

Monthly Information Package

June 2023

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Social Security Column

10 WAYS TO PROTECT YOUR PERSONAL INFORMATION

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Identity theft affects millions of people each year and can cause serious harm. Protect yourself by securing your personal information, understanding the threat of identity theft, and exercising caution.

Here are 10 things you can start doing now to protect yourself and your loved ones from identity theft:

1. Protect your Social Security number by keeping your Social Security card in a safe place at home. Don't carry it with you or provide your number unnecessarily.
2. Be careful when you speak with unknown callers. Scammers may mislead you by using legitimate phone numbers or the real names of officials. If they threaten you or make you feel uneasy, hang up.

3. Create strong, unique passwords so others can't easily access your accounts. Use different passwords for different accounts so if a hacker compromises one account, they can't access other accounts.
4. Never give your personal or financial information in response to an unsolicited call or message, and never post it on social media.
5. Shred paper documents that contain personal information, like your name, birth date, and Social Security number.
6. Protect your mobile device from unauthorized access by securing it with a PIN, adding a fingerprinting feature, or using facial recognition. You can also add a password and adjust the time before your screen automatically locks.
7. Regularly check your financial accounts for suspicious transactions.
8. Avoid internet threats by installing and maintaining strong anti-virus software on all your devices—including your mobile device and personal computer. Use a virtual private network (VPN) to stay safe on public Wi-Fi. Do not perform certain activities that involve sensitive data, like online shopping and banking, on public Wi-Fi networks.
9. Protect yourself on social media by customizing your security settings and deleting accounts you no longer use. Also, double-check suspicious messages from your contacts, as hackers may create fake accounts of people you know.
10. Never click on any link sent via unsolicited email or text message—type in the web address yourself. Only provide information on secure websites.

We encourage you to create your own personal *my* Social Security account to track your earnings record. For more information, please read our publication, Protecting Personal Information, at oig.ssa.gov/files/21-540_Protecting_Personal_Information.pdf. Contact us if you see suspicious work activity on your record—you could be a victim of identity theft.

Please share this information with your family and friends.

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Social Security Column

ELIGIBILITY FOR SPOUSE'S BENEFITS

By Annie Walters

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

If you wait until you reach full retirement age, 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. You'll also get a full spouse's benefit before full retirement age if you care for a child who 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. For more information, please visit our website at www.ssa.gov/planners/retire/divspouse.html.

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Social Security Column

SOCIAL SECURITY'S COMMITMENT TO THE LGBTQ+ COMMUNITY

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June is Pride Month. It's a time to acknowledge the LGBTQ+ community, and also celebrate diversity, love, and respect. On June 26, 2015, the U.S. Supreme Court issued a decision in *Obergefell v. Hodges*, holding that same-sex couples have a constitutional right to marry in all states.

We recognize same-sex couples' marriages in all states, and some non-marital legal relationships (such as some civil unions and domestic partnerships). This recognition is important to determine entitlement to benefits.

Here are five things you should know about our benefits for same-sex couples:

- **Marital status is important** — A member of a same-sex couple may be entitled when a spouse receives retirement or disability benefits or dies. We also consider marital status

when we determine eligibility and payment amount for Supplemental Security Income (SSI).

- **What type of benefits you can receive** — Social Security taxes pay for three kinds of benefits: retirement, disability, and survivors. If you're entitled to benefits, your spouse and eligible family members might receive benefits, too.
- **Children may receive benefits** — Your children or stepchildren could also be entitled to benefits.
- **When you apply for benefits is important** — If you're married or have entered a nonmarital legal relationship, we encourage you to apply right away, even if you're not sure you're eligible. Applying now may protect you against the loss of any potential benefits.
- **Report life changes right away** — You should let us know immediately if you move, marry, separate, divorce, or become the parent of a child. Don't wait until we review your benefits to tell us about any changes. You should report changes right away so benefits are paid correctly.

For more information, please visit our website for same-sex couples at www.ssa.gov/people/lgbtq/. You can also read our publication *What Same-Sex Couples Need to Know* at www.ssa.gov/pubs/EN-05-10014.pdf.

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Social Security Column

DEFEND AGAINST SCAMMERS WHO TARGET YOUR SOCIAL SECURITY BENEFITS

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Scammers are always finding new ways to steal your money and personal information by exploiting your fears. The most effective way to defeat scammers is to know how to identify scams and to ignore suspicious calls and emails.

One common tactic scammers use is posing as federal agents or other law enforcement. They may claim your Social Security number (SSN) is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Here are three things you should do:

- Hang up right away or do not reply to the email.
- Never give personal information or payment of any kind.
- Report the scam at oig.ssa.gov to immediately notify the law enforcement team in our Office of the Inspector General.

You should continue to remain vigilant if you receive a phone call from someone who claims there's a problem with your SSN or your benefits. If you owe money to us, we will mail you a letter explaining your rights, payment options, and information about appealing.

There are a few ways you can identify a scam call or email. Remember that we will never:

- Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.
- Promise a benefit increase or other assistance in exchange for payment.
- Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.
- Demand secrecy from you in handling a Social Security-related problem.
- Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with our agency, it is unlikely we will contact you. Again, if you get a suspicious call claiming to be from us or law enforcement about Social Security, you should hang up and report it right away to our Office of the Inspector General at oig.ssa.gov.

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Social Security Column

SOCIAL SECURITY SUPPORTS TEACHERS ONLINE

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Well-informed instructors can have a powerful and positive influence on their students. That's why we created an Educator Toolkit. It's a shareable online resource for teachers to engage students and educate them on Social Security. The toolkit includes:

- Lesson plans with objectives.
- Infographics and handouts for each lesson plan.
- Links to Social Security webpages.
- Talking points.
- Quiz questions and answers.

You can access the toolkit at www.ssa.gov/thirdparty/educators.html.

We value and welcome the efforts all teachers make to educate America's young people. We want to help spark discussion with students about Social Security. Please share our toolkit with the educators in your communities today!

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