

Solutions, Strategies, Answers

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



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Issue #44

Welcome to the August 2015 edition of *Solutions, Strategies, Answers*, a newsletter produced by the 18 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 your questions!



HISPANIC HERITAGE IS AT THE HEART OF SOCIAL SECURITY'S MISSION

From September 15 to October 15, people across the country celebrate the many contributions of Hispanic Americans during National Hispanic Heritage Month. Social Security joins in celebrating Hispanic heritage and culture.

Social Security's website, www.segurosocial.gov, provides information and services in Spanish, and offers the same great service in Spanish on your tablet or laptop. Learn about our programs and online services and view more than 100 Spanish-language pamphlets, leaflets, and fact sheets.

When you are ready to retire, apply online for retirement benefits — all in Spanish — and in as little as 15 minutes!
www.socialsecurity.gov/espanol/soliciteporinternet.

If you need to visit an office and speak with someone in Spanish, we have free interpreter services available if there is not a Spanish-speaking representative working in the office. To learn about our interpreter services, visit www.socialsecurity.gov/espanol/interpreter.htm.

Our national toll-free number (1-800-772-1213) provides automated prompts in Spanish. Toward the beginning of the call, you will be asked to continue in English or Spanish to get service in your language of choice.

Visit www.segurosocial.gov to learn about Social Security's resources for Spanish speakers.

SOMEDAY,
she'll want to go to college.



You're saving for her tuition.

ARE YOU PLANNING
FOR RETIREMENT, TOO?

my Social Security

www.socialsecurity.gov/myaccount



Social Security has made helping people prepare for retirement a priority. Create a *my Social Security* account at www.socialsecurity.gov/myaccount to get estimates of what your benefits would be at different retirement ages.

Financial experts say you will need 70-80% of your pre-retirement income to have a comfortable retirement.

Because Social Security replaces only about 40% of pre-retirement income, it is important to have pensions, savings and investments.



Business Services Online

Social Security offers online information and services to third parties who do business with us.

EMPLOYERS

Our business services provide employers access to Social Security's web services using a secure website:

- [Employer W-2 Filing](#) provides guidance to employers and businesses on reporting wages to Social Security.
- Employers can verify the names and Social Security numbers of current and former employees free using the [Social Security Number Verification Service](#) through Business Services Online.
- Businesses can also verify names and Social Security numbers for a fee using the [Consent Based SSN Verification Service](#).

ATTORNEYS AND APPOINTED REPRESENTATIVES

[Representing Social Security Claimants](#) allows you to work with us to view your client's records, electronic folders or to receive direct payment.

GOVERNMENT AGENCIES

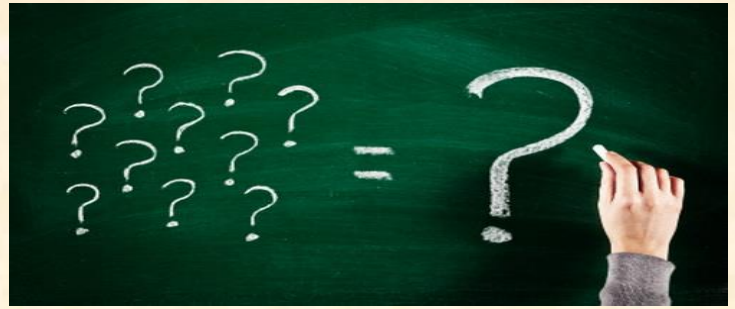
[Government-to-Government Services](#) is a suite of applications that enables government organizations and its authorized individuals to conduct business with Social Security.

How Much Money Has Social Security Paid in Benefits?

Since it began in 1935, Social Security has collected \$18.0 trillion (*largely from Social Security taxes paid by workers and employers*) and paid out \$15.2 trillion in benefits and administrative costs.

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Send a message to edward.lafferty@ssa.gov or richard.gaudiosi@ssa.gov



Q: Why is there a five-month waiting period for Disability benefits?

A: We pay Social Security disability benefits after we find a worker disabled continuously throughout a period of five full calendar months. In the seventh month of disability, we pay the first benefit for the sixth month. This waiting period ensures that we pay benefits only to persons with long-term disabilities and avoid duplicating other income protection plans (such as employer sick-pay plans) during the early months of disability. See www.socialsecurity.gov/disability.

Q: Is it illegal to laminate your Social Security card?

A: No, it is not illegal, but we do discourage it. Laminated cards make it difficult — sometimes even impossible — to detect important security features and an employer may refuse to accept them. However, you may cover the card with plastic or other removable material if it does not damage the card.

The Social Security Act requires the Commissioner of Social Security to issue cards that cannot be counterfeited. We incorporate many features that protect the card's integrity. They include highly specialized paper and printing techniques, some of which are visible to the naked eye.

Keep your Social Security card in a safe place with your other important papers. Do not carry it with you.

Learn more at www.socialsecurity.gov.



Celebrating the Past and Building the Future