

- **Your grandchild and Social Security**
- **my Social Security**
- **On vacation? Social Security is here for you**

- 2 National Cancer Survivors Day**
- 3 Questions and Answers**
- 4 Every day is Internet security day**



# The Social Security Standard

## On Vacation? Social Security is Still Here For You

*Open a personal and secure my Social Security account*



Summer is here and millions of vacationers are packing their bags to visit a new locale and soak up some sunshine. You might be traveling quite a ways. You're used to staying connected to important information like your bank accounts and social networks, especially on the go. Social Security is there in the same way — easily accessible when you're away from your home or office.

When you're going on vacation and want to be sure your Social Security benefits arrive, use *my Social Security*. When you open a personal and secure *my Social Security* account, you can access it on your terms. We put you in control of your financial future.

A *my Social Security* account is important whether you receive benefits from Social Security or not. You can:

- Request a replacement Social Security or Medicare card if you meet certain requirements;
- Check the status of your application or appeal;
- Get your *Social Security Statement*; or
- Get a benefit verification letter stating that:
  - You receive retirement, disability, Supplemental Security Income (SSI), or Medicare benefits; or
  - You never received Social Security benefits, Supplemental Security Income (SSI) or Medicare; or
  - You received benefits in the past, but do not currently receive them. (The letter will include the date your benefits stopped and how much you received that year.); or
  - You applied for benefits but haven't received an answer yet.

There's also more you can do with your *my Social Security* account. We're always adding new features and resources to make your life easier and give you greater control over your benefits. Placing the "Application Status" feature behind the *my Social Security* portal provides a secure service delivery channel that allows us to provide detailed status information about your claim without requiring a confirmation number.

With the new Application Status, you can see:

- the Re-entry number for in-progress online applications;
- detailed information about the current status of the application or appeal;
- the location where your claim is being processed; and
- scheduled hearing information for appeals.

Whether you're vacationing or on a staycation, Social Security's online services are at your fingertips. With an easy-to-access *my Social Security* account, you can use our multiple online services

while barefoot on the beach. How convenient is that? You don't even have to put your lemonade down at

[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

## SOCIAL SECURITY SUPPORTS NATIONAL CANCER SURVIVORS DAY



In 2017, more than a million people will be diagnosed with cancer around the world. This alarming statistic affects people and families everywhere. Chances are, you know someone who has been affected by this terrible disease.

On June 4, we observe National Cancer Survivors Day in the United States. In support of this day, Social Security encourages getting checkups to provide early detection, raise awareness through education, and recognize the survivors who have gone through this battle or are still living with the disease. Social Security stands strong in our support of the fight against cancer. We offer services to

patients dealing with this disease through our disability insurance program and our Compassionate Allowances program.

Compassionate Allowances are cases with medical conditions so severe they obviously meet Social Security's disability standards, allowing us to process the cases quickly with minimal medical information. Many cancers are part of our Compassionate Allowances list. There's no special application or form you need to submit for Compassionate Allowances. Simply apply for disability benefits online, in-person or over the phone. Once we identify you as having a Compassionate Allowances condition, we'll expedite your disability application. Social Security establishes Compassionate Allowances conditions using information received at public outreach hearings, from our employees, who review millions of disability cases each year, from medical and scientific experts, and from data based on our research. For more information about Compassionate Allowances, including the list of eligible conditions, visit [www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances).

Social Security is with you throughout life's journey, through good times and bad. If you think you qualify for disability benefits based on a Compassionate Allowances condition, please visit [www.socialsecurity.gov](http://www.socialsecurity.gov) to apply for benefits.

## WHAT YOUR GRANDCHILD CAN TEACH YOU ABOUT SOCIAL SECURITY

If using the internet feels like a challenge, let your grandchild be your guide. Once your grandchild has explained the basics of going online, you can use our website to find information and services for everything from benefit planning, to filing online, to replacing your lost Medicare card. Open your own *my Social Security* account for easy access to benefit estimates. Your grandchild can help you navigate to

[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) to set one up. You can use our Benefit Planner tool at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners) to learn if you're eligible for benefits, eligibility requirements, payment rates, and other rules about receiving each type of benefit. And when you are ready to file for retirement or disability benefits, you can do it online! To apply for survivors benefits, you or your family will need to contact us by phone or visit an office. Once you're receiving benefits and have an account, you can continue to do business with us online with your *my Social Security* account. You can get a benefit verification letter, change your address or phone number, start or change direct deposit, get a replacement SSA-1099 for tax purposes, or check your benefits. With the time you save by using our online services, you'll have more to spend with your grandchild!

## Readers Write

### GENERAL

**Q.** *I'm trying to figure out how much I need to save for my retirement. Does the government offer any help with financial education?*

**A.** Yes. For starters, you may want to find out what you can expect from Social Security with a visit to Social Security's *Retirement Estimator* at [www.socialsecurity.gov/es-timator](http://www.socialsecurity.gov/es-timator). The Financial Literacy and Education Commission has a website that can help you with the basics of financial education:

[www.mymoney.gov](http://www.mymoney.gov).

Finally, you'll want to check out the Consumer Financial Protection Bureau, which offers educational information on a number of financial matters, including mortgages, credit cards, retirement, and other big decisions. Visit the Consumer Financial Protection Bureau at

[www.consumerfinance.gov](http://www.consumerfinance.gov).

**Q.** *Are Social Security numbers reassigned after a person dies?*

**A.** No. We do not reassign Social Security numbers. In all, we have assigned more than 460 million Social Security numbers. Each year we assign about 5.5 million new numbers. There are over one billion combinations of the nine-digit Social Security number. As a result, the current system has enough new numbers to last for several more generations. For more information about Social Security, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

### RETIREMENT

**Q.** *How are my retirement benefits calculated?*

**A.** Your Social Security benefits are based on earnings averaged over your lifetime. Your actual earnings are first adjusted

or "indexed" to account for changes in average wages since the year the earnings were received. Then we calculate your average monthly indexed earnings during the 35 years in which you earned the most. We apply a formula to these earnings and arrive at your basic benefit. This is the amount you would receive at your full retirement age. You may be able to estimate your benefit by using our *Retirement Estimator* which offers estimates based on your Social Security earnings. You can find the *Retirement Estimator* at [www.socialsecurity.gov/es-timator](http://www.socialsecurity.gov/es-timator).

**Q.** *I'm reaching my full retirement age and thinking about retiring early next year. When is the best time of year to apply for Social Security benefits?*

**A.** You can apply as early as four months before when you want your monthly benefits to begin. To apply, just go to [www.socialsecurity.gov/applytoiret](http://www.socialsecurity.gov/applytoiret).

## EVERY DAY IS INTERNET SECURITY DAY



**B**eing safe online is important every day. There may be days devoted to internet security awareness, but you need to be careful every time you go online.

Do you know what it takes to be safe online? You probably connect daily to get information, shop, socialize, or work. Every time you go online, you need to avoid the risk of theft or fraud. Here are some tips to use while visiting the Social Security website and the other websites you use.

- **Use Strong Passwords--** Strong passwords have at least eight characters and include capital letters, numbers, and non-letter characters. These passwords make it harder for someone to hack your account.
- **Don't Recycle Passwords--** Although it requires effort to think of new passwords constantly, it provides safety when you do. What if you use the same password for every site and you lose your password? If someone finds

it, they could get access to all your accounts. Many people choose to reuse — don't be one of them.

- **Take Advantage of Multifactor Authentication--** Many websites offer the option to use a second factor—or method—in addition to just a username and password to ensure that only you access your information. Using more than one factor to establish identity makes it harder for someone to get into your account and steal your personal information. Beginning June 10, 2017, Social Security requires multifactor authentication to access a *my Social Security* account. Customers choose whether to receive a one-time security code to either their phone or email in order to create a new account or sign into their account. Visit this link to find out more about how to secure your personal *my Social Security* account: [www.socialsecurity.gov/myaccount/verifyandprotectid.html](http://www.socialsecurity.gov/myaccount/verifyandprotectid.html). Consider using multifactor authentication whenever it's offered to protect your information.
- **Read Scam Alerts--** For information about fraudulent activities related to Social Security, you can find information at our blog *Social Security Matters* under the Newsroom section at [blog.socialsecurity.gov](http://blog.socialsecurity.gov). One way to avoid identity theft is to create your own *my Social Security* account, if you

haven't already. When you have an account, no one else can set up an account using your information. Social Security's Office of the Inspector General investigates fraud involving Social Security and they publish Fraud Advisories at [oig.ssa.gov/newsroom/news-release](http://oig.ssa.gov/newsroom/news-release). The Federal Trade Commission website publishes information about scams that appear in the news at

[www.consumer.ftc.gov/scam-alerts](http://www.consumer.ftc.gov/scam-alerts). You'll want to be aware of current scams to avoid being tricked.

- **Review Your Online Accounts and Credit Reports--** Just as you review your earnings record with Social Security for accuracy at <http://www.socialsecurity.gov/myaccount>, you should review your bank and credit card accounts for accuracy. Get a free copy of your credit report available annually from the three credit reporting agencies (Experian, Equifax, and Transunion) at [www.annualcreditreport.com/](http://www.annualcreditreport.com/) and check it for incorrect entries.

Protecting your identity can be daunting. Guarding your personal information requires investing some time, but is worth it. Discourage theft and fraud by adopting these security practices when you use the internet.