

Dollars & Sense

It's Easy To Apply Online For Help with Medicare Drug Costs

While general enrollment in the new Medicare prescription benefit has ended for 2006, you may enroll in a drug plan without penalty IF you qualify for extra help with Medicare Part D costs.

This extra help, available to people with limited incomes and resources, can pay some or all of your Part D premiums, deductibles and co-payments. The extra help could be worth an average of \$3,700 per year.

As a general guideline, to qualify, your annual income (including pensions and gross Social Security benefit) should be below \$14,700 for an individual, \$19,800 for a married couple living together. Income may be higher if you or your spouse has earnings from work, support other family members who live with you, or live in Alaska or Hawaii. In addition, resources must be worth less than \$10,000 for an individual, \$20,000 for a married couple living together. Resources include bank accounts, stocks and bonds but not your house and car. Limits may be slightly higher (an additional \$1,500 per person) if you plan to use some resources for burial expenses.

You may complete the application for yourself or on behalf of a relative, friend or client. The fastest and easiest way to get a decision is to file at www.socialsecurity.gov/prescriptionhelp, which has gotten high marks from users. In a recent survey of e-commerce sites operated by Federal agencies, the online application for extra help tied for first place in customer satisfaction. If you don't have access to the Internet, call Social Security at **1-800-772-1213** or visit a local Social Security office.

Once you qualify for the extra help, you may enroll in a Medicare Part D prescription drug program and pay no penalty for 2006. To learn more about drug plans, call **1-800-MEDICARE** or visit www.medicare.gov.

Back-to-School Reminder: Submit Form & Social Security Benefits Continue for Students After Age 18

If your son or daughter is a high school student turning 18 and collecting monthly Social Security benefits, there is one more item to add to your "Back-to-School" checklist.

To ensure that Social Security benefits continue beyond age 18, eligible students must submit the necessary form to school officials to certify they are still in school. Otherwise, monthly Social Security checks automatically stop when a student turns 18.

About 200,000 students receive Social Security benefits in the United States. Some students receive Social Security survivors benefits because a parent is deceased. Others may get dependent benefits because their parent receives Social Security retirement or disability benefits. Benefits for minor children generally continue until age 18 or 19 if they're still in high school, unless they are disabled and eligible for childhood disability benefits. In that case, a separate application for benefits is required.


For more information about Social Security student benefits, visit www.socialsecurity.gov/schoolofficials/. The website outlines how the process works with instructions on what the student and school official must do to ensure benefits continue past the student's 18th birthday. With the appropriate certification, Social Security generally does not stop benefits until the month before the month the student turns 19, or the first month in which he or she is not a full-time student, whichever is earlier.

Social Security

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Social Security's website also includes:

- a downloadable version of the required SSA-1372 form —Students' Statement Regarding School Attendance—that must be completed by the student, certified by the school and returned to Social Security;
 - answers to Frequently Asked Questions for school officials and students; and
 - a field office locator to find the address of a local Social Security office
- If you do not have access to the Internet, call Social Security at **1-800-772-1213 (TTY, 1-800-325-0778)**. 

Frequently Asked Questions

Question: If someone is collecting Social Security disability benefits, what happens when the person reaches retirement age?

Answer: If a person is getting disability benefits when he or she reaches full retirement age, benefits will be automatically changed to retirement benefits, generally in the same amount.

Question: I will be age 62 in a couple of months, but my husband is five years younger than I am. Do I have to wait until he retires to receive Social Security retirement benefits?

Answer: If you have worked long enough under Social Security, you may be eligible for benefits based on your own work record. Your husband's age and entitlement status would not be a factor. However, a married woman age 62 or older can receive benefits on her husband's Social Security record only if her husband is entitled to retirement or disability benefits. Therefore, since your husband is under the minimum retirement age of 62, you cannot receive benefits on his record at this time unless he is entitled to disability benefits. For more information, you can visit the Social Security website at www.socialsecurity.gov. Or you can call Social Security's toll-free number at **1-800-772-1213 (TTY 1-800-325-0778)** and ask for the publication, Retirement Benefits.

Question: I am helping my mother put her finances in order after the recent death of my step-father, who was age 64. My mother is 54 years old and I need to know what Social Security benefits she could expect to receive as a widow?

Answer: At the present time, your mother may be entitled to a \$255 lump-sum death benefit, which is a special one-time death payment paid to the surviving spouse or minor child of a deceased worker insured for benefits. As early as age 60 (or sooner if should she become disabled) she could file for widow's benefits. The amount of the benefit payment would be based on her husband's earnings, and the amount a survivor receives is a percentage of the deceased person's basic Social Security benefit:

- Widow(er) at full retirement age or older, 100 percent
- Widow(er) at age 60-64 -- approximately 71-94 percent
- Widow(er) at any age caring for a child younger than 16 or a disabled child of any age—75 percent.

For more information about survivors benefits, visit Social Security at www.socialsecurity.gov or call Social Security at **1-800-772-1213 (TTY 1-800-325-0778)** and ask for the publication, Survivors Benefits.

Question: I will be 65 in September and get about \$265 a month from Social Security. Am I eligible for anything else, such as Supplemental Security Income (SSI) payments?

Answer: Based on your age, you may be eligible for SSI, a need-based program, once you turn 65. Your eligibility will depend on whether you have other income and resources, such as Veterans benefits, family income, stocks and bonds, etc., in addition to your Social Security benefits. For more information, visit Social Security's website at www.socialsecurity.gov or call **1-800-772-1213 (TTY 1-800-325-0778)** and ask for the publication, You May Be Able to Get Supplemental Security Income.

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