

Social Security Connection

See what you can do online



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Inside this issue:

Sign Up for Medicare Part B Online..... 1
Social Security Spouses' Benefits Explained 2

Field Office Hours Suspended (effective March 17, 2020)

Face-to-face service to the public in our field offices and hearings offices nationwide has been suspended until further notice, due to the Coronavirus (COVID-19) pandemic. Please consider visiting us online:

SSA.gov



Sign Up for Medicare Part B Online

For many people, signing up for Medicare Part B doesn't require you to leave the comfort of home. Please visit our Medicare Part B webpage at secure.ssa.gov/acu/ophandler/loginSuccess if:

- You're **enrolled in Medicare Part A**.
- You would like to enroll in Part B during the Special Enrollment Period.

You can complete form CMS-40B (*Application for Enrollment in Medicare – Part B [Medical Insurance]*) at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS017339 and **CMS-L564** at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf (*Request for Employment Information*) online.

You can also fax the CMS-40B and CMS-L564 to **1-833-914-2016**; or return forms by mail to your local Social Security office. Please contact Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) if you have any questions.

Note: When completing the forms:

- *State, "I want Part B coverage to begin (MM/YY)" in the remarks section of the CMS-40B form or online application.*



my Social Security

Check out your *Social Security Statement*, change your address and manage your benefits online today.

SSA.gov/myaccount



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.

SSA.gov/ssnumber



Securing today and tomorrow



Benefit Planner

Social Security has a variety of calculators to help you understand your Social Security protection and plan for your financial future.

[SSA.gov/benefits/calculators](https://www.ssa.gov/benefits/calculators)



FAQs

Get answers to frequently asked questions about Social Security.

[SSA.gov/faq](https://www.ssa.gov/faq)

SOCIAL SECURITY MATTERS

Social Security's blog has the most up-to-date articles on what matters to you most. It's easy to read and easy to share.

blog.ssa.gov

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Securing today and tomorrow



Social Security Spouses' Benefits Explained

Understanding how your future retirement might affect your spouse is important.

Here are a few things to remember when you are planning for your retirement. Your spouse's benefit amount could be up to 50 percent of your full retirement age benefit amount. If you qualify for a benefit from your own work history and a spouse's record, we always pay your own benefit first. You cannot receive spouse's benefits unless your spouse is receiving their retirement benefits (except for divorced spouses).

If you took your reduced retirement first while waiting for your spouse to reach retirement age, your own retirement portion remains reduced. When you add spouse's benefits later, the total retirement and spouses benefit together will total less than 50 percent of the worker's

amount. You can find out more about this at www.ssa.gov/OACT/quickcalc/spouse.html.

If your spouse's retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.

If your deceased spouse started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to you. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the **higher of:**

- The reduced monthly retirement benefit the deceased spouse would have been entitled to if they had lived, or
- 82.5 percent of the unreduced deceased spouse's monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Knowing about these benefits can help you plan your financial future. Access a wealth of useful information and use our benefits planners at www.ssa.gov/benefits/retirement.



Protect Yourself from Social Security Scams

Telephone and email scammers are pretending to be government employees. Scammers will try to scare you and trick you into giving them your personal information and money. Don't be fooled! Social Security will **not**:

- Threaten you
- Tell you there is a problem with or suspend your Social Security number
- Demand immediate payment from you
- Require payment by retail gift card, pre-paid debit card, internet currency, wire transfer, or by mailing cash

If you receive a call or email like this, please report it to the Office of the Inspector General at oig.ssa.gov.

SSA.gov