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# The Social Security Star

## PLAN FOR YOUR FUTURE DURING FINANCIAL LITERACY MONTH



Financial Literacy Month is focused on educating people about the importance of planning for a secure financial future. Every April, we like to remind you that Social Security is a vital part of any financial plan. We have online tools to help you understand your potential Social Security benefits and how they fit into your financial future.

You should periodically review your *Social Security Statement* using your personal **my Social Security** account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

Your *Statement* is an easy-to-read summary of the estimated benefits you and your family could receive, including potential retirement, disability, and survivors benefits.

Our Plan for Retirement tool in your personal **my Social Security** account allows you to check various benefit estimate scenarios. You can compare the effect different future earnings and retirement benefit start dates have on your future benefit amount.

Please let friends and family know they can take steps to improve their financial knowledge by signing in to their secure **my Social Security** account. If they don't have an account, they can easily create one at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

***Most Social Security services are available online by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov), and by calling Social Security toll-free at 1 (800) 772-1213 or 1 (800) 325-0778 TTY***

***Remember, visit [www.ssa.gov/agency/emergency/](http://www.ssa.gov/agency/emergency/) for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!***

### Social Security: What to Know about Signing Up or Signing In



We want to help you get the services you need as quickly and safely as possible. Your personal **my Social Security** account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) is your gateway to doing business with us online.

Whether you receive benefits now or in the future, you will want to create your personal **my Social Security** account or use the one you may already have. More than 65 million people already have an account!

Did you know you can use your personal **my Social Security** account to accomplish many tasks? You can request a replacement Social Security

card (in most states), check the status of your application or appeal, verify your earnings, estimate future benefits, or manage the benefits you already receive. Watch our brief video at [What is my Social Security](#) about the benefits of having an account. We are committed to protecting your information and benefits and take this responsibility seriously. That’s why we ask for personal information to verify your identity in order to create a personal **my Social Security** account. We work with external partners to securely verify your identity. We do this to protect your data while making our online services easy for you to use.

- Ready to sign up? You can now create your new **my Social Security** account through either of these two credential partners: Login.gov or ID.me. Login.gov is the public’s one account for simple, secure, and private access to participating U.S. government agencies.
- ID.me is a single sign-on provider that meets the U.S. government’s online identity proofing and authentication requirements.

A credential includes your username, password, and two-step verification factors. A trusted credential partner helps us

securely verify your identity online.

Here is a brief list of some things you need to know when creating or accessing your personal **my Social Security** [account](#).

**1. I have never accessed my Social Security, and I do not have a Login.gov or ID.me credential:**

Visit the **my Social Security** webpage at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to get started. You will have the option to create an account with your preferred credential partner, Login.gov or ID.me. Keep in mind:

- You must be 18 years of age or older and have a Social Security number.
- You will be redirected to the partner’s website when you select “Sign in with Login.gov” or “Sign in with ID.me.”
- You must provide a valid email address and some additional information.
- Once you create the credential, you’ll return to the **my Social Security** webpage for next steps.

**2. I have never accessed my Social Security, but I already have a Login.gov or ID.me credential:**

You can sign in with your credential on the **my Social Security** webpage at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and follow the prompts.

**3. I have accessed my Social Security with a Social Security username and**

**password that I created before September 18, 2021:**

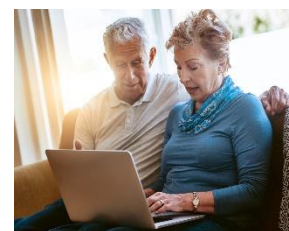
You should still sign in using your Social Security username and password. This is the first option on the Sign In screen [secure.ssa.gov/RIL/SiView.action](https://secure.ssa.gov/RIL/SiView.action).

**4. I have accessed my Social Security using my existing Login.gov or ID.me credential:**

You can sign in to **my Social Security** using either Login.gov or ID.me credential.

Please encourage your friends and family to create their personal **my Social Security** account today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

**SOCIAL SECURITY ONLINE, YOUR FIRST AND BEST PLACE TO START**



**More than likely you do not have to visit a Social Security office to do business with us. You might not have to call, either. Our online services webpage at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices) provides you a wide variety of self-service options you can**

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use on your phone, tablet, or computer. You can even apply for retirement, disability, or Medicare online.

You can get the most out of your online experience if you have a personal **my Social Security** account. With it, you can:

- Get your Social Security Statement instantly.
- Request a replacement Social Security card, in nearly all states and the District of Columbia.
- Appeal a decision we made on your claim.
- Find out if you qualify for benefits.

Already receiving benefits? If so, you can use your personal **my Social Security** account to:

- Get your benefit verification letter for Social Security, Medicare, and Supplemental Security Income (SSI) instantly.
- Check your information and benefit amount.
- Change your address and telephone number.
- Start or change your direct deposit.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S instantly for tax season.
- Report your wages if you work and receive disability benefits or SSI.

Create or sign in to your personal **my Social Security** account today at

[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to take advantage of these easy-to-use features.

Please share our online services page with family and friends who need this important information!

*During the current coronavirus pandemic, we continue to provide help to you and other people in your communities.*

*To learn the latest about conducting business with SSA please visit [Coronavirus Disease \(COVID-19\) | SSA](#) Once there you can subscribe for updates.*

*You can speak with a representative by calling your local Social Security office or our National 800 Number. You can find local office phone numbers online by using our Social Security Office Locator at [www.ssa.gov/locator](http://www.ssa.gov/locator).*

### You and Your Family May Be Eligible for Increased Benefits



APRIL 2022

We know your circumstances may change after you apply — or become eligible — for benefits. If you, or a family member, receive Social Security or Supplemental Security Income (SSI), certain life changes could increase your benefit amount.

As part of our Potential Entitlement initiative, we want to help you identify where you might qualify for a higher benefit. For example, you may be entitled to higher benefits based on your own earnings record or someone else's record. Some of the life changes that could possibly increase your benefits include the following scenarios:

- If your spouse or ex-spouse dies, you may be eligible for a higher survivor benefit based on their earnings record. The death of an ex-spouse may entitle you to a higher survivor benefit even if you are already receiving a survivor benefit on another spouse's record. We encourage you to read our publication, *Survivors Benefits*, for additional information at [www.ssa.gov/pubs/EN-05-10084.pdf](http://www.ssa.gov/pubs/EN-05-10084.pdf).
- If you are receiving Social Security benefits based on your spouse's work and you worked and earned credits, you may be eligible for a higher retirement benefit based on your own work. You can view our

Retirement page at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).

- If your deceased adult child provided at least half of your support, you may be eligible for a higher parent’s benefit based on your child’s work history. Our publication, Parent’s Benefits, includes information you may want to consider at [www.ssa.gov/pubs/EN-05-10036.pdf](http://www.ssa.gov/pubs/EN-05-10036.pdf).
- We continue to focus our Potential Entitlement initiative on people who face barriers. These populations include older people, children with disabilities, veterans, SSI recipients, and people with limited English proficiency. We are proud to say that since we started the initiative in 2017, our efforts have resulted in approximately \$553 million in retroactive and total monthly increased benefits paid.

Check out our Explore the Benefits You May Be Due page at [www.ssa.gov/potentialentitlement](http://www.ssa.gov/potentialentitlement) for more information on any additional benefits available for you and your family. You can use your personal *my Social Security* account to check your benefit and payment information – along with your earnings record. If you don’t have a personal *my Social Security* account, you can create one

today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)! Please share this information with your friends and family — and post it on social media.

**SUPPLEMENTAL SECURITY INCOME BENEFITS FOR CHILDREN WITH DISABILITIES**



Did you know that Social Security’s Supplemental Security Income (SSI) program provides cash payments to children with disabilities whose families have limited income and resources? A child must meet all of the following disability requirements to be considered medically eligible for SSI:

- The child, if not blind, must not be working or earning more than \$1,350 a month in 2022. If the child is blind, they must not be working or earning more than \$2,260 in 2022. The earning amounts usually change every year to keep up with inflation.
- The child must have a medical condition(s), that result in “marked and severe functional limitations.” This means that the condition(s) must very

seriously limit the child’s activities.

- The child’s condition(s) must last for at least a year or expected to result in death.
- Some older teenagers may have part-time jobs or are involved in work programs, which may affect eligibility to SSI. In addition, if an unmarried child under age 18 is living at home, we may consider some of the parents’ income as the child’s income. We make allowances for the parents and their other children living in the home when we consider the parents’ income. You can learn more about children’s benefits in our publication, Benefits for Children with Disabilities at [www.ssa.gov/pubs/EN-05-10026.pdf](http://www.ssa.gov/pubs/EN-05-10026.pdf). We also help children – and adults – through our Compassionate Allowances program. Compassionate Allowances are a way to quickly identify conditions that, by definition, meet our standard for disability benefits. You can read the list of conditions at [www.ssa.gov/compassionateallowances/conditions.htm](http://www.ssa.gov/compassionateallowances/conditions.htm). Compassionate Allowances can help reduce the wait time for us to make a disability determination for children with the most serious disabilities. Thousands of children receive benefits because they have a condition on this list, but children with conditions not on this list can still qualify for SSI.

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If you are or know a parent, guardian, caregiver, or representative of a child you think may be eligible, visit our Disability Benefits - Apply for a Child (Under Age 18) at [www.ssa.gov/ssikids](http://www.ssa.gov/ssikids) to learn more and begin an application.

DO YOU SUSPECT SOMEONE OF COMMITTING FRAUD, WASTE, OR ABUSE AGAINST SOCIAL SECURITY?

REPORTING FRAUD TO THE SSA OFFICE OF THE INSPECTOR GENERAL IS EASY, SAFE, AND SECURE.

REPORT SOCIAL SECURITY SCAMS AT  
[HTTPS://SECURE.SSA.GOV/IPFF/  
HOME](https://secure.ssa.gov/ipff/home)

REPORT OTHER SOCIAL SECURITY FRAUD, WASTE, AND ABUSE AT  
[HTTPS://SECURE.SSA.GOV/PFRF/  
HOME](https://secure.ssa.gov/pfrf/home)

OTHER WAYS TO REPORT FRAUD

U.S. MAIL:  
SOCIAL SECURITY FRAUD  
HOTLINE  
PO BOX 17785  
BALTIMORE, MD 21235

FAX:  
(410) 597-0118

PHONE:  
(800) 269-0271

10:00 A.M. TO 4:00 P.M. ET,  
MONDAY TO FRIDAY,  
EXCEPT FEDERAL HOLIDAYS

(866) 501-2101 TTY