

Social Security Highlights



Dealing with the Social Security Administration



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Although it's not always easy dealing with the Social Security Administration, the SSA is probably the most efficiently run government bureaucracy out there. Their staff is all well-trained and professional, the SSA is a far more user-friendly organization than, say, the IRS. Here are some tips to make your visit as productive as possible.

Earnings Test Confusion

The "earnings test" idea is pretty simple: if you start collecting Social Security before your Full Retirement Age, you have to stop working or risk losing some of your benefit during those early years.

For 2019, if you make more than \$17,640, your benefit may be reduced, at least until you get to Full Retirement Age. Simple enough.

But what counts as earnings? Well, basically it's wages. But what about other forms of income? If you look on the SSA's web page, you find 86 different classifications of income, and an explanation as to whether each one of them counts or doesn't count as income.

Most people visit their local Social Security office for the first time at age 62 or 65. People show up at age 62 if they decide they want to collect as early as possible. People show up at age 65 because that's when it's time to apply for Medicare. That first trip is almost always an eye-opener. And it's amazing how many people show up for the first time just to apply for Medicare, and somehow end up applying for their Social Security as well.

Note that anyone who applies for Social Security at 65 is applying early. There may be good reasons to do this, but it happens more often



than it probably should, simply because this is when someone is dealing with the SSA for the first time.

Also keep in mind that Social Security employees are specifically prohibited from providing any form of financial advice. All they can do is go over your options with you. In order to make an informed decision, you still need the help of a qualified professional.

To Visit or Not to Visit?

Note that the SSA has made an effort in recent years to encourage people *not* to visit their local Social Security office. They've made it easier to apply online. And for certain things you can apply by phone.

This works great as long as you're doing something relatively simple, like applying for your regular benefit at age 66 without any spousal, children's or survivor benefits. For anything more complicated than that, many people would prefer to visit their local Social Security office, just to make sure they get it right.

This is especially true if you're a divorced spouse, or your spouse has recently passed away, or if you're switching your benefit because you've just turned 70.

We have a few suggestions if you're one of those people. **Most important, it is not a good idea to simply show up at the office.** You're liable to wait for a long time, and you never know who you're going to talk to. It is much better, in pretty much every circumstance, to make an appointment in advance. You would need to call the national 800 number (800-772-1213).

Note that the phone numbers of the local offices are generally not published. But someone at the national hotline can set up an appointment at your local office for you.

The lead time varies, but it's normally about a month (keep in mind that when you apply, you can go back up to six months. So it's not as urgent that you get there before, say, your 66th birthday).

Aside from the fact that you won't have to wait nearly as long, there is another advantage to setting an appointment in advance—you are likely to get placed with a higher level, more experienced employee. And if you're trying to do something unusual—such as filing for a “spousal only” benefit—you're much better off with that higher level employee.

I recently visited one of the local Social Security offices in New Jersey. Because we had an appointment, the Social Security employee came out a few minutes after we arrived and escorted us back to her office. My friend completed all the required paperwork at the employee's desk. The employee was pleasant, professional and knowledgeable. And a few weeks later, the first payment arrived as promised.

Disability

One final caveat. If your claim involves Social Security disability, it is probably best to talk to a disability attorney before going to your local office. The disability application and appeal process is a complicated maze, and you really need to consult with someone who does that sort of thing every day.



To learn about your Social Security options, contact your Security Mutual Life insurance agent. Using the Security Mutual Life

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