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# Social Security Local Bulletin

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## The Freedom to Apply Online

Every American knows that July 4th is Independence Day — a day for celebrating our nation's independence and the freedoms enjoyed by all Americans.

So on July 4th, and throughout the year, it makes sense that independent-minded Americans tend to be do-it-yourselfers. We revel in the freedom to make our own choices and to do things on our own schedule, in our own way.

When you're done grilling those burgers and hotdogs and watching the neighborhood fireworks display, remember that "do-it-yourself" does not apply only to building bookshelves, rummaging underneath the sink, and changing your car's oil. You can also exercise your right to do things yourself, when you want and how you want, by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov).

To apply for retirement benefits, you can complete your application online from the comfort of your own home or office. There are no paper forms to sign, and usually no additional documents are required.

In fact, what used to take an hour or more can



be done online in as little as 15 minutes. In less time than it takes to read the instructions on a you-build-it picnic table, your Social Security retirement application can be completed and submitted for processing.

Not ready to retire? Regardless of your age or how far away retirement may seem, it's never too early to begin planning. Take a look at your financial future by visiting our helpful Retirement Estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). The online tool uses your earnings record along with information that you key in to give you a quick estimate of your future benefits.

So this 4th of July, after you've enjoyed the picnic and fireworks, continue to celebrate your freedom to do it yourself by going online to [www.socialsecurity.gov](http://www.socialsecurity.gov).

And happy Independence Day from Social Security.

## Plan Ahead For Emergencies with Direct Deposit

It's that time of year again. Hurricane season is upon us. In some places it's wildfire season. In other places, towns are dealing with the threat, or the aftermath, of tornadoes and floods. If you're in the path of one of these potential disasters, hopefully, you've planned for it by signing up for direct deposit.

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During an emergency, you don't want your Social Security or Supplemental Security Income (SSI) check to be dependent on home delivery. With Direct Deposit you'll know your money is safe in your bank account no matter what happens to interrupt mail service.

Even under ordinary circumstances, Direct Deposit is the way to go. It's safe, it's quick and it's convenient.

With Direct Deposit, your money goes directly into your account at your bank or financial institution. Because your funds are transferred electronically, there's no risk of your check being lost or stolen. Payment is faster when it's deposited directly into your bank and your money is immediately available. Whether you're at home or away from home on the day of payment, you know your money is safe in your bank account instead of sitting unsecured in your mailbox.

Don't have a bank account? Direct Express is for you. Direct Express is designed for people without bank accounts and it works like a debit card. Payments are loaded onto the card and are immediately available. With Direct Express you can use the card to get cash or to purchase items.

With either Direct Deposit or Direct Express, there's no need to leave your house when the weather is bad or to stand in line at the bank. When you're away from home, it's comforting to know your payment is in the bank instead of the mailbox.

When faced with an emergency, there's no question about where you'll find your payment when it's directly deposited into your bank. The same cannot be said for paper checks. What if mail delivery is interrupted in your neighborhood after a disaster—just when you need your funds the most?

To learn more about Direct Deposit of your benefit payments and to sign up, visit our website at [www.socialsecurity.gov/deposit](http://www.socialsecurity.gov/deposit).

Of course, you can also start or change Direct Deposit services by:

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- Using our automated phone service at 1-800-772-1213;
- Filling out a Direct Deposit sign-up form that is available from the Social Security website and taking it to your financial institution or Social Security office; or
- Contacting your bank, credit union or savings and loan association.

So whatever the weather, put Direct Deposit or Direct Express on your list of things to do. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213 (TTY 1-800-325-0778). Or, go directly to [www.godirect.gov](http://www.godirect.gov) or [www.fms.treas.gov/directexpresscard](http://www.fms.treas.gov/directexpresscard).

## Social Security Travels with You

Summertime is here, and that means many people are busy planning their summer vacations. Some of those vacations will involve globetrotting around the world.

If you receive Social Security benefits and you're planning to travel abroad this summer, there are some things you should know to make your trip — and the delivery of your Social Security payments — go smoothly.

First, if you haven't already done so, you should sign up for direct deposit. It's the easiest and most secure way to receive your benefit payments, whether you're at home or halfway around the world. With direct deposit, you never have to worry about your check being lost or stolen. And direct deposit makes funds instantly available to you even when you are not at home to receive and cash your checks.

You should also be familiar with how your Medicare coverage works outside the United States. Be aware that Medicare, in most cases, does not pay for hospital or medical services outside the United States, except for some emergency services in Mexico and Canada. That is the case even if you get sick or hurt while traveling.

The length of your journey may also make a difference. Keep in mind that if you plan to stay outside the country more than 30 days, other

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rules may apply. For example, in some countries, you cannot continue to receive benefits if you reside there for more than a month. You can find out about these rules and more by visiting our online publications at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs). Look for the publication *Your Payments While You Are Outside the United States*. Or you can call us at 1-800-772-1213 (TTY 1-800-325-0778) to ask for a copy to be mailed to you.

So whether you're visiting relatives in Europe or simply traveling across the country, visit us at [www.socialsecurity.gov](http://www.socialsecurity.gov) before you lift off.

## Safeguarding Your Information Safeguards You

At home, you can lock your doors. When it comes to your car, you can activate the alarm system.

But what can you do to protect your identity?

Identity theft is one of the fastest growing crimes in America. Someone illegally using your Social Security number and assuming your identity can be more trouble than a car thief or house burglar. Identity thieves can use your number and your good credit score to apply for more credit in your name. Then, they use the credit cards and do not pay the bills. You may not find out that someone is using your number until you are turned down for credit or you begin to get calls from creditors demanding payment for items you never bought.

What better time than National Safety Month to educate yourself in protecting your personal information? Here are some quick tips:

- Keep your Social Security card at home in a safe place, wherever you keep your important paperwork;
- Safeguard your number as well — don't give it to just anyone; many places you do business with may ask for it as a means of identification even though they

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can use other identifying information; and

- Shred before you toss — identity thieves can rummage through your trash or recycling material and find a goldmine of information, so be sure to destroy any identifying information before you throw it out.

While we're talking about safety, here's another great tip: if you receive a benefit from Social Security, get direct deposit. With direct deposit, your payments are electronically sent right to your account and there's no risk of a payment being lost in the mail or stolen from your mailbox. At Social Security, signing up is quick, easy, and secure. Visit [www.socialsecurity.gov/deposit](http://www.socialsecurity.gov/deposit) to learn more.

Read our online fact sheet about identity theft at

[www.socialsecurity.gov/pubs/10064.html](http://www.socialsecurity.gov/pubs/10064.html).

If you believe someone may be using your number or identity, you should contact the Federal Trade Commission at

[www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft), or call 1-877-IDTHEFT (1-877-438-4338) (TTY 1-866-653-4261.)

## Off to Baltimore

I'll be working at our National Press Office in Baltimore, MD from July 21 through September 21, 2009. There will not be a bulletin for August, and possibly also September.

As the songs goes, "see you in September..."