

Social Security Data

Ogdensburg Service Area

101 Ford Street
Ogdensburg, NY 136609
1-866-572-8369

Number of Beneficiaries- 29,014

Annual Payments- \$568,620,000

Supplemental Security Income

Number of Beneficiaries- 3,165

Annual Payments - \$26,556,000

Plattsburgh Service Area

14 Durkee Street
Plattsburgh, NY 12901
1-866-964-7430

Number of Beneficiaries- 44,683

Annual Payments- \$886,956,000

Supplemental Security Income

Number of Beneficiaries- 4,622

Annual Payments - \$37,656,000

SOCIAL SECURITY 2025

Transition to Electronic Payments— What Beneficiaries Receiving Paper Checks Need to Know

Starting September 30, 2025, the Social Security Administration (SSA) will no longer issue paper checks for benefit payments. This change is part of a broader government-wide initiative to modernize payment systems and enhance service delivery. By moving to electronic payments exclusively, we aim to improve efficiency, security, and ensure beneficiaries receive their monthly benefits promptly.

WHO DOES THIS AFFECT?

This transition primarily affects a small group of beneficiaries who have not yet switched to electronic payment methods. Less than one percent of beneficiaries currently get paper checks. We encourage these individuals to enroll in direct deposit or opt for the Direct Express® card to continue receiving their monthly benefits timely.

WHY THE SHIFT TO ELECTRONIC PAYMENTS?

The transition from paper checks to electronic payments offers several important advantages:

Speed and Efficiency: Electronic Funds Transfers (EFTs) are processed more quickly than paper checks, helping beneficiaries receive their payments on time without delays.

Cost Savings: According to the U.S. Department of the Treasury,

issuing a paper check costs about 50 cents, whereas an EFT costs less than 15 cents. This shift could save the federal government millions of dollars annually.

Enhanced Security: Paper checks are 16 times more likely to be lost or stolen compared to electronic payments, increasing the risk of fraud. Electronic payments provide a safer, more secure way to receive benefits.

WHAT WE'RE DOING TO HELP

We're proactively sending notices to people who currently receive paper checks, to explain the upcoming change and highlight the benefits of switching to electronic payments. In addition, all benefit checks will include an insert explaining the steps a beneficiary can take to transition to electronic payments, and our technicians are ready to assist. These efforts aim to ensure a smooth transition and help recipients understand their options.

YOUR PAYMENT OPTIONS

People who currently receive paper checks have two convenient options to receive their Social Security payments electronically:

Direct Deposit: Beneficiaries should enroll in direct deposit with their financial institution. Payments can be deposited directly into your checking or savings account.

Direct Express® Card: For people without a bank account, the Direct Express card is a pre-paid debit card designed specifically for federal benefit payments. You can update your payment information anytime through your personal my Social Security account online.

For more details and to learn how to enroll in direct deposit or obtain a Direct Express card, please visit www.ssa.gov/deposit/.

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Celebrating Our Recent Social Security Fairness Act Milestone and What It May Mean for You

We recently celebrated a key milestone by announcing that we completed sending over 3.1 million payments, totaling \$17 billion, to beneficiaries eligible under the Social Security Fairness Act (SSFA), 5 months ahead of schedule. When the SSFA became law on January 5, 2025, we identified about 2.8 million current Social Security beneficiaries whose benefits were reduced because of the Windfall Elimination Provision (WEP) or Government Pension Offset (GPO). We successfully completed actions on these records by July 7, 2025, exceeding our original estimate of it taking a year or more. Below is additional information on what this milestone may mean for you, depending on your status when SSFA became law.

RECEIVING BENEFITS WHEN SSFA BECAME LAW?

If you received benefits between January 2024 and June 2025, had a pension from work not covered by Social Security, and your benefits during this period were reduced by WEP or GPO, you should have received any back payments owed to you. Your ongoing monthly benefits should also have been adjusted by July 2025. Please note that since we pay benefits the month after they are due, you may see the change in your benefit with the payment received in August 2025. If you have questions about your case, please call us at 1-800-772-1213, Monday through Friday, 8:00 a.m. – 7:00 p.m. local time.

FILED A NEW CLAIM AFTER SSFA BECAME LAW?

Since SSFA became law, we have also received over 278,000 new claims from people with pensions from work not covered by Social Security. We have processed 92% of these new claims so far. If you filed a new claim after the law took effect, we may still be working to process your application.

NEED TO FILE A CLAIM?

If you have not yet filed a claim or are unsure if you have, you may need to apply. The date you apply can affect when your benefits start. The easiest way to apply for retirement or spouse's benefits is online at www.ssa.gov/apply. If you are applying for spouse's benefits, please select "Family Benefits." This will guide you through the application for Retirement and Medicare benefits to make sure you get all the benefits you qualify for. Please note that survivor benefit applications are not available online.

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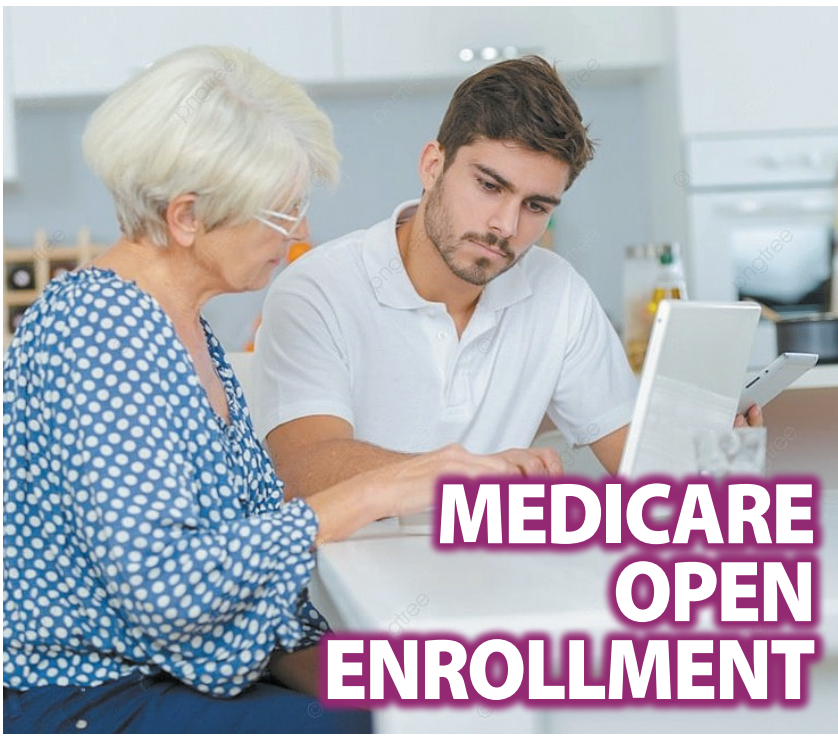
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MEDICARE OPEN ENROLLMENT

It's that time of year again - for the period **October 15—December 7** you'll have an opportunity to review your current **Medicare Advantage Plan and Part D Plan**, Find out the changes they are making for 2026, and if necessary, change to a plan that will better suit your needs.

Changes will take effect January 1, 2026

You should be reviewing your current plan to see what if any changes have been made to the following...

Monthly Premium • Yearly Deductable Co-Payments for Medications

Make sure the medications you are taking are still being covered.

Beginning October 15, you can visit www.Medicare.gov to compare plans, call your current plan for information or use the contact information below.

For additional information and assistance with comparing plans and determining if you may be qualified for any other assistance programs, please contact the **Franklin County Office for the Aging at 518-481-1526**

SOCIAL SECURITY 2025

What You Should Know About Social Security if Your Spouse Passes Away

By **SOCIAL SECURITY ADMINISTRATION**

The death of a spouse is among the most stressful life events. Losing a spouse can be devastating both emotionally and financially. You can depend on us during this difficult time.

CAN I GET SURVIVING SPOUSE BENEFITS?

When your spouse passes away, you may be able to get benefits as a surviving spouse – even if you’re divorced. Eligibility depends on several factors:

Age – You may be eligible for survivor benefits:

If you are age 60 or older.

As early as age 50, if you have a disability and are unable to work.

At any age if you’re caring for your deceased spouse’s child who is younger than 16 or who developed a disability before age 22. Note: Children (including stepchildren, grandchildren, step-grandchildren, and adopted children) may be eligible for survivor benefits, too.

Employment – You may be able to work and get survivor benefits. It depends on your age and how much you’re earning. If you’re younger than full retirement age, you’re subject to an earnings limit. To learn more about working and getting benefits, read this blog article.

Benefit status – If you already receive retirement or disability benefits on your own work record, you may be due survivor benefits if they’re greater than your own. You won’t receive both – you’ll get the higher amount.

How much will I get as a surviving spouse?

Social Security benefits are based on a worker’s lifetime earnings. As a surviving spouse, you may receive between 71.5% and 100% of your deceased spouse’s benefit. The longer you wait to apply – up until your full retirement age – the higher your monthly benefit amount will be.

WHEN SHOULD I APPLY FOR SURVIVOR BENEFITS?

When your spouse dies, we recommend you call us right away at 1-800-772-1213 about our \$255 lump sum death payment. You’ll also want to discuss monthly benefits for you and your family.

You have options. You may be able to get benefits as a surviving spouse while delaying your own retirement benefit, if it’s higher. Or, you may want to receive a reduced retirement benefit, then wait until later to apply for a higher survivor benefit.

Please contact us to speak with a representative so you can decide what’s best for you.

HOW DO I APPLY FOR SURVIVOR BENEFITS?

You must make an appointment by calling us at 1-800-772-1213.

If you already receive spouse benefits, you will automatically be converted to surviving spouse benefits. No application is needed. However, you should contact us to apply for the one-time only \$255 lump sum.

You cannot apply for survivor benefits online.

WHAT IF I’M DIVORCED?

You may be able to get benefits as a surviving divorced spouse if you were married at least 10 years, even if your spouse had remarried. You must be at least age 60, or 50 if you’re disabled, and you must be single – unless your remarriage occurred after age 60. Note: We may be able to pay divorced spouse benefits while your former spouse is living.

For more information, check out our Survivors Benefits publication and our Survivor benefits page. Please call us if you have questions or to schedule an appointment for yourself or a child.

Please share this important information with your loved ones and other surviving spouses – and post on social media.

You May Be Able to Work and Receive Social Security Benefits

By **SOCIAL SECURITY ADMINISTRATION**

“Can I work and get benefits?” is perhaps one of the most common questions we’re asked. The answer depends on your age and your earnings.

Our rules about working and getting retirement, spouse, or survivor benefits are based on earnings limits. If you’re getting benefits now (or will in the future) and plan to work, you should understand these limits so you can avoid being overpaid.

When you receive benefits from us, you must report any changes that could affect your eligibility or payment amount. That includes changes in your work. Overpayments can occur if you underestimate your earnings or don’t report your earnings in a timely fashion.

Note: If you receive Social Security disability benefits or Supplemental Security Income payments, different rules apply. You must report all your earnings to us.

ANNUAL EARNINGS LIMITS

These are the earnings rules if you receive retirement, spouse, or survivor benefits.

If you are younger than full retirement age (referred to as FRA) for the entire year, you can earn up to \$23,400 in 2025, and your benefits will not be reduced. If you told us you expect to earn more than \$23,400 in 2025, we will deduct \$1 from your benefits for each \$2 you earn above the annual limit.

If you reach FRA in 2025, you can earn up to \$62,160 between January and your birthday month. We will deduct \$1 from your benefits for each \$3 you earn above \$62,160 until the month you reach FRA.

If you are full retirement age or older, there is no earnings limit.

Only your wages count toward the earnings limit. We don’t count pensions, annuities, investment income, interest, veterans or other government benefits. If you’re self-employed, we consider only your net earnings from self-employment.

SPECIAL MONTHLY RULE

If you retire mid-year, you may already have earned more than the annual earnings limit (\$23,400 in 2025). That’s why



there is a special rule that may apply the first year of retirement. Under this rule, your benefits will not be reduced if you earn less than \$1,950 in each of the remaining months.

For examples of how the rules work, read “How Work Affects Your Benefits.” You may also want to use our earnings test calculator to determine how your earnings could affect your benefit payments.

We adjust your benefits based on the earnings estimate you provided. If your earnings will be different from what you originally told us, let

us know right away by calling 1-800-772-1213. Timely reporting of any changes can help us pay you the correct amount. Next year your employer will report to us your actual 2025 earnings. If you receive payments you aren’t eligible for, we’re required by law to adjust your benefits or recover the overpayment.

YOUR BENEFITS MAY INCREASE

BASED ON YOUR EARNINGS

If we withhold some of your benefits due to your earnings, your benefit amount will increase when you reach FRA.

Your earnings from work

may also increase your monthly amount. Each year we automatically review the records for everyone getting benefits who work. If your latest year of earnings are one of your highest years, we’ll refigure your benefit and pay you any increase you are due.

To learn more, visit our Receiving Benefits While Working page.

Please help us spread the message by sharing this information with your family, friends and others who may want to work and get Social Security.

How to Contact Social Security: What You Need to Know About Recent Changes

By **SOCIAL SECURITY ADMINISTRATION**

When you want to get in touch with Social Security, you have options. The most convenient way to conduct business with us is online with a personal my Social Security account.

More than 71 million adults use our online services through my Social Security. If you don’t have an account or access to the internet, you can contact us by phone, mail, fax, or in person.

Below you’ll find information and updates about each contact method.

ONLINE AT WWW.SSA.GOV

Millions of people who created their personal my Social Security account before September 18, 2021, still need to transition to Login.gov or create a new ID.me or Login.gov account. If you haven’t made the transition yet, you’ll want to take action now. Learn about changes we’re making to your personal my Social Security account.

If you don’t have an account, it’s easy to create one.

With a free and secure my Social Security account, you can:

Submit an application for most benefits. By applying online, you can skip a trip to a local office to verify your identity and complete your application.

Add or change direct deposit information if you receive Social Security benefits. If you get Supplemental Security Income and have an account, you may be able to change your direct deposit over the phone using a one-time code that you get from ssa.gov/pin and providing it to the representative. If you don’t have a personal my Social Security account, you’ll need to update your direct deposit details at a local office or your bank.

Upload forms and documents. To minimize delays, you can now use your account to electronically submit certain forms and documents to your local office. We’ll send you a text or email after successful submission.

Note: In limited situations, you may be offered the option to use an online tool to schedule a phone or in-office appointment. We plan to expand its availability in the future.

TELEPHONE

To speak with a

representative, you can call our National toll-free number at 1-800-772-1213, Monday through Friday, 8:00 a.m. to 7:00 p.m. If necessary, we can make a video, phone, or in-person appointment for you. To find out the average wait time based on the time and day of the week, check out Contact Social Security By Phone.

AUTOMATED PHONE SERVICES

You may not need to speak with a representative when you use our automated phone services. They’re available 24 hours a day, 7 days a week. Learn more about them at Contact Social Security By Phone.

MAIL OR FAX

If you need to submit forms, documents, or other information to your local office, you’ll find the mailing address and fax number by entering your zip code in our online office locator. Note: Some offices have drop-off boxes.

VISIT A LOCAL OFFICE

Appointments are required in most cases. If you need to visit an office, call 1-800-772-1213 to schedule an appointment.



Here is how to reach us...

NEWS

As we’re working remotely with reduced staff, the best way to reach the newsroom is through email. Include your best contact information, so we can get back to you easily. If you do leave a voicemail, please leave return contact information and a detailed message, so we can make sure you hear back from the correct person.

To send general news and calendar items, email
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SOCIAL SECURITY 2025

How to Apply Online for Social Security Disability and SSI

By SOCIAL SECURITY ADMINISTRATION

Social Security has 2 disability programs – one based on work, the other based on need.

Social Security Disability Insurance (SSDI) pays monthly benefits if you have paid into Social Security through your job and have a disabling condition that prevents you from working. Your benefits are based on your earnings from work.

Supplemental Security Income (SSI) provides monthly payments to adults and children with disabilities or blindness who have limited income and few resources. Note: If you're 65 or older, you may be eligible for SSI if you meet certain income and resource limits. You don't have to have a disabling condition.

Our adult definition of disability is the same for both SSDI and SSI. You must have a medical condition that:

- Is expected to last at least 1 year or result in death.
- Prevents you from doing "substantial gainful activity", SGA. For people who are not blind, the monthly SGA amount for 2025 is \$1,620.

To learn if you or someone you know may be eligible for one or both disability programs, visit our Benefits webpage.

How can you apply for SSDI?

You can use our online application to apply for disability benefits if:

- You are age 18 or older

and have a my Social Security account.

You do not receive benefits on your own Social Security earnings record.

Your previous disability application was denied more than 60 days ago.

How can you apply for SSI?

Applying for SSI is now easier with our simplified online application, which includes a streamlined version of the initial SSI application. In the past, adults could apply online for SSDI and select only the "intent to file for SSI" option.

You can use our online

application to apply for SSI if you:

- Are age 18-64 years and 10 months and are applying for both SSI and SSDI.
- Have a my Social Security account.
- Have never been married.
- Have never applied for SSI for yourself or a child.
- Are a U.S. citizen. Note: Some noncitizens may be able to use the online application if they meet SSI eligibility requirements.

You can easily create a personal my Social Security account if you don't have one. If you can't apply online for SSDI or SSI, you

must make an appointment to complete the application by calling us at 1-800-772-1213, Monday through

Friday, 8:00 a.m. to 7:00 p.m.

Please share this information with others who

may want to apply for disability benefits or SSI for themselves or a child – and post it on social media.



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IS SOCIAL SECURITY ENOUGH?

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