

# Solutions, Strategies, Answers

Newsletter of the Social Security Administration Offices in  
Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton and Philadelphia counties



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Issue #1

**Welcome** to the January 2012 edition of Solutions, Strategies, Answers, a newsletter produced by the 20 Social Security Administration Offices in southeastern Pennsylvania.

We aim to provide solutions to your Social Security issues, suggest strategies that lead to a good outcome, and of course give answers to all your questions!

This newsletter is for everyone, but we especially want to be a channel for advocates, agencies, employers, financial planners and other professionals who themselves disseminate information about Social Security programs and services.

## Social Security Announced 3.6 % Benefit Increase for 2012

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 60 million Americans will increase 3.6 percent in 2012.

The Cost-of-Living Adjustment is the first since 2009.

The 3.6 percent cost-of-living adjustment (COLA) will begin with benefits that nearly 55 million Social Security beneficiaries receive in January 2012. Increased payments to more than 8 million SSI beneficiaries will begin on December 30, 2011.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$110,100 from \$106,800. Of the estimated 161 million workers who will pay Social Security taxes in 2012, about 10 million will pay higher taxes because the taxable maximum has increased.

The Social Security Act provides for how the COLA is calculated. To read more, please visit [www.socialsecurity.gov/cola](http://www.socialsecurity.gov/cola).



## Patty Duke Turns 65, Applies Online for Social Security and Medicare benefits

After years of telling people they can apply online for Social Security in their pajamas, Patty Duke has taken her own advice. Duke, who turned 65 on December 14, applied online for retirement and Medicare benefits from home at [www.socialsecurity.gov](http://www.socialsecurity.gov).

"I had no idea this would be such a momentous occasion," said Duke, who for three years has volunteered her time promoting Social Security's online services in numerous Public Service Announcements (PSAs) and media interviews. In a new online [video](#), Duke puts character acting aside and shows everyone what happened when she and her husband, Mike Pearce, sat down at the kitchen table, turned on their laptop and applied for her retirement and Medicare benefits.



Need a Social Security number for the upcoming tax season? Does your newborn baby need a Social Security number for this tax season? Need to correct or change the name on your Social Security card. If you live in Philadelphia, you must go to the Social Security Card Center at 2 Penn Center, 15<sup>th</sup> & JFK Boulevard to apply for a Social Security card.



## Paper Checks on the Way Out

As of May 1, 2011, anyone filing for federal benefits is required to receive them via direct deposit or the Direct Express debit card. Anyone who was receiving a paper check before May will have until March 1, 2013, to switch to electronic deposits. The Treasury Department will allow people to receive paper checks only if they meet one of these waiver conditions:

- be age 90 by May 1, 2011; or
- have a mental impairment that causes an inability to receive payments electronically; or
- live in a remote area that makes it impossible to access benefits electronically

Individuals who live outside the U.S. are not required to receive payments electronically.

## Now Where Did I See That?

Trying to remember where you saw that item about Social Security? No need to rack your brain; you can find the answers in our online list of pamphlets.

Check the entire catalog out at [www.socialsecurity.gov](http://www.socialsecurity.gov)

Click on the **Get a Publication** link in the left-hand column. You can also request multiple copies of our publications from our Baltimore headquarters. Is there anything better than a nice cup of hot coffee and a Social Security booklet?

## Want to Subscribe?

To receive future editions of *Solutions, Strategies, Answers*, send a message to

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## Social Security Field Offices Closing Earlier

As of August 15, 2011, Social Security field offices nationwide closed to the public 30 minutes early each day. For example, a field office that is usually open to the public Monday through Friday from 9:00 a.m. to 4:00 p.m. will close daily at 3:30 p.m.

Agency employees continue to work their regular hours. This shorter public window allows us to complete face-to-face service with the visiting public without incurring the cost of overtime for our employees.

Many Social Security services do not require a visit to an office. Anyone wishing to apply for benefits, sign up for direct deposit, replace a Medicare card, obtain a proof of income letter or inform us of a change of address or telephone number may do so at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by dialing our toll-free number: 1-800-772-1213 (TTY 1-800-325-0778).



Medicare Part B premiums in 2012 will be lower than previously projected and the Part B deductible will decrease by \$22. Premiums for 2010 will be **\$99.90**. Earlier this year, HHS announced that average Medicare Advantage premiums would decrease by four% and premiums paid for Medicare's prescription drug plans would remain virtually unchanged.

People with Medicare also receive free preventive services and a 50% discount on covered prescription drugs when they enter the prescription drug "donut hole." In 2011, 1.8 million people with Medicare received cheaper prescription drugs, while nearly 20.5 million Medicare beneficiaries received a free Annual Wellness Visit or other free preventive services like cancer screenings.

For more information about the Medicare premiums and deductibles for 2012.

<http://www.medicare.gov/Publications/Pubs/pdf/11579.pdf>