

# Social Security Column

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## Free up your time by using my social security

Time is one of our most valuable commodities. That's why at Social Security, we are constantly improving our online resources to make doing business with us easier and faster.

With a my Social Security account, those receiving benefits can change their address and direct deposit information; get proof of their benefits; and request replacement documents, like a Medicare card. If you aren't currently getting benefits, you can check your earnings record, get estimates of your future benefits, and view your Social Security Statement. In many states, you can even request a replacement Social Security card online. See everything you can do with a my Social Security account and open one today and at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

You don't need a my Social Security account to:

- o Select or change the way you receive information from Social Security if you are blind or visually impaired at [www.socialsecurity.gov/people/blind](http://www.socialsecurity.gov/people/blind).

- o Block electronic and automated telephone access to your personal information at [www.socialsecurity.gov/blockaccess](http://www.socialsecurity.gov/blockaccess).

- o Apply for extra help with your Medicare prescription drug plan costs at [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp).

Be sure to share my Social Security with friends and family. By freeing up their time, they may plan on spending more of their

valuable time with the people they love.

## CERTAIN Disability Payments and Workers' Compensation May Affect Your Social Security Benefits

Many people working nowadays have more than one job. This means they have several sources of income. It's important to keep in mind that having multiple sources of income can sometimes affect your Social Security benefits; but, it depends on the source.

Disability payments from private sources, such as private pensions or insurance benefits, don't affect your Social Security disability benefits. Workers' compensation and other public disability benefits, however, may reduce what you receive from Social Security. Workers' compensation benefits are paid to a worker because of a job-related injury or illness. These benefits may be paid by federal or state workers' compensation agencies, employers, or by insurance companies on behalf of employers.

Public disability payments that may affect your Social Security benefits are those paid from a federal, state, or local government for disabling medical conditions that are not job-related. Examples of these are civil service disability benefits, state temporary disability benefits, and state or local government retirement benefits that are based on disability.

Some public benefits don't affect your Social Security disability benefits. If you receive Social Security disability benefits, and one of the following types of public benefits, your Social Security benefits will not be reduced:

- o Veterans Administration benefits;

- o State and local government benefits, if Social Security taxes were deducted from your earnings; or

- o Supplemental Security Income (SSI).

You can read more about the possible ways your benefits might be reduced at [www.socialsecurity.gov/pubs/EN-05-10018.pdf](http://www.socialsecurity.gov/pubs/EN-05-10018.pdf).

Please be sure to report changes. If there is a change in the amount of your other disability payment, or if those benefits stop, please notify us right away. Tell us if the amount of your workers' compensation or public disability payment increases or decreases. Any change in the amount or frequency of these benefits is likely to affect the amount of your Social Security benefits.

An unexpected change in benefits can have unintended consequences. You can be better prepared if you're informed and have financially prepared yourself. Visit our benefits planner webpage at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners) for information about your options for securing your future.

## 3 Reasons Why Social Security is Important for Women

In the 21st century, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history. Yet, on average, women face greater economic challenges than men in retirement.

Nearly 55 percent of the people receiving Social Security benefits are women. Women generally live longer than men while often having lower lifetime earnings. And women usually reach retirement with smaller pensions and other assets compared to men. These are three key reasons why Social Security is vitally important to women.

If you've worked and paid taxes into the Social Security system for at least 10 years and have earned a minimum of 40 work credits, you may be eligible for your own benefits. Once you reach age 62, you may be eligible for your own Social Security benefit whether you're married or not and whether your spouse collects Social Security or not. If you're eligible and apply for benefits on more than one work record, you generally receive the higher benefit amount.

The sooner you start planning for retirement, the better off you'll be. We have specific information for women at [www.socialsecurity.gov/people/women](http://www.socialsecurity.gov/people/women). Email or post this link to friends and family you love.

## Social Security Helps Veterans and Active Duty Military Members

Every year on Veterans Day, our nation honors the people who risk their lives to protect our country. Social Security's disability program is an important part of our obligation to wounded warriors and their families.

For military members who return home with injuries, Social Security is a resource they can turn to. If you know any wounded veterans, please let them know about Social Security's Wounded Warriors website.

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***Celebrating over 21 years!***

***Thank you Nevada!***