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## Social Security Information for Everyone

Social Security is something those under 65 years old might think about occasionally if at all, while for older people, and those who are disabled, Social Security is a frequent topic of interest. It especially comes to the forefront for those who are thinking of retiring, or who are contemplating leaving the workforce due to health reasons, or for adult children helping a widowed parent obtain their maximum benefits. However, everyone should be spending at least some time each year checking their benefit statements. The Social Security website ([www.ssa.gov](http://www.ssa.gov)) has a wealth of information for those who take the time to access it.

Regarding the aforementioned yearly benefit statements, it is recommended that all workers access their benefit statements each year. On May 1, 2012, Michael Astrue, Commissioner of Social Security (SSA), announced an online version of the Social Security Statement which most workers had previously been receiving in the mail ([www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement)). Now, only those workers age 60 and older are regularly receiving statements in the mail. At some point this year, paper statements are to be mailed to workers in the year that they reach 25 years. Unfortunately, SSA anticipates that some workers will not be able to create an online account for various reasons. Those workers may request a paper statement in the mail.

The personalized statement is important for financial planning purposes, especially when retirement planning begins. But the statement is also important to determine if one's earnings have been accurately posted. Since eventual Social Security benefits are based upon average earnings over the worker's lifetime, it is important to make sure that one's earnings are correctly posted each year. SSA suggests checking your statement each year around your birthday.

Checking your personalized statement is not the only activity you can do online at Social Security. You can apply for benefits, appeal a decision with which you are not happy, find out if you qualify for benefits, and estimate future benefits. If you receive benefits now, you can change your address or telephone number, replace your Medicare card, and obtain a letter to prove your benefit information, to name a few. You can block electronic access to your information, or check your information and benefits with a password obtained by you. Application for Social Security Disability is now done online. Providing online access makes it more convenient for many people who find it difficult to travel to a Social Security office, and helps make administration more efficient.

Another nice feature of the SSA website is "Fast Facts and Figures about Social Security, 2012." This publication can be downloaded from the website, or viewed online. This publication answers the most frequently asked questions about SSA programs. Among topics on the table of contents are: General Information, Income of the Aged Population, OASDI program, SSI program and more. There is also information on the Trust Fund report of 2012, and tables and charts to illustrate the range of program beneficiaries.

About 60.4 million people receive some type of benefit or assistance from the Social Security Administration. Take the time to be informed for yourself and your loved ones.