



READY FOR RETIREMENT?

Social Security
can help

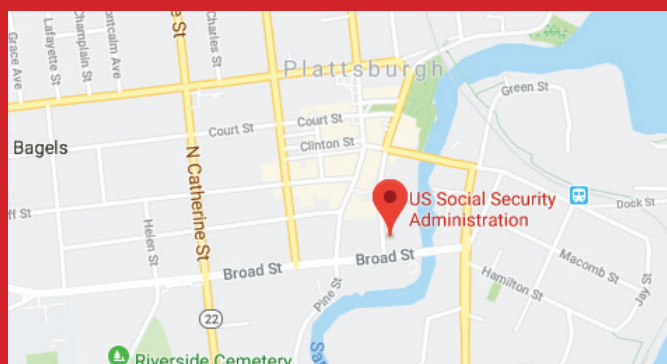
Do you think you may be ready to retire and want to apply for Social Security benefits? We're here to help you make an informed decision about when to apply for benefits based on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount over a longer period? Or perhaps wait for a larger monthly payment over less time? The answer is personal and depends on several factors, such as your current and anticipated cash needs, your health, and your family history on longevity. You should consider other sources of retirement income including any plans you may have to work in retirement. Most importantly, you should study your future financial needs and obligations, and estimate your future Social Security benefit.

The easiest way to estimate your future Social Security benefits is with a personal my Social Security account. You can create your free account at www.ssa.gov/myaccount. With your account you can see how much you might receive each month based on the age you want to start receiving benefits.

We encourage you to weigh all the factors carefully before making the crucial decision about when to begin receiving Social Security benefits. This deci-

See **READY 5**



Social Security Office for Franklin County:

Suite 230 14 Durkee St, Plattsburgh, NY 12901

Social Security Phone (Local): 1-(866) 964-7430

Social Security Phone (Nat'l): 1-(800) 772-1213

TTY: 1-(518) 516-2265

Supplement to the Malone Telegram • August 2021

My Social Security: It's not just for retirees

You don't have to be retired or even close to retirement to benefit from a personal my Social Security account. Calling or visiting a local Social Security office probably is rarely necessary once you have one. You can do much of your business with us online.

With your personal my Social Security account, you can:

- Request a replacement Social Security card (in most states and the District of Columbia).

- Estimate your future benefits to compare different dates or ages to begin receiving benefits.

- Check the status of your Social Security application when you do decide to apply.

- Review your work history. If you already receive bene-

fits, you can also:

- Request a replacement Social Security card (in most states and the District of Columbia).

- Get a benefit verification or proof of income letter.

- Set up or change your direct deposit.

- Change your address.

- Request a replacement Medicare card.

- Get a Social Security 1099 form (SSA-1099).

- Opt out of receiving certain notices by mail and receive them in the secure Message Center.

Please help us spread the word. Let your family and friends know that they can create a my Social Security account today at www.ssa.gov/myaccount.



FIVE ways to apply for benefits online

We continue to make it easier for you to access our programs and benefits. Our website offers a convenient way to apply for benefits online.

You can apply online for:

- Retirement or Spouse's Benefits – You must be at least 61 years and 9 months in age and want your benefits to start in no more than four months. Apply at www.ssa.gov/retireonline.

- Disability Benefits – You can use our online application, available at www.ssa.gov/disabilityonline, to apply for disability benefits if you:

- Are age 18 or older;
- Are not currently receiving benefits on your own Social Security record;

- Are unable to work because of a medical condition that is expected to last at least 12 months or result in death; and

- Have not been denied disability benefits in the last 60 days. If your application was recently denied, our online appeal application, is a starting point to request a review of the determination we

made. Please visit www.ssa.gov/benefits/disability/appeal.html.

- Supplemental Security Income (SSI) – SSI is a federal income program funded by general tax revenues, and helps people who have little or no income and who are age 65 or older, blind, or have disabilities. If you meet certain requirements, you may apply online at www.ssa.gov/benefits/ssi. If you are not able to apply online, call your local Social Security office to apply.

- Medicare – Medicare is a federal health insurance program for people age 65 or older, some people younger than 65 who have disabilities, and people with end-stage renal disease. If you are not already receiving Social Security benefits, you should apply for Medicare three months before turning age 65 at www.ssa.gov/benefits/medicare.

- Extra Help with Medicare Prescription Drug Costs – People who need assistance with the cost of medications can apply for Extra Help at www.ssa.gov/i1020.

MAKE THE MOST OUT OF YOUR MEDICARE.

Let me help you

find the best plan to fit your health care needs.

Are you or a loved one enrolling in Medicare this year?

Are you thinking about retiring? No matter your situation, I can help you get answers to your Medicare questions, like:

- What is Original Medicare and are there other health care options?
- What do Medicare Parts A, B, C and D mean?
- What are the differences between Medicare and other health coverage?
- Is Original Medicare enough health coverage for me?
- Are my prescriptions covered?
- How much will it cost?
- Do I have deadlines to enroll?

Contact me

and get answers to your Medicare questions today.

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Licensed Sales Agent
518-353-9211

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part B DOCTOR VISITS

part C MEDICARE ADVANTAGE

part D PRESCRIPTION DRUGS

As your independent health care resource, I can offer you Medicare plans from several private insurance companies.

So you're guaranteed to get the plan that may be best for you.

Protecting elders from scams

Social Security imposter scams are widespread across the United States. Scammers use sophisticated tactics to deceive you into providing sensitive information or money. They target everyone – even the elderly – and their tactics continue to evolve.

Most recently, Social Security's Office of the Inspector General (OIG) has received reports of phone scammers creating fake versions of the identification badges most Federal employees use to gain access to Federal buildings. The scammers may text or email photos of the fake badges to convince potential victims of their legitimacy. These badges use government symbols, words, and even names and photos of real people, which are available on government websites or through internet searches.

If you receive a suspicious letter, text, email, or call, hang up or do not respond. You should know how to identify when it's really Social Security. We will NEVER:



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■ Text or email images of an employee's official government identification.

■ Suspend your Social Security number.

■ Threaten you with arrest or other legal action unless you immediately pay a fine or fee.

■ Require payment by retail gift card, wire transfer, internet currency, or cash by mail.

■ Promise a benefit increase or other assistance in exchange for payment.

■ Send official letters or reports containing your personal information via email.

We only send text messages if you have opted in to receive texts from us and only in limited situations, including the

See SCAMS 6

New fact sheets added to your online statement

Your Social Security Statement tells you how much you or your family can expect to receive in disability, survivors, and retirement benefits. It also provides a record of your earnings history and other valuable information. And now it's even better!

We've added new fact sheets to accompany the online Statement. The fact sheets are designed to provide clear and useful information, based on your age group and earnings. They can help you better understand Social Security programs and benefits.

The new Statement fact sheets cover the following topics:

■ Retirement readiness for workers in four age groups.

■ Workers with non-covered earnings who may be subject to the Windfall Elimination Provision and Government Pension Offset.

■ Social Security basics for new workers.

■ How people become eligible for benefits (for people who have not earned enough work credits).

■ How additional work can increase your future benefits.

■ Medicare readiness for workers age 62 and up.

The best way to get access to your Statement and the new fact sheets is by using your personal my Social Security account. If you don't have a personal my Social Security account, be sure to create one at www.ssa.gov/myaccount.

To learn more, visit our Social Security Statement webpage at www.ssa.gov/myaccount/statement.html. Please share these resources with your friends and family.

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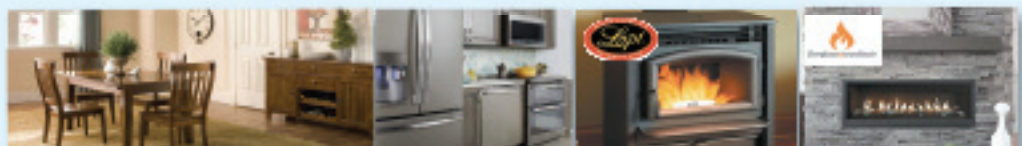
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Outreach to vulnerable populations during COVID

People who struggle with low-income, limited English proficiency, homelessness, or with mental illness have historically relied on meeting with us in person at our local offices to get the help they need. Currently, Social Security offices are open only for in-person appointments for limited, critical situations, depending upon local office conditions.

If you cannot use our online services, please call your local office or our National 800 Number for assistance. If we cannot help you by phone, your local office can determine if an in-person appointment or other option may be available to help you.

To serve those who need us most, we've partnered with community-based groups to launch a national outreach campaign. The goal of the campaign is to increase public awareness of our Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) benefit programs and support third-party groups that are assisting vulnerable individuals to apply for benefits. The SSI and SSDI programs provide critical financial assistance, and, in many cases, grant access to



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healthcare and the Supplemental Nutrition Assistance Program, also known as SNAP.

Key components of our outreach campaign include:

- Working with community-based groups that can assist with taking applications for SSI and SSDI.

- Launching a national advertising campaign on TV, radio, and social media, with

emphasis on benefits for children with disabilities.

- Adding new online tools and informational pages, including:

- Resources for people helping others access our services at www.ssa.gov/thirdparty/

- Outreach materials for

partner groups working with vulnerable populations at www.ssa.gov/thirdparty/groups/vulnerable-populations.html.

- Updated information for faith-based and community groups, including a new toolkit and fact sheets about SSI and SSDI, at <https://www.ssa.gov/thirdparty/groups/faithand-community.html>.

We want to thank the White House Office of Faith-Based and Neighborhood Partnerships for working with us and sharing our website and products with their national network of community leaders.

We also want to thank members of the claimant advocacy community for their collaboration on this campaign. We will feature their perspectives on serving vulnerable populations on our blog over the coming weeks. Please be sure to visit and subscribe at blog.ssa.gov to receive alerts when we publish new articles from our partners, and share the latest information about our national outreach campaign.

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Eligibility for spouse's benefits

Social Security helps you secure today and tomorrow with financial benefits, information, and tools that support you throughout life's journey. If you don't have enough Social Security credits to qualify for benefits on your own record, you may be able to receive benefits on your spouse's record.

To qualify for spouse's benefits, you must be one of the following:

- 62 years of age or older.
- Any age and have in your care a child who is younger than age 16 or who is disabled and entitled to receive benefits on your spouse's record.

Your full spouse's benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age. If you choose to receive your spouse's benefits before you reach full retirement age, you will get a permanently reduced benefit.

If you wait until you reach full retirement age to receive benefits, you'll receive your full spouse's benefit amount, which is up to half the amount your spouse can receive. You'll also get your full spouse's benefit if you are under full retirement age, but care for a child

and one of the following applies:

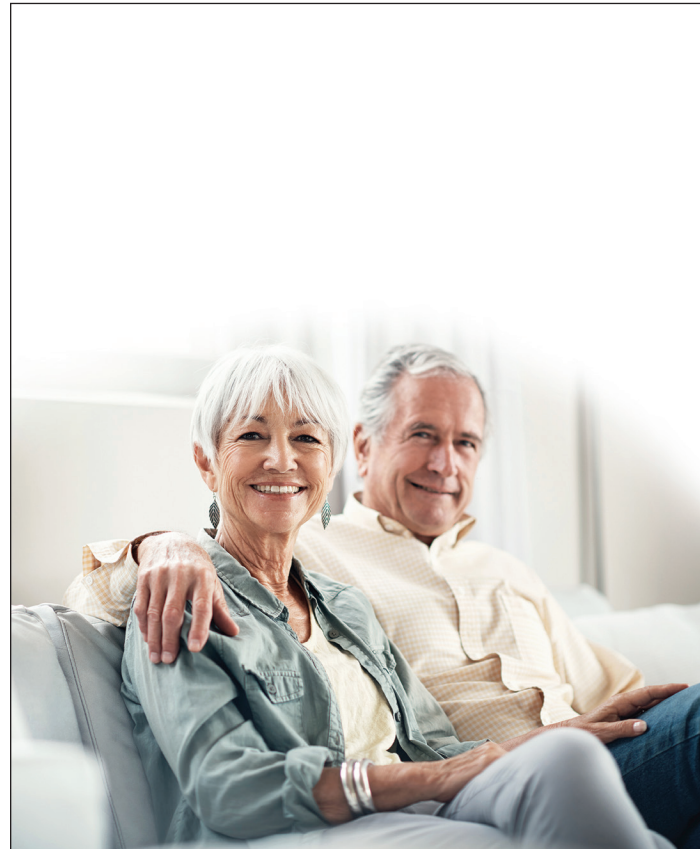
The child is younger than age 16.

The child has a disability and is entitled to receive benefits on your spouse's record.

If you're eligible to receive retirement benefits on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that equal the higher spouse benefit. For example, Sandy qualifies for a retirement benefit of \$1,000 and a spouse's benefit of \$1,250. At her full retirement age, she will receive her own \$1,000 retirement benefit. We will add \$250 from her spouse's benefit, for a total of \$1,250.

Want to apply for either your or your spouse's benefits? Are you at least 61 years and nine months old? If you answered yes to both, visit www.ssa.gov/benefits/retirement to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse's record. You can find out more by visiting www.ssa.gov/planners/retire/



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divspouse.html for more information.

Ready

From 1

sion affects the monthly benefit amount you will receive for the rest of your life, and may affect benefits for your survivors.

SOCIAL SECURITY'S RETIREMENT PORTAL

Whether you're ready to learn about, apply for, or manage your retirement benefits, our retirement portal makes it easy for you to find the information you need. How easy? You can do it from your computer, tablet, and even smartphone!

In our retirement portal, you can:

- Get our Retirement publications.
- Estimate your benefits with one of our many calculators.
- Find your Full Retirement Age.
- Learn about retirement benefits for a spouse and family members.

You and your loved ones can discover all of these resources at www.ssa.gov/benefits/retirement.

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Replacement or corrected Social Security cards

Social Security offices are currently open only for in-person appointments for limited, critical situations, depending upon local office conditions. However, you can continue to apply for a replacement Social Security card online and by mail. Before requesting a replacement card, please remember that you might not need the physical card. Most of the time, simply knowing your Social Security number is enough.

If you have a critical situation that requires you to have a physical card and you cannot apply by mail or online, you should call your local Social Security office. Please visit our Coronavirus (COVID-19) Updates page for more information at www.ssa.gov/coronavirus.

Applying Online

If you don't need any changes to your Social Security Number record (such as a name or date of birth change), applying for a replacement card online is your most convenient option. You don't need to mail proof or visit an office.

You can use our online application if you are an adult, have a State-issued drivers' license or non-driver identification card, and live in the District of Columbia or one of the 45 States that verifies State-issued documents for us. All you need to do is create a my Social Security account to access and complete the online application at www.ssa.gov/myaccount/replacement-card.html.

If you live in one of the five States that do not participate

— Minnesota, Nevada, New Hampshire, Oklahoma, and West Virginia — know that we are working hard to bring this service to you as soon as possible.

Applying by Mail

We require proof of your identity with your replacement card application (www.ssa.gov/forms/ss-5.pdf), usually a State-issued drivers' license or non-driver identification card, or U.S. passport. We call these documents "primary" identity proofs. We understand mailing primary identity proofs with your replacement card application can be challenging. To help, we are temporarily expanding our policy to accept alternative identity documents—or what we call "secondary proofs" — when you cannot mail primary proof.

Acceptable secondary proofs include, but are not limited to:

- Employee identification card.
- School identification card.
- Health insurance card (not a Medicare card).
- U.S. military identification card.

These proofs must be current (not expired), show your name and identifying information (such as your date of birth or age), and be an original or a certified copy.

If you need to change your name, when you mail your replacement card application, you will need to submit proof of identity plus proof of the name change. The proof of identity can be primary or secondary proof. Proof of the name

change could be a marriage certificate, divorce decree, Certificate of Naturalization showing the new name, or a court order approving the name change.

You may be able to submit one document to serve as proof of your name change and identity. For example, you may submit a marriage certificate as proof of name change and identity if the certificate shows the marriage occurred within the prior two years and:

- Includes your prior name.
- Includes your age, birth date or parents' names.
- This information matches your Social Security Number record.

We will return any documents you send us.



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Scams

From 3

following:

■ When you have subscribed to receive updates and notifications by text.

■ As part of our enhanced security when accessing your personal my Social Security account.

If you owe money to us, we will mail you a letter with

payment options and appeal rights.

We encourage you to report suspected Social Security imposter scams — and other Social Security fraud — to the OIG website at oig.ssa.gov. You may read our previous Social Security fraud advisories at oig.ssa.gov/newsroom/news-release. Please share this information with your friends and family to help spread awareness about Social Security imposter scams.



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What are Social Security representative payees?

Millions of people get monthly Social Security benefits or Supplemental Security Income payments. Some need help managing their money. When we receive information that indicates you need help, we'll assign a representative payee to manage your benefits for you. We try to select someone who knows you and wants to help you. A representative payee receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

- Housing and utilities.
- Food.
- Medical and dental expenses.
- Personal care items.
- Clothing.
- Rehabilitation expenses (if you're disabled).

If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. They should be someone

you trust and see often, and who clearly understands your needs. Social service agencies, nursing homes, or other organizations are also qualified to be your representative payee. Ask them to contact us.

You can write to us within 60 days of being assigned a representative payee if you don't agree that you need one or if you want a different representative payee.

We also offer an option, called Advance Designation, which allows you to choose a representative payee in advance. In the event you can no

longer make your own financial decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

You can submit your advance designation request when you apply for benefits or after you are already receiving benefits. You may do so through your personal my Social Security account at www.ssa.gov/myaccount, by telephone, or in person.

You can find more information at <http://www.ssa.gov/payee>.

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Five ways SSA.gov saves you time

Our online tools and services save you time and make your life easier. Often, there's no need to contact us. Here are five of our webpages that can make your life easier:

1. With your own personal my Social Security account, you can request a replacement Social Security card, verify your earnings, get future benefit estimates, obtain benefit verification letters, and more at www.ssa.gov/myaccount.

2. Need answers to your Social Security-related questions? Visit our Frequently

Asked Questions page at www.ssa.gov/faq.

3. You can complete and submit your online application for retirement benefits in as little as 15 minutes at www.ssa.gov/benefits/retirement.

4. Access our publications library with online booklets and pamphlets, including audio versions, on key subjects at www.ssa.gov/pubs.

5. Check out our blog for Social Security news and updates at <https://blog.ssa.gov>.

Please share these pages with your friends and family.



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Choose a representative payee before you may need one

The future is uncertain. Our Advance Designation program allows you to pre-select a trusted individual if a time comes when you need a representative payee to help manage your money. Advance Designation enables you to identify up to three people, in priority order, whom you would like to serve as your potential representative payee.

We recently celebrated the one-year anniversary of our Advanced Designation program. Since its launch in March 2020, more than one million eligible individuals have opted to participate.

You may choose an Advance Designation if you are capable of making your own decisions and are:

- An adult or emancipated minor applying for benefits and do not have a representative payee.
- An adult or emancipated minor

beneficiary/recipient and do not have a representative payee. You can submit your Advance Designation information when you:

- File a claim for benefits online.
- Use the application available in your personal my Social Security account at www.ssa.gov/myaccount.
- Call us by telephone at 1-800-772-1213 (TTY 1-800-325-0778).

In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

We have updated our Frequently Asked Questions to answer any questions you may have about Advance Designation at www.ssa.gov/faq under "Other Topics." You may also find more information about representative payees on our blog at blog.ssa.gov.



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Top five fraud and scam prevention tools



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Knowledge is power and having the right tools to fight fraud can make a huge difference. Knowledge can also help those you love and want to protect. We put together a list of the five most important resources about Social Security scams you should know about:

■ Read and share our fact sheet Beware of Social Security Phone Scams to learn how to spot fake calls and emails at www.ssa.gov/fraud/assets/materials/EN-05-10535.pdf.

■ Visit our Office of the Inspector General's Scam Awareness page at oig.ssa.gov/scam for information on phone scams — and how to report them.

■ Read our blog post at blog.ssa.gov/protecting-your-social-security-number-from-identity-theft to learn how to protect your Social Security number from identity theft.

■ Create your own personal my Social Security account at www.ssa.gov/myaccount to help you keep track of your

records and identify any suspicious activity.

■ Visit our Fraud Prevention and Reporting page at www.ssa.gov/fraud to understand how we combat fraud.

Please share these resources about scams with your friends and family — and help us spread the word on social media.



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Unemployment insurance fraud and Social Security

Scammers are using the COVID-19 pandemic as an opportunity to file fraudulent unemployment claims, often using someone else's identity. Scammers may even use the identity of someone who is receiving or applying for Supplemental Security Income (SSI) benefits.

SSI applicants and recipients who begin receiving — or appear to begin receiving — State Unemployment Insurance (UI) benefits could appear to be ineligible for SSI benefits. They could even appear to be overpaid because of an unemployment claim filed in their name.

These UI fraud schemes are widespread and affect most states. The United States Secret Service is investigating more than 500 claims in over 40 states related to unemployment fraud.

At Social Security, we're taking steps to verify whether SSI applicants and recipients are victims of UI fraud. We will not reduce or terminate your payments due to a fraudulent unemployment claim filed on our behalf. If you suspect you may be a victim of fraud, report it to your state fraud



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hotline at www.dol.gov/agencies/eta/UIIDtheft. You may also report suspicions of fraud to your local unemployment office.

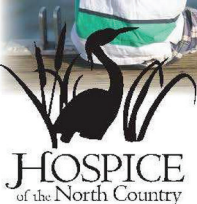
Remember that scammers always look for a chance to exploit your fears. Don't fall for their tactics — and guard your personal information. Please share this information with

your friends and family — and let's help each other stay vigilant.

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Hearings with the Social Security Administration during COVID-19

In March 2020, we temporarily closed all of our Social Security Hearing Offices due to the Coronavirus pandemic and are not offering in-person hearings. During the office closures, we are providing two flexible, safe, and secure hearing options: either a telephone hearing or our new option of an online video hearing.

Additional information on both of these hearing options is available here: www.ssa.gov/appeals/hearing_options.html

What are “online video hearings”?

Online video hearings are a secure way to conduct hearings over the internet, using a free platform called Microsoft Teams. You and your representative, if you have one, can attend the online video hearing safely and securely from any private place with a secure internet connection using a camera-enabled smartphone, tablet, or computer.

Like our telephone hearings option, the online video hearings option is not mandatory. We will conduct online video hearings the same way we conduct telephone and in-person hearings. During the hearing, the administrative law judge (ALJ) will swear in all hearing participants and listen to your testimony. You will see the ALJ and representative, if one has been appointed. Other participants, such as vocational/medical experts and interpreters, will join by phone.

What are the technology requirements to participate in an online video hearing?

You and an appointed representative, if applicable, must have access to email and a personal computer, laptop, or Android/iPhone tablet or mobile device with a secure and private, high-speed Wi-Fi or cellular data connection. The device must have a camera, microphone, and speakers. If using a mobile device, you



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must download the free Microsoft Teams application.

We will send you a link to a user guide that explains how to access and use Microsoft Teams before the date of an

online video hearing.

Please read our publication Online Video Hearings at the Social Security Administration at www.ssa.gov/pubs/EN-70-10284.pdf for additional infor-

mation. A short video about online video hearings is available at www.ssa.gov/appeals/hearing_video.html.



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Happy Birthday, Medicare! What happens when you turn 65

This July marked the 56th anniversary of Medicare. Did you know you can apply for Medicare online even if you are not ready to start your retirement benefits? Applying online can take less than 10 minutes. There are no forms to sign and we usually require no additional documentation. We'll process your application and contact you if we need more information.

Knowing when to apply for Medicare is very important. You have a limited initial enrollment period to apply. If you miss the initial enrollment period, you may have to pay a higher monthly premium. If you're eligible for Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday. Visit www.ssa.gov/benefits/medicare to apply for Medicare and find other important information.

Some Medicare beneficiaries may qualify for Extra Help with their Medicare prescription drug plan costs. To qualify for Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia. Read our publication Understanding the Extra Help With Your Medicare Prescription Drug Plan for more information at www.ssa.gov/pubs/EN-05-10508.pdf.

The official Medicare web-

site at Medicare.gov offers many online services where you can find answers to these questions:

- What does Medicare cover? www.medicare.gov/what-medicare-covers

- Where do I find forms for filing a Medicare appeal? www.medicare.gov/claims-appeals/how-do-i-file-an-appeal

- How can I let someone speak with Medicare on my behalf? www.medicare.gov/claims-appeals/file-an-appeal/can-someone-file-an-appeal-for-me

- What do Medicare health and prescription drug plans in my area cost, and what services do they offer? www.medicare.gov/plan-compare

- Which doctors, health care providers, and suppliers participate in Medicare? www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers

- Where can I find out more about a Medicare prescription drug plan (Part D) and enroll? www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage

- Where can I find a Medicare Supplement Insurance (Medigap) policy in my area? www.medicare.gov/medigap-supplemental-insurance-plans

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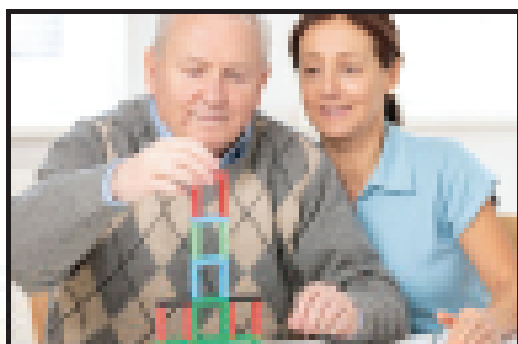


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