Social Security

Description:
Social Security is the nation’s basic method of providing some protection to persons and their families who lose income because of death, disability or retirement.

Work Credit
People qualify for receiving Social Security benefits by earning Social Security credits throughout their working careers. Ten years of coverage (40 quarters) usually insures workers and their families for life, but less than that may be enough for full coverage if workers have achieved a certain amount of work credit. Work credit requirements vary depending on the type of benefit and the age of the worker. Social Security Administration offices can answer questions regarding required work credit in specific cases. Generally, persons earn one credit for every $1,090 they earned working with a maximum allowance of four credits per year.

Surviving Spouse
Surviving spouses who are at least age 60 (or at least age 50 with a severe disability) may receive benefits based on the earnings of their deceased spouse. Such benefits usually amount to 100 percent of what the deceased worker would have received if benefits were taken at full retirement, or 71.5 percent if taken at age 60 (age 50 if the person had a disability).

If surviving spouses receive benefits before age 62, they may receive benefits based on their own work record when they reach age 62, if the benefits from their own record are higher. Full benefits can only be received on one’s own account by waiting until full retirement age. A surviving spouse could collect survivor’s benefits at age 60 and then switch to the full benefit on his/her own record at full retirement age.

Retired Worker’s Spouse
Spouses of retired workers may receive benefits based on the workers’ earning records and/or their own work records, whichever is higher. Spouses who receive benefits based on the worker’s earnings record is about one-half of the benefit amount. Reduced benefits may be received at age 62. Benefits are reduced for each month of retirement prior to full retirement age. Full benefits may be received at full retirement age. A spouse may not collect on their partner’s earnings record unless both spouses are retired.

Divorced Spouse
Divorced spouses may receive benefits in the same manner as married spouses if the marriage lasted for at least 10 years. Divorced spouses may collect on their own accounts or the former spouse’s earning record, whichever is higher. Reduced benefits may be received at age 62 and full benefits at full retirement age. Benefits are permanently reduced for each month of retirement prior to attaining full retirement age.
Divorced spouses may collect benefits as long as they have been divorced for at least two years and the wage earner is over age 62.

Disability Benefits
To qualify for disability benefits, workers must be under full retirement age and unable to engage in any substantial or gainful employment because of a physical or mental impairment, which has lasted, or is expected to last, for at least 12 months or is expected to result in death. Workers generally must have contributed to Social Security for five out of the last 10 years. Social Security Claims Representatives must determine a person’s insured status to establish if the individual is eligible to file for disability benefits.

Automatic Statements
The Social Security Administration issues automatic statements to individuals age 25 and older who have Social Security covered wages and who are not already collecting a Social Security benefit. These statements are mailed annually, three months prior to the individual’s birth date.

Social Security Estimates and Pamphlets
The amount workers or their families can receive in benefits depends on the workers’ average yearly earnings under Social Security. Persons can obtain a Request for Earnings and Benefits Estimate Statement (Form SSA 7004) from the Social Security Administration by calling 1-800-772-1213 or online at www.socialsecurity.gov if they wish to determine the benefits they can receive.

Retirement Age Increase
Full retirement age is increasing from age 65 to age 67. This increase will occur over a 22-year period; it affects individuals born in 1938 and later. Full retirement age for persons born in 1960 and later is 67. Early retirement can still be collected at age 62.

Income Tax on Social Security Benefits
Social Security benefits are tax-free for most retirees, however, some benefits are subject to income tax. Single individuals are subject to the tax if their total income, including non-taxable interest plus one half their Social Security benefits, equals more than $25,000, which is referred to as the “base amount”. The base amount for couples filing a joint return is $32,000. Taxes at the normal rates are levied on either one half the Social Security benefit or one half the difference between the base amount and the figure determined by the calculation described above, whichever is less. Contact the IRS for additional information or to ask questions.

Lump Sum Death Benefit
An insured worker that has a surviving spouse or dependent children may be entitled to a lump-sum death benefit in the amount of $255.
If You Disagree With A Decision
Persons have the right to appeal a denial, termination or reduction of benefits, or an attempt by the Social Security Administration to recoup an alleged overpayment. See Social Security Appeals Procedures on page VI – 11 for details.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:
- Individuals must work at a job where Social Security taxes are deducted from their pay.

Service Areas:
Statewide

Program Year:
January 1 – December 31

Contact Information:

For pamphlets and forms contact:

Social Security Administration:
Telephone: 800-772-1213
Website: www.socialsecurity.gov

For answers to questions regarding Social Security contact the local Social Security Administration office listed below:

District and Branch Offices in Connecticut:
Ansonia: 307 Main Street, Ansonia, CT 06401
Telephone: 203-735-6201

Danbury: 131 West Street, Danbury, CT 06810
Telephone: 203-748-3569

Bridgeport: 3885 Main Street, 3rd Floor, Bridgeport, CT 06606
Telephone: 203-365-8452

East Hartford: 478 Burnside Avenue, East Hartford, CT 06108
Telephone: 860-290-5420

Bristol: 225 North Main Street, Room 400, Bristol, CT 06010
Telephone: 860-584-2716
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<thead>
<tr>
<th>Location</th>
<th>Address Details</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Hartford</td>
<td>One Corporate Center, 20 Church Street, Suite 900</td>
<td>860-493-1857</td>
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<tr>
<td>Meriden</td>
<td>One West Main Street, 4th Floor</td>
<td>203-238-0346</td>
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<tr>
<td>Middletown</td>
<td>425 Main Street, 3rd floor</td>
<td>860-347-8562</td>
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<tr>
<td>New Britain</td>
<td>233 Main Street, 2nd Floor</td>
<td>866-858-6086</td>
</tr>
<tr>
<td>New Haven</td>
<td>150 Court Street, Room 325A</td>
<td>203-773-5201</td>
</tr>
<tr>
<td>New London</td>
<td>2 Shaw’s Cove, Room 203</td>
<td>860-443-8455</td>
</tr>
<tr>
<td>Norwich</td>
<td>Thames Plaza, 101 Water Street, 3rd floor</td>
<td>860-886-7118</td>
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<tr>
<td>Norwalk</td>
<td>24 Belden Avenue, 5th floor</td>
<td>203-849-1911</td>
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<tr>
<td>Stamford</td>
<td>2 Landmark Square, Suite 105</td>
<td>203-359-0030</td>
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<tr>
<td>Torrington</td>
<td>147 Litchfield Street</td>
<td>860-489-1633</td>
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<tr>
<td>Waterbury</td>
<td>14 Cottage Place, Federal Building, Room 255</td>
<td>203-756-7476</td>
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<tr>
<td>Willimantic</td>
<td>54 North Street</td>
<td>860-423-6386</td>
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**Related Information:**

*Social Security Appeals Procedures, refer to page VI – 11.