

Solutions, Strategies, Answers

*Newsletter of the Social Security Administration Offices in
Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton and Philadelphia counties*



January 2013

Issue #13

Welcome to the January 2013 edition of Solutions, Strategies, Answers, a newsletter produced by the 19 Social Security Administration Offices in southeastern Pennsylvania. We aim to provide solutions to your Social Security issues, suggest strategies that lead to a good outcome, and of course give answers to all your questions!

This newsletter is for everyone, but we especially want to be a channel for advocates, agencies, employers, financial planners and other professionals who themselves disseminate information about Social Security programs and services.



New Online Services Available with a **my Social Security** Account

More than 60 million Social Security beneficiaries and Supplemental Security Income (SSI) recipients can now access their benefit verification letter, payment history, and earnings record instantly using their online account. Social Security beneficiaries also can change their address and start or change direct deposit information online at <http://www.socialsecurity.gov/myaccount/>.

Social Security is expanding the services available with a **my Social Security** account, a personalized online account that people can use beginning in their working years and continuing throughout the time they receive Social Security benefits. Social Security beneficiaries and SSI recipients with a **my Social Security** account can go online and get an official benefit verification letter instantly. The benefit verification letter serves as proof of income to secure loans, mortgages and other housing, and state or local benefits. Additionally, people use the letter to prove current Medicare health insurance coverage, retirement or disability status, and age. People can print or save a customized letter.

People age 18 and older who are not receiving benefits can sign up for a **my Social Security** account to get a personalized online Social Security Statement. The online *Statement* provides eligible workers with secure and convenient access to their Social Security earnings and benefit information, and estimates of future benefits they can use to plan for their retirement. In addition, the portal also includes links to information about other online services, such as applications for retirement, disability and Medicare.

Social Security processed nearly nine million requests for benefit verification letters in the past year. This new online service allows people to conduct business with Social Security without having to visit an office or make a phone call, and very often wait for a letter to arrive in the mail.

People age 18 and older can sign up for an account at <http://www.socialsecurity.gov/myaccount/>. Once there, they must be able to provide information about themselves and answers to questions that only they are likely to know. After completing the secure verification process, people can create an account with a unique user name and password to access their information. At each stage of your life, your personal, online **my Social Security** account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.

It's TAX TIME

Do I Have to Pay Income Taxes on the Benefits I Receive?

Some people have to pay federal income taxes on their Social Security benefits. This usually happens only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to your benefits.

No one pays federal income tax on more than 85 percent of his or her Social Security benefits based on Internal Revenue Service (IRS) rules. If you:

File a federal tax return as an "individual" and your *combined income is*

- between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits
- more than \$34,000, up to 85 percent of your benefits may be taxable

File a joint return, and you and your spouse have a *combined income that is*

- between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits
- more than \$44,000, up to 85 percent of your benefits may be taxable

At the end of each year, we will mail you a *Social Security Benefit Statement* (Form SSA-1099) showing the amount of benefits you received. You can use this statement when you complete your federal income tax return to find out if you have to pay taxes on your benefits.

You can find more information at
<http://ssa.gov/planners/taxes.htm>

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Social Security Offices Closed to the Public at Noon on Wednesdays

As of **January 2, 2013**, SSA offices are closed to the public at noon **every** Wednesday.

While agency employees continue to work their regular hours, this shorter public window allows them to complete face-to-face interviews and process claims work without incurring the cost of overtime.

Most Social Security services do not require a visit to a local office. Many services, including applying for retirement, disability, or Medicare benefits, signing up for direct deposit, replacing a Medicare card, obtaining a proof of income letter or informing us of a change of address or telephone number are conveniently available at www.socialsecurity.gov or by dialing our toll-free number, 1-800-772-1213.

People who are deaf or hard of hearing may call our TTY number, 1-800-325-0778.

Many of our online services also are available in Spanish at www.segurosocial.gov.



Franklin D. Roosevelt, 32nd President of the United States, signs the Social Security Act August 14, 1935