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July 2023

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Social Security Column

HOW WE SERVE PEOPLE WHO HAVE LIMITED ENGLISH PROFICIENCY

By Annie Walters

Social Security Public Affairs Specialist in Nevada



We strive to deliver great customer service and helpful information to everyone. That includes improving access for underserved communities. We aim to reduce language barriers and increase access to Social Security programs, services, and benefits. If you're assisting a client with limited English proficiency (LEP), know that we have the resources available to help them in their preferred language.

What resources are available?

We encourage you to learn about the resources that are available to serve LEP communities. We provide benefit information online in Spanish – including Retirement, Disability, and Supplemental Security Income (SSI) at [SeguroSocial.gov](https://www.segurosocial.gov).

Our free interpreter services are available, by telephone and in person, in more than 200 languages, to your clients who prefer to conduct business in a language other than

English. These services are accessible by calling our toll-free number at **1-800-772-1213** or by visiting a local office and asking for an interpreter in their preferred language.

If your clients need information about our programs, we offer publications in languages other than English. Please check out our non-English publications and other resources available in more than 12 languages at www.ssa.gov/multilanguage. These include:

- A sample *Social Security Statement* and 10 supplemental fact sheets.
- *Social Security Number for Non-Citizens*.
- *Understanding the Benefits*.

Our Language Access Plan showcases our commitment to increase access to benefits and services for people who prefer a language other than English. For more information, we encourage your clients to review the updated plan at www.ssa.gov/pubs/LAP2022-23.pdf.

Diversity is one of our nation's greatest strengths. We want to ensure an inclusive environment for everyone we serve.

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Social Security Column

CELEBRATE YOUR INDEPENDENCE WITH SOCIAL SECURITY

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Every July, we take pride in celebrating our nation's independence. For nearly 90 years, our programs have helped provide financial independence to millions of hardworking people. We have useful online tools like the *Social Security Statement (Statement)* and our benefits estimator tool that help people not yet receiving benefits. The *Statement* shows the benefits that you and your family may be entitled to includes personalized fact sheets tailored to your age and earnings situation. The benefits estimator tool allows you to get estimates based on different ages you want to begin receiving benefits. These tools can help you plan for financial independence in retirement.

Don't receive benefits? You can get the most out of your online experience if you have a personal *my Social Security* account. You can:

- Get your *Statement* instantly.

- Request a replacement Social Security card (in nearly every state and the District of Columbia).
- Find out if you qualify for benefits.
- Appeal a decision we made on your claim.

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

- Request a replacement Social Security card (in nearly every state and the District of Columbia).
- Get an instant benefit verification letter for Social Security, Medicare, and Supplemental Security Income (SSI).
- Start or change your direct deposit (Social Security beneficiaries only).
- Check your information and benefit amount.
- Change your address (Social Security beneficiaries only).
- 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.

You can create your personal *my Social Security* account at www.ssa.gov/myaccount.

With so many services and helpful information available online, we are here for you when it's convenient for you. Be sure to tell friends and family about all they can do with us from any device at www.ssa.gov.

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Social Security Column

FRAUDSTERS NEVER GO ON VACATION

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Fraudsters will never take a break. While you are out enjoying fun and sun this summer, they are working hard to find new ways to scam you. Seniors and younger people are particularly vulnerable to scammers who claim to represent Social Security. To protect you and your loved ones, you can:

- Visit our Protect Yourself from Social Security Scams webpage at www.ssa.gov/scam for information on what tactics scammers use and how to report them.
- Check out the Federal Trade Commission's page at consumer.ftc.gov/scams for additional scam-related information.

Here are some tips to follow when you identify a potential scammer:

- Hang up right away or ignore the message.
- Never give personal information or money.

- Report the scam immediately to our Office of the Inspector General at <https://oig.ssa.gov/report/>.

If you owe money to Social Security, we'll mail you a letter with payment options and appeal rights. We only accept payments electronically through Pay.gov or Online Bill Pay, or physically by check or money order through our offices.

We will never do the following:

- Threaten you with arrest or legal action because you don't agree to pay us money immediately.
- Promise a benefit increase in exchange for money.
- Ask you to send us gift cards, prepaid debit cards, wire transfers, internet currency, cryptocurrency, or cash through the U.S. mail.

There are no vacations for fraudsters, so you need to stay informed of the latest Social Security-related scams. For more information, please visit our blog at www.blog.ssa.gov. Please share these useful resources with your loved ones.

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Social Security Column

HOW MUCH DID YOU EARN AT YOUR FIRST JOB? SOCIAL SECURITY CAN TELL YOU

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Ever wonder how much you earned the year you worked your first job? Or any other year you worked? You can find out by reviewing your Social Security earnings record.

Your earnings record shows your income for each year worked and your progress toward your future Social Security benefits. We keep track of your earnings so we can pay you the benefits you've earned over your lifetime. That's why it's important for you to review your Social Security earnings record.

While it's your employer's responsibility to provide accurate earnings information to us, you should still review your earnings history and inform us of any errors or omissions. This is so you get credit for the contributions you've made through payroll taxes. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct. If an employer didn't properly report even just one year of your earnings to us, your future benefit

payments could be less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. It's important to identify and report errors as soon as possible. As time passes, you may no longer have easy access to past tax documents. Also, some employers may no longer exist or be able to provide past payroll information.

The easiest way to verify your earnings record is to visit www.ssa.gov/myaccount and create or sign in to your personal *my Social Security* account. You should review each year of listed earnings carefully and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet.

You can find out how to correct your Social Security earnings record by reading our publication *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf.

Let your friends and family know they can access important information like this any time at www.ssa.gov and do much of their business with us online.

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Social Security Column

SOCIAL SECURITY CELEBRATES THE AMERICANS WITH DISABILITIES ACT

By Annie Walters

Social Security Public Affairs Specialist in Nevada



This year, we celebrate 33 years of the Americans with Disabilities Act (ADA) and its importance to many beneficiaries. We're committed to the principles and spirit of the ADA, and the way it improves the lives of millions. Matt's story is an example of how the ADA and our Ticket to Work (Ticket) Program can help beneficiaries achieve their career goals.

As a job seeker who is deaf and needs accommodations, Matt was reluctant to tell prospective employers about his disability. He worried that employers would not hire him if they knew about his disability.

That's when Matt connected with our Ticket Program. This program supports career development for people ages 18 to 64 who receive Social Security disability benefits and want to work. Through this free and voluntary program, approved service providers offer supports and services as participants move toward financial independence through work.

Matt learned how his employment might affect his benefits. He also learned that our Medicare-related work incentive allows him to pursue a career without worrying about health care coverage.

If Matt's disability interfered with work, he could return to receiving benefits without having to file a new application through the expedited reinstatement process.

Matt now works full-time as a human resource analyst. Thanks to the ADA, he received accommodations for the interview process and on the job. He also found that the Ticket Program helped him find a path to a better future. You can learn more about the Ticket Program at www.choosework.ssa.gov.

Our online booklet, *Your Ticket to Work: What You Need to Know to Keep it Working for You* found at www.ssa.gov/pubs/EN-05-10062.pdf, provides detailed information about the program.

You can learn more about Matt's story at www.choosework.ssa.gov/library/matt-success-story.

Please share these resources with your loved ones.

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