments 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. It's important to identify reporting problems as soon as possible. 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 your employer's responsibility to provide accurate earnings information to us, you should still review and inform us of any errors or omissions so you get credit for the contributions you've made through payroll taxes. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct.

The easiest way to verify your earnings record is to visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and set up or sign in to your personal **my Social Security** account. You should review each year of listed earnings

(SEE YOUR EARNINGS CONT'D)

carefully and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet.

You can find detailed instructions on how to correct your Social Security earnings record at [www.ssa.gov/pubs/EN-05-10081.pdf](http://www.ssa.gov/pubs/EN-05-10081.pdf).

Let your friends and family know they can access important information like this any time at [www.ssa.gov](http://www.ssa.gov) and do much of their business with us online.

### 3 WAYS TO USE SOCIAL SECURITY ONLINE



There are many online sources for Social Security information, but you need to make sure you're getting the right information. By using [www.ssa.gov](http://www.ssa.gov), you know that what you're reading and watching is approved by our experts and specifically created for you. Here are three of our resources where you can find

valuable information about your Social Security benefits.

**Our blog** – Stay informed about our latest news, retirement planning tips, and other helpful information. Our blog at [blog.ssa.gov](http://blog.ssa.gov) features messages direct from our Commissioner, as well as information from expert contributors. From there, you can also connect with us on Facebook, Twitter, LinkedIn, Instagram, and YouTube, where you can watch our popular videos.

**my Social Security** – You're in control with many services available online through *my Social Security*. Creating a secure account will help you conduct Social Security business from home. With your personal *my Social Security* account, you can:

- Estimate your future benefits with our Retirement Calculator to compare different dates or ages to begin receiving benefits.
- Check the status of your Social Security application.
- Review your work history.

If you already receive benefits, you can also:

- Get a benefit verification or proof of income letter.
- Set up or change your direct deposit.
- Change your address.

- Request a replacement Medicare card.
- Get a Social Security 1099 form (SSA-1099).

You may also be able to quickly request a replacement card online with a *my Social Security* account, if you meet certain qualifications listed at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

### Frequently Asked Questions

– 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.ssa.gov/faq](http://www.ssa.gov/faq).

With so many services available online, we are here for you when your schedule allows. Be sure to tell friends and family about all the business they can do with us from the comfort of their home at [www.ssa.gov](http://www.ssa.gov).

## LEARN ONLINE WITH SOCIAL SECURITY



With more people learning online, we would like to highlight some of the digital resources we have for educators. Chances are a student will know someone who receives retirement or disability benefits. This could be a way to relate our many programs to a new audience. Showing young people that our programs help wounded warriors and children with disabilities can help them develop greater empathy and provide a path to inspired learning.

We offer an educator's toolkit teachers can use to engage students and educate them on our programs. The toolkit includes:

- Lesson plans with objectives;
- Infographics and handouts for each lesson plan;
- Links to Social Security web pages;
- Talking points; and
- Quiz questions and answers.

You can access the toolkit at [www.ssa.gov/thirdparty/educators.html](http://www.ssa.gov/thirdparty/educators.html).

Parents are a child's first educators. You can use our toolkit to introduce your child or grandchild to the importance of having a social safety net for hardworking Americans. We value and welcome the efforts all teachers make to educate America's young people, and we want to help spark discussions with students about the benefits Social Security provides to millions of people. Please share our toolkit with your favorite educators today.

DO YOU SUSPECT SOMEONE OF COMMITTING FRAUD, WASTE, OR ABUSE AGAINST SOCIAL SECURITY?

REPORTING FRAUD TO THE SSA OFFICE OF THE INSPECTOR GENERAL IS EASY, SAFE, AND SECURE.

REPORT SOCIAL SECURITY SCAMS AT  
[HTTPS://SECURE.SSA.GOV/IPFF/HOME](https://secure.ssa.gov/IPFF/HOME)

REPORT OTHER SOCIAL SECURITY FRAUD, WASTE, AND ABUSE AT  
[HTTPS://SECURE.SSA.GOV/PFR/F/HOME](https://secure.ssa.gov/PFR/F/HOME)

OTHER WAYS TO REPORT FRAUD

U.S. MAIL:

SOCIAL SECURITY FRAUD  
HOTLINE  
PO BOX 17785  
BALTIMORE, MD 21235

FAX:  
(410) 597-0118

PHONE:  
(800) 269-0271  
10:00 A.M. TO 4:00 P.M. ET,  
MONDAY TO FRIDAY,  
EXCEPT FEDERAL HOLIDAYS

(866) 501-2101 TTY