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The Social Security Star

EXPAND YOUR SOCIAL SECURITY KNOWLEDGE WITH THESE FOUR TERMS



We strive to explain your benefits using easy-to-understand, plain language. The Plain Writing Act of 2010 requires federal agencies to communicate information clearly in a way “the public can understand and use.” This can be particularly challenging when talking about complicated programs like Social Security, Supplemental Security Income, and Medicare. Take a moment to learn a few common Social Security terms and acronyms!

COLA: This stands for “Cost-of-Living Adjustment.” With COLAs, Social Security and Supplemental Security Income benefits keep pace with inflation. Most years, your monthly benefit amount will

get a COLA, which usually means extra money.

Credits: As you work and pay Social Security taxes, you earn credits – previously called “Quarters of Coverage” – that count toward your eligibility for future Social Security benefits. You can earn a maximum of four credits each year. Most people need 40 credits to qualify for benefits. Younger people need fewer credits to qualify for disability or survivors’ benefits. For more information, see Social Security Credits at www.ssa.gov/pubs/EN-05-10072.pdf.

Earnings Record: This is the chronological history of the amount of money you earned each year during your working lifetime. Your credits remain on your Social Security earnings record even when you change jobs or have no earnings for a period of time. Review your earnings record with a personal *my Social Security account* at www.ssa.gov/myaccount.

FICA: This stands for “Federal Insurance Contributions Act.” It’s the tax

withheld from your wages that funds the Social Security and Medicare programs.

Now, if any of these terms or acronyms comes up in conversation, you can help explain what they mean. Visit our online glossary at www.ssa.gov/agency/glossary to learn more of our terminology and deepen your understanding of how Social Security works for you.

SOCIAL SECURITY SERVES PEOPLE LIKE YOU: VETERANS, WOMEN, LGBTQ+, AND MORE



We have provided vital benefits and services to hard working Americans for nearly 90 years. America has an increasingly diverse population

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with a variety of needs. To meet those diverse needs, we've created webpages that speak directly to groups of people who may need information about our programs and services.

- **Veterans**
(www.ssa.gov/veterans)

We proudly serve wounded warriors and veterans who sacrificed to preserve our treasured American freedoms. Many veterans do not know they might be eligible for disability benefits from Social Security.

- **Women**
(www.ssa.gov/women)
Social Security plays an important role in providing economic security for women. A woman who is 65 years old today can expect to live, on average, another two decades. Since women have longer life expectancies than men, they typically live more years in retirement and have a greater risk of exhausting their sources of income. Women also tend to have lower lifetime earnings than men, which usually means they'll receive lower benefits. These are just a few reasons why women need to plan early and wisely for retirement. We're here to make sure women have the

information they need to plan for those golden years.

- **LGBTQ+**
(www.ssa.gov/people/lgbtq/) - Our agency touches the life of every American, both directly and indirectly. Our commitment extends to lesbian, gay, bisexual, and transgender people covered by Social Security's many programs and services.

Check out even more of our People Like Me webpages at www.ssa.gov/people. Please share them on social media and with friends and family!

Most Social Security services are available online by visiting 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/ for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!

**A NEW--AND FASTER--
WAY TO REQUEST A
SOCIAL SECURITY CARD**

AUGUST 2022



Do you need an original or replacement Social Security Number card? We now have a new – and faster – way for you to start online.

When you go to our Social Security Number and Card webpage at www.ssa.gov/ssnumber, we now ask you a series of questions to determine whether you can:

- Complete the application process online.
- Start the application process online, then bring any required documents to your local office to
- complete the application, typically in less time.

Once you complete your application (online or in-person), we will mail the card after we process the application. Please understand that we don't issue cards at our offices.

Finish your application in the office

If you need to visit an office, please follow these steps to complete the application:

1. Learn what types of documents you need to bring to your local office.
2. Print and save the online control number shown once you complete the online application.
3. Bring the online control number – along with the documents – to your local office within **45 days** to finish your application. Find your local office using our Office Locator at www.ssa.gov/locator
4. Check in at the kiosk when you arrive.
5. Meet with one of our employees to verify the information that you completed online and review documentation.

That’s it! You’ll receive the card in the mail, usually within 7 – 10 business days.

We’re continuously expanding our services to put you in control and help you secure today and tomorrow for you and your family. Please share this information with your friends and family – and post it on social media.

We continue to provide help to you and other people in your communities.

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.

CHANGE YOUR ADDRESS AND PHONE NUMBER ONLINE WITH MY SOCIAL SECURITY



If you receive Social Security benefits, the easiest way to change your address and phone number is by creating a personal [my Social Security](#) account at www.ssa.gov/myaccount. Once you create your account, you can update your contact information from your

preferred location. This feature is available for people who receive retirement, survivors, or disability benefits, along with Medicare enrollees. If you receive Supplemental Security Income, you can check the address that we have on record with your account. Visit our [my Social Security](#) webpage to get started. To create an account, you must:

- be at least 18 years old.
- Provide a valid email address.
- Have a Social Security number (SSN).
- Provide a U.S. mailing address (includes military addresses, APO/FPO/DPO, AE, AP, or AA).

Once you have a valid email address, you are ready to create your personal [my Social Security](#)

account. When you visit [my Social Security](#), select the “Create an Account” button. You will have the option to create your new [my Social Security](#) account with one of our 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.

Please note, if you already have a Login.gov or ID.me account, you can select the appropriate button to sign in with either one and access your personal *my Social Security* account. If you previously verified your identity with Login.gov or ID.me, you don’t need to do so again. If you don’t have a Login.gov or ID.me account, please select the “Create an Account” link to start the one-time registration process.

If you create a new Login.gov credential, we will still complete the identity verification part, so you will need to provide some personal information to us. You will also receive an activation code from us to complete the process.

Remember, you can do much of your business with us online at www.ssa.gov/onlineservices.

UNDERSTANDING THE NEED FOR A REPRESENTATIVE PAYEE



You may know someone who gets a monthly Social Security benefit or Supplemental Security Income payment and who also needs help managing their money.

If someone you know needs help, we can appoint a person or an organization to act as a “representative payee” responsible for receiving and managing a person’s benefits. When we assign a representative payee, we select someone who knows the beneficiary’s needs and can make decisions about how to best use their benefits for their care and wellbeing. Representative payees are responsible for completing an annual form to account for the benefit payments they receive and manage. They must complete this form and return it to Social Security by mail or, if they have a personal *my Social Security* account, they can file it online using the

Representative Payee portal. Account holders can get a benefit verification letter and manage direct deposit and wage reporting for their beneficiaries. Learn more about the portal at www.ssa.gov/myaccount/rep-payee.html.

You also have the option to identify, in advance, up to three individuals you trust to serve as your future representative payee and help manage your benefits, if the need arises. We call this Advance Designation. We offer Advance Designation to capable adults and emancipated minors who are applying for or already receiving Social Security benefits, Supplemental Security Income, or Special Veterans Benefits. With Advance Designation, you and your family can enjoy peace of mind knowing someone you trust may be appointed to manage your benefits. Find more information about:

- Advance Designation at www.ssa.gov/payee/advance_designation.htm.
- Representative Payees at www.ssa.gov/payee.
- Training videos on the duties of a representative payee at www.ssa.gov/payee/rp_training2.html.

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- Publications about representative payees at www.ssa.gov/payee/newpubs.htm.

If you know someone who needs help managing their monthly benefits, please consider becoming a representative payee. You can also help by sharing this information with friends and family.

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)

OR VIA 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