



Social Security Column 1

PAYMENTS ARRIVE WITH DIRECT DEPOSIT, NO MATTER WHAT

By Ken Hess

Social Security Public Affairs Specialist for Wisconsin

These days, almost everyone gets their benefit payment by direct deposit. Whether you receive Social Security or Supplemental Security Income (SSI), you can depend on your payment arriving in your account on time, every time. If you don't already have direct deposit, there are good reasons to sign up. For one, less money and time spent driving to the bank to cash your check helps you save. Second, fewer paper checks, envelopes, and stamps, and less fuel to deliver the checks means less waste and pollution for the environment.

Hurricane season is here for some areas. Other areas bear the brunt of flooding. Some areas of the nation are plagued by tornadoes, and still others must deal with wildfires, severe thunderstorms, or even earthquakes. If you are unfortunate enough to be in the line of a natural disaster, the last thing you want is for your income to be interrupted because of an evacuation or a missing mailbox. With direct deposit, you know your payment will be in your account on time no matter what.

When on vacation, direct deposit ensures payments will be deposited into your account on time, so there's no reason to worry about the safety of your benefit or to ask a relative to look out for your check when you are away. Relatives have things to do so stop having them make unnecessary trips to your home or bank for you.

As an added bonus, many banks offer free checking accounts for people who use direct deposit because it saves the bank the cost of processing paper payments. Plus, the payment probably will show up in your bank account sooner than a paper check will appear in the mailbox ... and there's no need to cash it. It's already in the bank.

Skip the line at the bank, save money, get your payment faster, and know you can depend on your payment being in the bank no matter what. You can do all of this with direct deposit. Learn more about it at www.socialsecurity.gov/deposit.

Kenneth Hess is the Public Affairs Specialist for Northern Wisconsin. You can contact Ken at 1561 Dousman Street, Green Bay, Wisconsin 54303 or via email at kenneth.hess@ssa.gov

MOST POPULAR ONLINE SERVICE TURNS TWO

By Ken Hess
Social Security Public Affairs Specialist for Wisconsin

You've probably heard that it's the 75th anniversary of Social Security. However, there is another important birthday going on.

Social Security's online *Retirement Estimator* is now celebrating its second anniversary. The *Retirement Estimator* stands as the most popular online service in both the public and private sector — a position it shares with another popular service, Social Security's *Benefit Application*. That's according to the most recent annual American Customer Satisfaction Index (ACSI), which came out earlier this year. In an index ranking online services, Social Security's *Retirement Estimator* and *Benefit Application* take the top spots, each with a score of 90. What's the highest-ranking service in the private sector? It's Netflix, with a score of 87, tying with Social Security's *Help with Medicare Prescription Drug Plan Costs* application.

The online *Retirement Estimator* is a convenient, secure, and quick financial planning tool that lets you calculate how much you might expect to receive in Social Security benefits when retirement rolls around. The tool uses your actual earnings information on file at Social Security, without displaying your personal information. So you get an instant estimate of your future retirement benefits.

The *Retirement Estimator* even lets you run personalized scenarios and “what if” situations. For example, you can change the date you expect to retire or change expected future earnings to create and compare different retirement options. This can help you as you plan ahead.

And, it's so easy to use. To use the *Retirement Estimator*, you must have enough Social Security credits to qualify for benefits and you must not already be receiving monthly benefits.

We may take a few moments to celebrate this birthday, but we're not resting on our laurels just yet. Later this year Social Security plans to introduce a Spanish-language version of the *Retirement Estimator*. High customer service scores are a great birthday present for the two-year-old *Retirement Estimator*. Come join the celebration and get an instant, personalized estimate of your future Social Security benefits. Visit www.socialsecurity.gov/estimator.

Kenneth Hess is the Public Affairs Specialist for Northern Wisconsin. You can contact Ken at 1561 Dousman Street, Green Bay, Wisconsin 54303 or via email at kenneth.hess@ssa.gov

MAKE YOUR APPEAL ONLINE

By Ken Hess
Social Security Public Affairs Specialist for Wisconsin

Requesting a review of a decision made on your Social Security or Supplemental Security Income (SSI) disability application is now as easy as surfing the web. To file an appeal online, simply visit the online services page at www.socialsecurity.gov/onlineservices. Then select the “Appeal a decision” link and follow the simple instructions.

Under the paper process, you need to complete a number of forms, and then mail or take them into the Social Security office for processing. The new *iAppeals* application has simplified the process to two easy steps — with no paper forms required. In addition, we can begin to process your appeal right away.

When Social Security receives your electronic request, we will take another look at our decision about whether you are disabled under Social Security law. Social Security will send you the outcome in writing.

If for some reason you are not able to complete an appeal online, call our toll-free number at 1-800-772-1213 (TTY 1-800-325-0778). Tell a representative you would like to appeal the decision on your case.

However you request your appeal, Social Security carefully considers all the information in your case before making a decision about your eligibility or benefit amount.

To learn more about how Social Security appeals work, read our online publication, *The Appeals Process*, available at www.socialsecurity.gov/pubs/10041.html. To file your appeal online, go to www.socialsecurity.gov/onlineservices.

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BE WARY OF SCAMS

By Ken Hess

Social Security Public Affairs Specialist for Wisconsin

These days, everyone needs to be cautious of scams -- Internet, mail, and even phone scams -- which can damage your credit score and pocketbook. Any time someone asks for your personal information, you should be wary. Particularly cruel are swindles that target Social Security beneficiaries.

Recently, Social Security became aware of a scam targeting beneficiaries in the Southern California area. Scammers telephoned beneficiaries to tell them they were due a “stimulus payment.” The scammer offered to deposit the payment to each beneficiary’s account once the personal and bank account information was provided. The scammer then contacted Social Security by telephone to request the benefits be deposited into a new account—the scammer’s account, to steal the payments. In a similar version of this criminal ploy, the scammer calls the beneficiary to “confirm” the beneficiary’s personal and financial information.

As a rule of thumb, Social Security will *not* call you for your personal information such as your Social Security number or banking information. If someone contacts you and asks for this kind of information, do not give it.

You should never provide your Social Security number or other personal information over the telephone unless you initiated the contact, or are confident of the person to whom you are speaking. If in doubt, do not release information without first verifying the validity of the call by contacting the local Social Security office or Social Security’s toll-free number at 1-800-772-1213 (TTY 1-800-325-0778).

Another way to protect yourself is to keep your Social Security card and other important documents locked away in a safe place. Do not give personal information to just anyone. Also, check your Social Security earnings record. You can request a *Social Security Statement* online at www.socialsecurity.gov/statement. When you receive your *Statement* in the mail, you can verify the accuracy of the reported earnings and request correction if necessary.

If you’ve fallen victim to fraud or identity theft, be sure to file a report with the local police or the police department where the identity theft took place, and keep a copy of the police report as proof of the crime.

Information on how to prevent scams and protect yourself can be found at www.ftc.gov/idtheft. You can also read Social Security's publication, *Identify Theft And Your Social Security Number*, available online at www.socialsecurity.gov/pubs/10064.html and *Your Social Security Number and Card*, available at www.socialsecurity.gov/pubs/10002.html.

Be alert when dealing with people who want your personal information, such as your bank account number, date of birth, and Social Security number. By using a little caution, you can protect yourself from scams.

Learn more about Social Security at www.socialsecurity.gov.