

# With you through life's journey...



Securing today  
and tomorrow

Social Security touches the lives of every American, both directly and indirectly. Today, about 176 million people work and pay Social Security taxes and more than 63 million people receive monthly Social Security benefits.

Social Security works to improve lives across Indian Country by servicing the self-determined needs of sovereign tribal nations. Social Security programs support tribal communities through retirement, disability, and survivors benefits; providing a safety net for workers and their families.

Video Service Delivery Centers (VSD) have been set up in some communities to help make Social Security services more accessible in rural and reservation communities.



## We're There from Day One

Getting your child a Social Security number should be near the top of the list of things you need to do as a new parent or guardian. Your child's Social Security number is just the beginning of the valuable protection and benefits they may be eligible for in the future.

Most people apply for their child's Social Security number at birth, usually through the hospital. No matter which office processed your number, what's important is to have it in place when you or your children get that first job.

For more information on getting your child a Social Security number and card, please visit our publication "Social Security Numbers for Children" at [www.socialsecurity.gov/pubs/EN-05-10023.pdf](http://www.socialsecurity.gov/pubs/EN-05-10023.pdf).

## We're With You Throughout Your Career

From your first job to your last, your employer verifies your Social Security number with us to help reduce fraud and allow us to keep track of your earnings history to ensure you get the benefits you deserve.

Employers collect Federal Insurance Contributions Act (FICA) withholdings and report earnings electronically. This is how we track your earnings and how you earn Social Security retirement, disability, and survivors coverage for you and your family. Your work history directly impacts your future benefits.

A worker earns up to four Social Security credits each year and needs 40 credits, or 10 years of work, to qualify for retirement benefits. It's vital that you work at least 10 years to qualify for Social Security. The Social Security benefits system is progressive in that low-wage workers receive more benefits in relation to past earnings than do high-wage earners.

Keep track of your earnings record by creating a *my* Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).



## We're There When You Get Married

Marriage is the start of a new chapter in your life. It is also an important life event that helps determine spousal benefits during retirement and loss.

If you legally change your name due to marriage, divorce, or any other reason, let us know so you can get an updated Social Security card — and so we can accurately keep track of your earnings. There's no charge for a Social Security card.

Visit [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber) to learn more.



## We're There if the Unexpected Happens

Disability could happen at any moment in our lives. Research shows that roughly one in four of today's 20-year-olds will become disabled before they retire. Disability benefits provide modest coverage for severely disabled workers and their dependents, including our wounded warriors. These benefits can provide you and your family with a critical source of financial support when you need it most.

Social Security also pays benefits to young workers and their families if they become disabled and have worked in covered employment.

Visit [www.socialsecurity.gov/disabilityfacts/facts.html](http://www.socialsecurity.gov/disabilityfacts/facts.html) to learn more.

## We're There to Provide Comfort During Difficult Times

The loss of a loved one can be both emotionally and financially difficult. Social Security helps by providing benefits to help stabilize the family's financial future. Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits.

In fact, 98 of every 100 children could get benefits if a working parent dies. And Social Security pays more benefits to children than any other federal program.

Visit [www.socialsecurity.gov/planners/survivors](http://www.socialsecurity.gov/planners/survivors) to learn more.



## Retirement Planning Starts With Us

Social Security is a lifeline for most retirees, keeping tens of millions out of poverty. To get the most of Social Security's benefits for you and your family, it's important to be aware of such things as who can get benefits on your Social Security record, how to build Social Security credits over your working life, and how to obtain and use Social Security information in planning for you and your family's financial security.

Visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) to sign-in or create a *my* Social Security account to verify your earnings and see an estimate of your benefits throughout your career and into retirement.

To see what your benefits could be based on when you retire, visit [www.socialsecurity.gov/retire/estimator.html](http://www.socialsecurity.gov/retire/estimator.html) to use Social Security's Retirement Estimator.

When you are ready to retire, avoid the wait, visit [www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire), and retire online.

## We are with those who need a helping hand

With many living below the poverty line, it is important to know that Social Security administers the Supplemental Security Income (SSI) program. The SSI program is a different program that provides income support to disabled children and people who are age 65 or older, blind, or disabled who have low income and resources. U.S. Treasury general funds, not the Social Security trust funds, pay for SSI.

Medicare Part D is Prescription Drug Coverage, which covers a major portion of prescription drug costs. Some Medicare beneficiaries with limited resources and income may also be able to get Extra Help to pay for the costs of their Medicare prescription drug plan. These costs include monthly premiums, annual deductibles, and prescription co-payments. Extra Help is estimated to be worth about \$4,000 per year.

For more information, visit [www.socialsecurity.gov/medicare/prescriptionhelp](http://www.socialsecurity.gov/medicare/prescriptionhelp).

## And we will be here for years to come

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). The OASI and DI Trust Funds have reached the brink of depletion of asset reserves in the past. However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.895 trillion that exists today.

The two Social Security trust funds will be able to pay all benefits in full and on time until 2035. Even if legislative changes are not made before 2035, we'll still be able to pay 80 percent of each benefit due. Social Security has always changed to meet the needs of the people we serve and will continue to help support you and your family.

To learn more about Social Security and our programs and services, go to [www.socialsecurity.gov](http://www.socialsecurity.gov); call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you're deaf or hard of hearing; or visit your local field office.