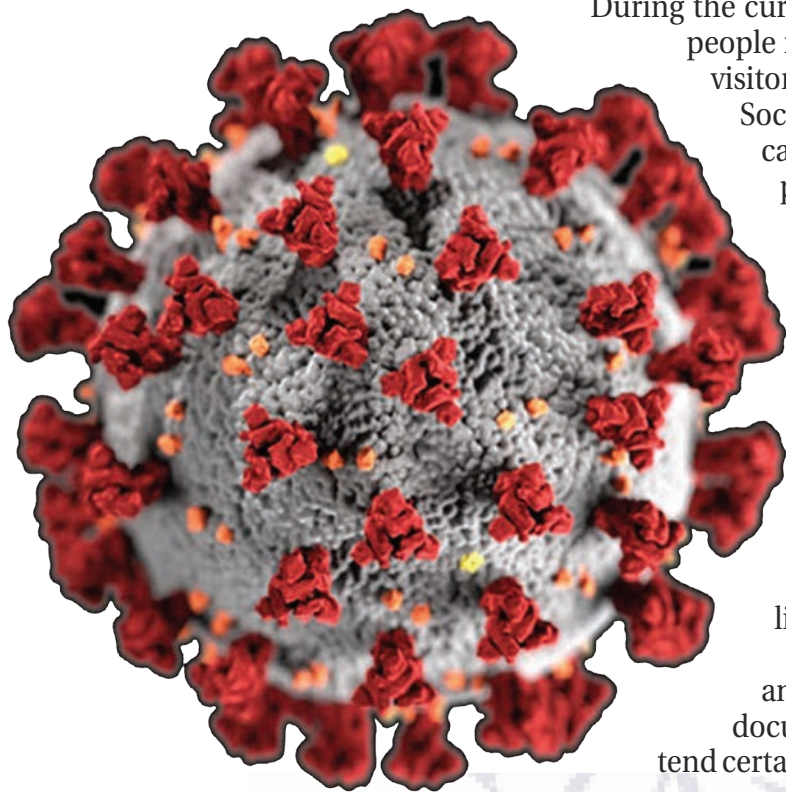




Important information on reaching Social Security during COVID-19

During the current coronavirus pandemic, we continue to provide help to you and other people in your communities. While our offices are not providing service to walk-in visitors due to COVID-19, we remain ready and able to help you by phone with most Social Security business. You can speak with a representative by calling your local Social Security office or our National 800 Number. You can find local office phone numbers online by using our Social Security Office Locator at www.ssa.gov/locator.

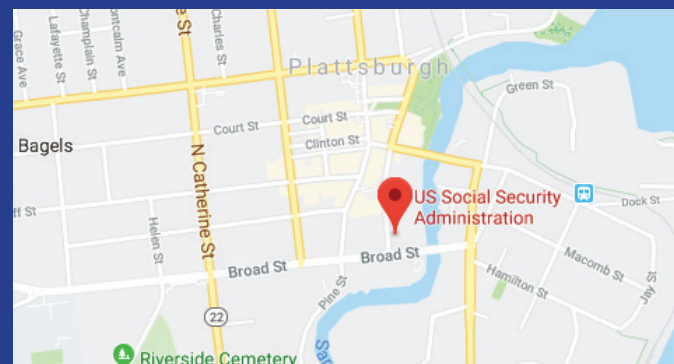


We offer many secure and convenient online services at www.ssa.gov/onlineservices, where you can:

- Apply for Retirement, Disability, and Medicare benefits;
- Check the status of an application or appeal;
- Request a replacement Social Security card (in most areas);
- Print a benefit verification letter; and
- Much more.

Although you can do most of your business with us online, we know that service channel isn't right for everyone. You can still count on us by phone. If you have a critical situation and we cannot help you with by phone or online, we may be able to schedule an appointment for you.

If you need help, please don't wait until we can see you in person. Call us now and get the help you need. We also understand that getting medical and other documentation can be difficult due to the pandemic, so we are continuing to extend certain deadlines wherever possible.



Social Security Office for Franklin County:

Suite 230 14 Durkee St, Plattsburgh, NY 12901

Social Security Phone (Local): 1-(866) 964-7430

Social Security Phone (Nat'l): 1-(800) 772-1213

TTY: 1-(518) 516-2265

Supplement to the Malone Telegram • August 2020

Social Security benefits increase in 2020

Each year, we announce the annual cost-of-living adjustment (COLA). By law, federal benefits increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Usually, there is an increase in the benefit amount people will receive each month, starting the following January.

Nearly 69 million Americans will see a 1.6 percent increase in their Social Security benefits and SSI payments in 2020.

Other changes that will happen in January 2020 reflect the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax will increase

to \$137,700 from \$132,900. The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will increase to \$18,240. (We deduct \$1 from benefits for each \$2 earned over \$18,240.)

The earnings limit for people turning 66 in 2020 will increase to \$48,600. (We deduct \$1 from benefits for each \$3 earned over \$48,600 until the month the worker turns age 66.)

In December 2019, we will post Social Security COLA notices online for retirement, survivors, and disability beneficiaries who have a my Social Security account. You will be able to view and save future COLA notices via the Message Center inside my Social Security.

You can log in to or sign up for a my Social Security account today at www.socialsecurity.gov/myaccount to get more information about your new benefit amount. You can choose to receive an electronic notification by email, text, or both ways under "Message Center Preferences." Our notification will let you know that a new message is waiting for you. We will not send any personal information in the notification. The Message Center also allows you to go paperless by opting out of receiving agency notices by mail that you can get online, including annual cost-of-living adjustments and the income-related monthly adjustment amount increases. The Message Center is a secure portal where you can conveniently receive sen-



sitive communications that we don't send through email or text.

More information about the 2020 COLA is available at www.socialsecurity.gov/cola.

BEWARE: Coronavirus-related Medicare scam alert

Since older Americans are particularly vulnerable to coronavirus (COVID-19), we want to remind Medicare beneficiaries to be vigilant and take precautions to avoid falling victim to healthcare fraud during this pandemic. We're warning Medicare beneficiaries that scammers may try to use this pandemic to steal their Medicare number, banking information, or other personal data.

Unfortunately, scammers take advantage of the most vulnerable people during times of uncertainty and change. You must protect yourself by making sure you only give your Medicare number to your doctor, pharmacist, hospital, health insurer, or other trusted healthcare provider.

If someone calls you on the phone, saying they're from Medicare, and asks for your Medicare number or other personal information – just hang up. Medicare representatives will never:

- Call beneficiaries to ask for

or to "verify" Medicare numbers.

- Call to sell you anything.
- Promise you things if you give them a Medicare number.
- Visit you at your home.
- Call you to enroll you in a Medicare program over the phone, unless you called us first.

Medicare cards no longer have Social Security numbers on them to reduce fraud and protect beneficiaries from identity theft. Even with this change, you should guard your Medicare card like you would a credit card. Be sure to check your Medicare claim summaries for errors and questionable bills.

If you suspect Medicare fraud, please report it by calling Medicare's toll-free customer service center at 1-800-MEDICARE (1-800-633-4227). You can also visit Medicare online at www.medicare.gov/forms-help-resources/help-fight-medicare-fraud.

Please help inform others by sharing this message with family and friends.

**Would you like your
PART B MEDICARE PREMIUM
Paid For?**



If you are an individual earning \$1,456.00 per month or less, or a couple earning \$1,960.00 per month or less, you may be eligible for reimbursement for your Part B premium!

Contact the
Franklin County Office for the Aging
for more information: **518-481-1526**
355 West Main Street, Malone

RETIREMENT PLANNING 101

with Social Security

Social Security benefits are part of the retirement plan of almost every American worker. If you're among the people covered under Social Security, you need to know how much you might receive from us when you begin receiving benefits. These monthly payments may be a vital part of your retirement income.

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily. Even if you have never worked under Social Security, you may be able to get spouse's retirement benefits if you are at least 62 years of age and your spouse receives retirement or disability benefits.

Our online retirement planners are a great place to start mapping out your retirement plan. You can access them at www.ssa.gov/planners/retire. We provide important information that you should know. Have you considered:

- When you should apply for retirement?
- What documents you need to provide?
- Which factors may affect your retirement benefits?
- What you should remember to do after you retire?

You can use our Retirement Calculator at www.ssa.gov/myaccount to get an instant estimate of your future retirement benefits, and to see the effects of different retirement age scenarios.

On our website, you'll also find our Retirement Estimator. It gives estimates

based on your actual Social Security earnings record. Please keep in mind that these are just estimates. You can access the Retirement Estimator at www.ssa.gov/estimator.

Once you know your estimated retirement benefits, you can start coordinating other parts of your retirement plan. Saving money is also important. It's never too early to begin saving, and doing so can help you live more comfortably when you stop working.

Benefits for family members may also be important to you. When you start receiving Social Security retirement benefits, members of your family may also qualify to receive benefits on your record. You can learn more at www.ssa.gov/benefits. Please share this information with family and friends to help them prepare for retirement.

Creating independence

For nearly 85 years, our programs have helped provide financial independence. We continue to make it easier for you to access our programs and benefits. Today, applying online is a convenient way to apply for benefits.

You can go online to apply for:

- Retirement or Spouse's Benefits – You must be at least 61 years and 9 months in age and want your benefits to start in no more than four months. Apply at www.ssa.gov/retireonline.

- Disability – Apply for disability at www.ssa.gov/disabilityonline. You can use the online application to apply for disability benefits if you:

1. Are age 18 or older.
2. Are not currently receiving benefits on your own Social Security record.
3. Are unable to work because of a medical condition that is expected to last at least 12 months or result in death.
4. Have not been denied disability benefits in the last 60 days. If your application was recently denied, our Internet Appeal application is a starting point to request a review of the determination we made at www.ssa.gov/benefits/disability/appeal.html.

- Extra Help with Medicare Prescription Drug Costs – Some people need assistance with the cost of medications. Apply for Extra Help at www.ssa.gov/i1020.

- Medicare – Medicare is federal health insurance for people 65 or older, some younger people with disabilities, and people with end-stage renal disease. If you are not already receiving benefits, you should apply within three months of turning age 65 at www.ssa.gov/benefits/retirement.

- Supplemental Security Income (SSI) – SSI is a federal income program funded by general tax revenues, and it is designed to help aged, blind, and people with disabilities who have little or no income. You may be able to apply online if you meet certain requirements. See if you can apply online for SSI at www.ssa.gov/benefits/ssi

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Social Security's online services READY FOR BUSINESS

During this time when our physical offices are closed to the public, you may wonder, "How can I get help from Social Security without visiting an office?" You can find the answer at www.ssa.gov/online-services, which links you to some of our most popular online services. You can apply for retirement and disability benefits, appeal a decision, and do much more.

Our newest my Social Security feature, Advance Designation, enables you to identify up to three people, in priority order, who you would like to serve as your potential representative payee in the event you ever need help managing your benefits. We have updated our Frequently Asked Questions at faq.ssa.gov/en-us/Topic/article/KA-10039 to answer questions you may have about Advance Designation.

You can also apply for Medicare online in less than 10 minutes with no forms to sign and often no required documentation. We'll process your application and contact you if we need more information.

Visit www.ssa.gov/benefits/medicare to apply for Medicare and find other important information. If you're eligible for Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday.

We've organized our Online Services webpage into four popular categories for easy navigation:

- **Review Your Information.** You can access your secure, personal information and earnings history to make sure everything is correct. You can even print statements with ease.

- **Apply for Benefits.** You can apply for retirement, disability, and Medicare benefits without having to visit a field office.

- **Manage Your Account.** You can change your direct deposit information and your



address online.

- **Find Help and Answers.** We've answered your most frequently asked questions, and provided links to publications and other informational

websites.

Let your family and friends know they can do much of their business with us online at www.ssa.gov.

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of the North Country

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New feature in My Social Security puts you in control

The future can be uncertain. However, Social Security's new Advance Designation program can help put you in control of your benefits if a time comes when you need a representative payee to help manage your money. Advance Designation enables you to identify up to three people, in priority order, whom you would like to serve as your potential representative payee.

The following people may choose an Advance Designation:

- Adults applying for benefits who do not have a representative payee.

- Adult beneficiaries or recipients who do not have a representative payee.

- Emancipated minors applying for benefits who do not have a representative payee.

- Emancipated minor beneficiaries or recipients who do

not have a representative payee.

If you fall into one of the above categories, you may provide and update Advance Designation information when you:

- File a claim for benefits online.

- Use the application available in your personal my Social Security account at www.ssa.gov/myaccount.

- Call us at 1-800-772-1213 (TTY 1-800-325-0778).

You may also change your Advance Designation(s), including the priority order, at any time while you are still capable of making your own decisions. In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

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CFP™



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See your lifetime earnings with My Social Security

Did you know you can see your work history online all the way back to your first job? Your earnings history is a record of your progress toward your Social Security benefits. We keep track of your earnings so we can pay you the benefits you've earned over your lifetime. This is why reviewing your Social Security earnings record is so important.

If an employer didn't properly report just one year of your earnings to us, your future benefit payments could be less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. It's important to identify reporting problems as soon as possible. As time passes, you may no longer have easy access to past tax documents, and some employers may no longer exist or be able to provide past payroll information.

While it's your employer's responsibility to provide accurate earnings information to us, you should still review and inform us of any errors or omissions so you get credit for the contributions you've made through payroll taxes. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct.

The easiest way to verify your earnings record is to visit www.ssa.gov/myaccount and set up or sign in to your per-

sonal my Social Security account. You should review each year of listed earnings carefully and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet.

You can find detailed instructions on how to correct your Social Security earnings record at www.ssa.gov/pubs/EN-05-10081.pdf.

Let your friends and family know they can access important information like this any time at www.ssa.gov and do much of their business with us online.

When should you start receiving benefits?

We're often asked, "What's the best age to start receiving retirement benefits?" The answer is: there's not a single "best age" for everyone. The most important thing is to make an informed decision. Base your decision about when to apply for benefits on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount for more years, or wait for a larger monthly payment over a shorter timeframe? The answer is personal and depends on several factors, such as your current cash needs, your current health, and your family longevity. You should also consider plans to work in retirement and other sources of retirement income. Most importantly, study your future financial needs and obligations, and cal-

culate your future Social Security benefit.

We encourage you to weigh all the facts carefully before making the crucial decision about when to begin receiving Social Security benefits. This decision affects the monthly benefit you will receive for the rest of your life, and may affect benefit protection for your survivors.

SSA'S NEW RETIREMENT PORTAL

Our new retirement portal is more user-friendly and easier to navigate, whether you're ready to learn about, apply for, or manage your retirement benefits. The redesigned portal will make it easier for you to find and read about retirement benefits, with

fewer pages and clearer information. We condensed and rewrote most of the pages to make them easier to understand. The portal is compatible for use on mobile devices so you can learn and do what you want from wherever you want.

Our retirement webpage has information including:

- Retirement Publications;
- Benefit Calculators;
- Retirement benefits estimates;
- Full retirement age information; and
- Spouse benefits.

You and your loved ones can access all of these resources at www.ssa.gov/benefits/retirement.



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Do you think your Medicare income-related premium is wrong?

Social Security cares about accuracy and we want you to get the exact benefit amount you deserve. Changes in the law affect how we calculate monthly Medicare Part B (medical insurance) and Medicare prescription drug coverage premiums.

o Medicare Part B provides coverage for physician services, outpatient hospital services, certain home health services, durable medical equipment, and other items. Most beneficiaries will pay a standard premium for Part B coverage. Some beneficiaries may also pay a late enrollment surcharge. A small number of beneficiaries with higher incomes will pay a higher Part B premium based on their income.

o Medicare prescription drug coverage helps pay for prescription drugs. Plan costs vary depending on the plan, and on whether you get Extra Help with your portion of the Medicare prescription drug costs. A small number of ben-

eficiaries with higher incomes will pay a higher prescription drug premium based on their income.

If you're a Medicare beneficiary who must pay more for your Medicare Part B or Medicare prescription drug coverage premium because of your income, and you disagree with the decision, you may request an appeal. The fastest and easiest way to file an appeal is by visiting www.socialsecurity.gov/disability/appeal.

You can also read more at www.socialsecurity.gov/pubs/EN-05-10125.pdf.

If your income has gone down due to certain specific circumstances, or if you filed an amended tax return, you can ask for a new decision without having to file an appeal. See our fact sheet, Medicare Premiums: Rules for Higher-Income Beneficiaries (SSA Publication No. 05-10536) at www.socialsecurity.gov/pubs/EN-05-10536.pdf. You don't have to file an appeal to get a new decision.

Finding out if you qualify for supplemental security income

We pay monthly Supplemental Security Income (SSI) to people with disabilities who have low income and few resources, and people who are age 65 or older without disabilities who meet the financial limits.

Income is money you receive, such as wages, Social Security benefits, and pensions. Income also includes things like food and shelter. The

amount of income you can receive each month and still get SSI depends partly on where you live.

Resources are things you own, including real estate, bank accounts, cash, stocks, and bonds, which we count in deciding if you qualify for SSI. You may be able to get SSI if your resources are worth \$2,000 or less. A couple may be able to get SSI if they have re-

sources worth \$3,000 or less. If you own property that you are trying to sell, you may be able to get SSI while trying to sell it.

We will not count economic impact payments, also known as coronavirus stimulus payments or CARES Act payments,

See **QUALIFY 8**

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Who do I contact? Social Security or Medicare?

Social Security offers retirement, disability, and survivors benefits. Medicare provides health insurance. Because these services are often related, you may not know which agency to contact for help. The list below can help you quickly figure out where to go. Please share this list with family and friends.

You can do much of your Medicare business with Social Security online.

- How do I report a death? Contact your local Social Security office or call 1-800-772-1213 (TTY 1-800-325-0778)

- How can I check Medicare eligibility? www.socialsecurity.gov/benefits/medicare

- How do I sign up for Hospital Insurance? (Part A) www.socialsecurity.gov/benefits/medicare

www.socialsecurity.gov/benefits/medicare

- How do I sign up for Medical Insurance? (Part B) www.socialsecurity.gov/benefits/medicare

- How do I apply for Extra Help with Medicare Prescription drug coverage? (Part D) www.socialsecurity.gov/benefits/medicare/prescriptionhelp

- How to appeal an income-related monthly adjustment amount decision? (For people who pay a higher Part B or D premium, if their income is over a certain amount.) www.socialsecurity.gov/benefits/disability/appeal.html

- How can I request a replacement Medicare card online? www.socialsecurity.gov/myaccount

- If I already get benefits or have Medicare, how do I report a change

of address or phone number? www.socialsecurity.gov/myaccount

- Where do I find publications about Medicare? www.ssa.gov/pubs/?topic=Medicare or www.medicare.gov/publications

Medicare also offers many online services where you can find out:

- What does Medicare cover? www.medicare.gov/what-medicare-covers

- How can I check the status of Medicare Part A or B claims? www.mymedicare.gov

- Where do I find forms for filing a Medicare appeal or let someone speak with Medicare on my behalf? www.medicare.gov/claims-appeals/how-do-i-file-an-appeal

- What do Medicare health and

prescription drug plans in my area cost, and what services do they offer? www.medicare.gov/plan-compare

- Which doctors, health care providers, and suppliers participate in Medicare? www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers

- Where can I find out more about a Medicare prescription drug plan (Part D) and enroll? www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage

- Where can I find a Medicare Supplement Insurance (Medigap) policy in my area? www.medicare.gov/medigap-supplemental-insurance-plans

Changing your direct deposit info

Change happens. We get it. The most convenient way to change your direct deposit information with us is by creating a my Social Security account online at www.ssa.gov/myaccount. Once you create your account, you can update your bank information without leaving the comfort of your home.

Because we are committed to protecting your personal information, we need some form of identification to verify who you are. If you already have an account, we verified your identity when you initially created your personal my Social Security account. All you need to do is log in at www.ssa.gov/myaccount to access or change your information. We highly recommend that you do not close your old bank account until you have seen your Social Security de-

See DEPOSIT 10

Rethink Retirement Living

The Mohawk Indian Housing Corporation advocates for and provides safe, sanitary and affordable housing located in Rooseveltown, New York.

Our housing is located in a quiet area a short distance from medical facilities, community centers, shops, and churches.

Benefits include: Free parking, snow & garbage removal, lawn care, bus shuttle, weekly bingo and special events. On site laundry, mail delivery, and resident manager.

Mohawk Indian Housing, Corp.

Hogansburg Housing DFC Inc.
188 McGee Road, Akwesasne, NY 13655



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Help a loved one with Social Security

The aged and people with disabilities may need extra assistance to manage their finances. If you have a loved one who needs your help, you may be able to become a representative payee. A representative payee receives the beneficiary's payments and is given the authority to manage them on the beneficiary's behalf. We recognize that turning someone's finances over to someone else is a big deal so we make sure that the beneficiary needs the help and that you are the best person to offer that help. We may also monitor that you spend the benefits appropriately on behalf of the beneficiary. If we choose you to serve as a representative payee, that appointment is only to manage Social Security and SSI funds, not to manage non-Social Security money or medical matters.

As a representative payee, you must know what the beneficiary's needs are so you can decide the best use of benefits for their care and well-being.

Each year, Social Security may ask you to complete an annual Representative Payee Report to account for the benefits you've received and spent on their behalf. You can either fill out the form and return it to Social Security or go online at www.socialsecurity.gov/payee to file the report.

Due to a recent change in the law, we no longer require the following payees to complete the annual report:

- Natural or adoptive parents of a minor child beneficiary who primarily reside in the same household as the child

- Legal guardians of a minor child beneficiary who primarily reside in the same household as the child

- Natural or adoptive parents of a disabled adult beneficiary who primarily reside in the same household with the beneficiary

- Spouse of a beneficiary

We've also made it easier for caregivers who are representative payees to do business



with us. If you're a representative payee, check out our new Representative Payee Portal at www.socialsecurity.gov/myaccount, which lets representative payees conduct their own business or manage direct deposits, wage reporting, and annual reporting for their beneficiaries.

You can read more about becoming a representative payee at www.socialsecurity.gov/pubs/EN-05-10076.pdf.



Qualify

From 6

as income for SSI. These payments will also not count as resources for 12 months. You can read more about qualifying for SSI at www.ssa.gov/

pubs/EN-05-11000.pdf.

If you're an adult with a disability intending to file for both SSI and Social Security Disability Insurance, you can apply online for both benefits at the same time if you:

- Are between the ages of 18 and 65;

- Have never been married;

- Aren't blind,

- Are a U.S. citizen residing in one of the 50 states, District of Columbia, or the Northern Mariana Islands; and

- Haven't applied for or received SSI benefits in the past.

We're here for you. You can find more information at www.ssa.gov/benefits.

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85 years of serving people just like you

We take pride in having provided vital benefits and services to this great nation for 85 years. America has a diverse population with a variety of needs. With our diverse population in mind, we've created webpages that speak directly to groups of people who may need information about our programs and services. These pages are easy to share with friends and family or on social media. Here are just a few that might speak to you or someone you love.

We proudly serve wounded warriors and veterans. They made sacrifices to preserve the freedoms Americans treasure. Many of them do not know they might be entitled to disability benefits from Social Security. Share

our resources with them to make sure they get the benefits they deserve. www.ssa.gov/people/veterans.

Social Security plays an important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting other sources of income. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84. Also, women often have lower lifetime earnings than men, which usually means lower benefits. Women need to plan ear-

ly and wisely for retirement and we're here to provide valuable information to help. Share this page with someone who needs this information and may need help planning for their golden years. www.ssa.gov/people/women.

Do you know someone who is just starting their career? Now is the best time for them to start preparing for retirement. The sooner they begin to save, the more they'll have at retirement. Share this page with a young worker you know. www.ssa.gov/people/earlycareer.

These are just a few webpages that are tailored to a specific group's needs. If you didn't see your own, check out our People Like Me home page at www.ssa.gov/people.



Beware of calls claiming there's a problem with your Social Security Number or account

Social Security and its Office of the Inspector General continue to receive reports about fraudulent phone calls from people claiming to be Social Security employees. These scammers try to trick people into providing personal information or money, and often threaten their victims with arrest. Don't be fooled.

Our employees will never threaten you for information or promise a benefit in exchange for personal information or money. Real Social Security employees also will not:

- Tell you that your Social Security number has been suspended.
- Contact you to demand an immediate payment.
- Ask you for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a prepaid debit card, a retail gift card, or cash.
- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a Social Security benefit approval, or increase, in exchange for information or money.

If you receive a suspicious call or are unsure of the identity of someone who claims to be from Social Security:

- Hang up.
- Do not give money or personal information.
- Report the scam to our Office of the Inspector General at oig.ssa.gov.

You may qualify for EXTRA HELP

from the Social Security Administration

If you meet certain income and resource limits, you may qualify for Extra Help (LIS) to assist with Medicare prescription drug coverage.

You may qualify if you have up to \$1,615 in monthly income (\$2,175 for a married couple) and up to \$14,610 in annual resources (\$29,160 for a married couple).

How To Apply For Extra Help:

You automatically qualify for Extra Help if you have Medicare and meet one of these conditions:

- Have full Medicaid coverage,
- Get help from your state Medicaid program paying your Part B premiums (in a Medicare Savings Program), or
- Get Supplemental Security Income (SSI) benefits.

Otherwise, you can apply online at ssa.gov or call Social Security at 1-800-772-1213 to apply by phone or get a paper application.

TTY users should call 1-800-325-0778.

Or call your local Office for Aging, at **518.481.1532**



Redesigned Retirement Benefits Portal that works for you

We are excited to tell you about our redesigned retirement benefits portal at www.ssa.gov/benefits/retirement. Keeping you informed about our products and services, and helping you prepare for making decisions that will affect your benefits is very important to us. Preparing for retirement is one of the most important decisions you can make.

Our website has helped millions of people get ready for and apply for retirement. But we heard your feedback that you also want to:

- Find the information you need without reading through too many pages.
- Learn about the benefits in a clear and concise way.
- Be better prepared to apply for retirement online.
- Learn how to manage your personal my Social Security account online.

We made our redesigned retirement benefits por-

tal more user-friendly and easier to navigate, whether you are ready to learn about, apply for, or manage your retirement benefits. You'll find the new portal eye pleasing, informative, and optimized for mobile devices. We also improved how we list our information on search engines to make it easier for you to find outside our website.

The new Retirement Benefits portal is just the first of several steps we are taking to improve your experience on our website. Visit our new retirement benefits portal today at www.ssa.gov/benefits/retirement to Learn, Apply, and Manage your retirement benefits and subscribe to receive retirement information and updates.

Stay tuned for more exciting improvements and services.

Deposit

From 7

posit show up in the new bank account.

We always strive to put you in control by providing the best experience and service no matter where or how you decide to do business with us. Remember, you can do much of your business with us online at www.ssa.gov/onlineservices.

Certain disability payments and workers' comp 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 pay-

ments 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:

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

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 for information about your options for securing your future.



The Alzheimer's Disease Caregiver Support Initiative

Free virtual support services for dementia caregivers.

Support Groups | Memory Cafes
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For more information, call 1-800-388-0199 or visit wehelpcaregivers.com

This program is supported by a grant from the New York State Department of Health.

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LOCAL LICENSED CERTIFIED INSURANCE BROKER

Need to change your name on your Social Security Card?

If you're changing your name, it's important to let Social Security know so we can update the information we maintain, send you an updated Social Security card, and ultimately ensure we pay you accurate benefits when you retire or if you become disabled.

To change your name in our records, you must provide Social Security with documents proving your legal name change and identity. If you are a U.S. citizen, you also must provide our agency with documentation proving your U.S. citizenship. You must present original documents or copies certified by the agency that issued them. We can't accept photocopies or notarized copies.

To prove your legal name change, you must show one of the following documents:

- Marriage document
- Divorce decree
- Certificate of naturalization showing a new name
- Court order for a name change

To prove your identity, you must show an unexpired document showing your name, identifying information, and photograph, such as one of the following:

- U.S. driver's licens
- State-issued non-driver's identification card
- U.S. passport

If you don't have one of those documents available, we may be able to accept your:

- Employer identification card
- School identification card
- Health insurance card
- U.S. military identification card

To prove your U.S. citizen-

ship, you must show one of the following documents:

- U.S. birth certificate
- U.S. Consular Report of Birth Abroad
- U.S. passport (unexpired)
- Certificate of Naturalization
- Certificate of Citizenship

To get started, fill out the form at www.socialsecurity.gov/forms/ss-5.pdf and carefully follow the instructions. In most cases, you can mail your signed application with your documents to any Social Security office. We will return any documents you mail to us. You can also locate your local field office at www.socialsecurity.gov/locator to show your required documents in person.

In the event you need to replace a lost Social Security card to get a job or obtain government services, but you don't



need to change your name, you can – in most states and the District of Columbia – request your replacement card online using your my Social Security ac-

count at www.socialsecurity.gov/myaccount.

For additional information about Social Security Numbers, visit www.socialsecurity.gov/ssnumber.

Social Security number for children

Getting your newborn a Social Security Number is important. If your child is born in a hospital, the easiest way to secure a Social Security Number is when you give information for your child's birth certificate. If you wait to apply for a number at a Social Security office, you may encounter delays while we verify your child's birth certificate.

When you give information for your child's birth certificate at the hospital, you'll be asked whether you want to apply for a Social Security Number for your child. If you say "yes," you need to provide both parents' Social Security Numbers, if you can. Even if you don't know both parents' Social Security Numbers, you can still apply for a number for your child.

There are many reasons why your child should have a Social Security Number. You need a Social Security Number to claim your child as a dependent on your income tax return. Your child may also need a number if you plan to:

- Open a bank account for your child.

- Buy savings bonds for your child.
- Get medical coverage for your child.
- Apply for government

services for your child.

You can read more about Social Security Numbers for children at www.ssa.gov/pubs/EN-05-10023.pdf.



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1 Bedroom Apartments

Include: heat, carpeting, appliances, laundry facility, spacious community room, parking, snow removal, handicapped accessible, dumpster.

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Assessment and Linkage to Long Term Care Services like

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- Elderly Abuse and
- Getting and Meal Prep • Homecleaning
- Respite for family and caregivers at home

**Call For More Information
Contact Michelle Breen, Director
518.481.1526**

**or
1.877.410.5753 ext. 526**

Determining eligibility for spouses benefits

With more than 80 years of service, the Social Security Administration has helped secure today and tomorrow with financial benefits, information, and tools that support you throughout life's journey. Did you know that you may be able to receive benefits on your spouse's record if you have not worked or do not have enough Social Security credits to qualify for your own Social Security benefits? To qualify for spouse's benefits, you must be:

- 62 years of age or older; or
- Any age and care for a child who is younger than

age 16 or who is disabled and entitled to receive benefits on your spouse's record.

Your full spouse's benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age. If you choose to receive spouse's benefits before you reach full retirement age, you will get a permanently reduced benefit.

If you wait until you reach full retirement age to receive benefits, you will receive your full spouse's benefit amount – up to half the amount your spouse can receive. You will also get your full spouse's benefit if you care for a child who is younger than age 16

or who has a disability and is entitled to receive benefits on your spouse's record.

If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that equal the higher spouse benefit. For example, Sandy qualifies for a retirement benefit of \$250 and a spouse's benefit of \$400. At her full retirement age, she will receive her own \$250 retirement benefit. We will add \$150 from her spouse's benefit, for a total of \$400.

Want to apply for either

your or your spouse's benefits? Are you at least 61 years and 8 months old? Visit www.ssa.gov/benefits/retirement to learn more about the process.

Are you divorced, but your marriage lasted at least 10 years? You may be able to get benefits on your former spouse's record. Explore more about your eligibility by visiting our Benefits Planner page at www.ssa.gov/planners/retire/divspouse.html for more information.



Protecting elders from scams

Scammers often target older people. They use fear to pressure people into providing personal information or money. In times like the current pandemic when people are particularly vulnerable, scammers will pretend to be government employees, often from Social Security, to gain people's trust to steal their money and personal information. The most effective way to defeat scammers is by knowing how to identify scams then hanging up or ignoring the calls.

WHAT YOU CAN DO

If you get a Social Security scam phone call, hang up, report it to our law enforcement office at oig.ssa.gov, and tell your family and friends about it! We're telling as many people as we can that government agencies will never:

- Tell you that your Social Security number has been suspended.
- Tell you about crimes committed in your name, or offer to resolve identity theft or a benefit problem in exchange for payment.
- Request a specific means of debt repayment, like a retail gift card, prepaid debit card, wire transfer, internet currency, or cash.

■ Insist on secrecy about a legal problem, or tell you to make up stories to tell family, friends, or store employees.

Scammers continue to develop new ways to mislead you. They might use the names of Social Security officials and tell you to look them up on our public websites (where they learned the names themselves). Or, they might email you official-looking documents with a letterhead that looks like it's from Social Security or Social Security's Office of the Inspector General (OIG). Don't believe them! Social Security will NEVER email you attachments that have your personal information in them.

If you ever owe money to Social Security, the agency will mail you a letter, explaining your payment options and your appeal rights. If you get a call about a Social Security problem, be very cautious. If you do not have ongoing business with the agency, or if the caller mentions suspending your Social Security number or makes other threats, the call is likely a scam. Ignore it, hang up, and report it to us at oig.ssa.gov. We are working to stop the scams and educate people to avoid becoming victims.

MAKE THE MOST OUT OF YOUR MEDICARE.

Let me help you

find the best plan to fit your health care needs.

Are you or a loved one enrolling in Medicare this year?

Are you thinking about retiring? No matter your situation, I can help you get answers to your Medicare questions, like:

- What is Original Medicare and are there other health care options?
- What do Medicare Parts A, B, C and D mean?
- What are the differences between Medicare and other health coverage?
- Is Original Medicare enough health coverage for me?
- Are my prescriptions covered?
- How much will it cost?
- Do I have deadlines to enroll?

part A HOSPITAL STAYS

part B DOCTOR VISITS

part C MEDICARE ADVANTAGE

part D PRESCRIPTION DRUGS

Contact me
and get answers to your Medicare questions today.

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As your independent health care resource, I can offer you Medicare plans from several private insurance companies.

So you're guaranteed to get the plan that may be best for you.