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The Social Security Standard

Social Security's Gift to Children *is security*



This is the season of caring. No matter your religion or belief, December is also considered a time to focus on the children we love. Whether we're wrapping Santa's gifts, buying Hanukkah treats, decorating the house in celebration of Kwanzaa, or volunteering for a toy drive, children add joy to the holiday season. And we at Social Security definitely know a thing or two about helping children.

Often overlooked in the paperwork that prospective parents fill out in preparation for a child's birth is an application for a Social Security number and card. Typically, the hospital will ask if you want to apply for a Social Security number for your newborn as part of the birth registration process. This is the

easiest and fastest way to apply. The Social Security card typically arrives about a week to ten days after that little bundle of joy! You can learn about Social Security numbers for children by reading our publication, *Social Security Numbers for Children*, available at www.socialsecurity.gov/pubs.

A child needs a Social Security number if he or she is going to have a bank account, if a relative is buying savings bonds for the child, if the child will have medical coverage, or if the child will receive government services.

You'll also need a Social Security number for a child to claim him or her on your tax returns.

If you wait to apply, you will have to visit a Social Security office and you'll need to:

- Complete an Application For a Social Security Card (Form SS-5);
- Show us original documents proving your child's U.S.

citizenship, age, and identity; and

- Show us documents proving your identity.

Remember, a child age 12 or older requesting an original Social Security number must appear in person for the interview, even though a parent or guardian will sign the application on the child's behalf.

Children with disabilities are among our most vulnerable citizens.

Social Security is dedicated to helping those with qualifying disabilities and their families through the Supplemental Security Income (SSI) program. To qualify for SSI:

- The child must have a physical or mental condition, or a combination of conditions, resulting in "marked and severe functional limitations." This means that the condition(s) must severely limit your child's activities;

- The child’s condition(s) must be severe, last for at least 12 months, or be expected to result in death;
- If your child’s condition(s) does not result in “marked and severe limitations,” or does not result in those limitations lasting for at least 12 months, your child will not qualify for SSI; and
- The child must not be working and earning more than \$1,090 a month in 2015. (This amount usually changes every year.) If he or she is working and earning that much money, your child will not be eligible for benefits.

Learn the details about benefits for children by reading our publication, *Benefits for Children with Disabilities*, available at www.socialsecurity.gov/pubs. Visit www.socialsecurity.gov/people/kids to learn more about all we do to care for children. Caring for the next generation is a central part of securing today and tomorrow, during the holidays and all year long.

BETWEEN FESTIVITIES, VISIT MY SOCIAL SECURITY



The holiday season is upon us, bringing with it family gatherings and familiar traditions. As you bustle about from place to place, sharing turkey dinners and catching up with loved ones, there’s one errand you can avoid — a visit to the Social Security office. Why take time out of your busy holiday schedule to visit an office when you can conduct most of your business online?

At www.socialsecurity.gov, we have a variety of services available to you, all from the comfort of your home.

You can apply for disability benefits or appeal a disability decision. You can also file for retirement benefits, spousal benefits, or Medicare-only benefits while enjoying leftover pumpkin pie.

Our secure, easy-to-navigate website is sure to add plenty of comfort and joy to the festivities.

Even if you’re currently receiving benefits, or aren’t quite ready to file, Social Security has services to bring you holiday cheer.

With a *my Social Security* account, those receiving benefits may change their address and direct deposit information, get proof of their benefits, and request replacement documents like a Medicare card.

In addition, if you aren’t currently getting benefits, you can still check your earnings record, get estimates of your future benefits, and view your Social Security *Statement*.

In some areas, you can even request a replacement Social Security card online. Open your account today at www.socialsecurity.gov/myaccount.

With the New Year just around the corner, it’s never too early to start planning for your future. Once you’ve conducted your business at www.socialsecurity.gov, you may want to visit www.myRA.gov.

myRA is a retirement savings account from the Department of the Treasury designed to help you put aside money for your retirement.

You can invest in the fund according to your budget, putting you in control of your financial prospects. Give yourself a gift this holiday season and invest in your future.

Holidays are fun, and sometimes stressful, times. Let our online offerings reduce the holiday stress so you can focus on what’s important — your loved ones.

When you need services from Social Security, start a new tradition. Go online at www.socialsecurity.gov.

Readers Write

GENERAL

Q. I prefer reading by audio book. Does Social Security have audio publications?

A. Yes, we do. You can find them at www.socialsecurity.gov/pubs. Some of the publications available include *What You Can Do Online, How Social Security Can Help You When a Family Member Dies, Apply Online for Social Security Benefits*, and *Your Social Security Card and Number*. You can listen now at www.socialsecurity.gov/pubs.

Q. I am receiving Social Security retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?

A. Yes. By law, your employer must withhold

FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit could increase. For more information, visit www.socialsecurity.gov or call us at 1-800-772-1213.

Q. I got married and I need to change my name in Social Security's records. What do I do?

A. If you change your name due to marriage, or for any other reason, you'll need to report the change and get a corrected Social Security card with your new name. You will need to fill out form SS-5. You can get a copy of this form by visiting www.socialsecurity.gov/ss5doc or by calling our toll-free number 1-800-772-1213. You'll also need to provide the original marriage certificate

showing your new and old names. You can mail or take the documentation to your local Social Security office. In some cases, we may need other forms of documentation as well. Please visit www.socialsecurity.gov/ssnumber.

Q. My same-sex partner and I recently married. Will we qualify for Social Security benefits?

A. You may be eligible to apply for Social Security benefits. Many factors affect your eligibility for benefits, including how long you worked and your age. Social Security is now processing more claims in which entitlement or eligibility is affected by a same-sex relationship. We encourage you to apply for benefits right away, even if you aren't sure you're eligible. Applying now will protect you against the loss of any potential benefits. You can apply safely and securely at www.socialsecurity.gov/applyonline. Visit www.socialsecurity.gov/same-sexouples.

THE TWELVE SITES OF SOCIAL SECURITY



Gathering with family and friends during the holiday season reminds us we're part of a strong community. And sometimes, in the spirit of the season, we break into song. Our take on "The Twelve Days of Christmas" — a holiday favorite since 1780 — highlights the national community we care for all year long. We call it "The Twelve Sites of Social Security."

For the first site of Social Security, we give to you: our home page, www.socialsecurity.gov. It's the place to go for all things Social Security. Everything you could want — from online services and benefit screening tools to publications and frequently asked questions — you can find all these and more on this site.

For the second site of Social Security, we give to you: our hub for Social Security news and updates at our blog, Social Security Matters at blog.socialsecurity.gov.

For the third site of Social Security, we give to you: an easy way to learn how to replace your Social Security card at www.socialsecurity.gov/ssnumber. And in some states, you can replace it online at www.socialsecurity.gov/myaccount!

For the fourth site of Social Security, we give to you: an online application for retirement benefits that you can complete and submit in as little as 15 minutes at www.socialsecurity.gov/applytorretire.

For the fifth site of Social Security, we give to you: five estimates of your future Social Security benefits! Or as many estimates as you would like using different scenarios. Get instant, personalized estimates of your future benefits at www.socialsecurity.gov/estimate.

For the sixth site of Social Security, we give to you: a convenient way to apply for disability benefits at www.socialsecurity.gov/applyfordisability.

For the seventh site of Social Security, we give to you: fun and informative videos on our YouTube channel at www.youtube.com/user/socialsecurityonline.

For the eighth site of Social Security, we give to you: *Extra Help* with Medicare prescription

drug plan costs. You can learn more and apply for a subsidy online at www.socialsecurity.gov/prescriptionhelp.

For the ninth site of Social Security, we give to you: our convenient publication library with online booklets and pamphlets on numerous subjects, at www.socialsecurity.gov/pubs.

For the tenth site of Social Security, we give to you: one of our most popular social media outlets, our Facebook page. This is where we engage thousands of customers and you can join the conversation at www.facebook.com/socialsecurity.

For the eleventh site of Social Security, we give to you: answers to your Social Security related questions at our Frequently Asked Questions page at www.socialsecurity.gov/faq.

On the twelfth site of Social Security (and we saved the best for last): open your own personal *my Social Security* account, which will enable you to verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information, and more at www.socialsecurity.gov/myaccount. And a partridge in a pear tree! Find all of this and more (except the partridge and pear tree) at www.socialsecurity.gov.