

Social Security web portal



Dan Toth

It's easy to go into cruise control when it comes to Social Security. Except for employees covered under the Civil Service Retirement System (CSRS), with each paycheck a small portion of your wages is deducted with no effort on your end. In return, you will receive a safety net of a guaranteed benefit during your retirement. This article will discuss Social Security's web portal, as well as credit necessary to receive benefits.

Stay up to date on your earned Social Security benefit by creating a "my Social Security" account at ssa.gov. This is a free and secure

portal for you to access your own information, whether or not you are already receiving benefits. This portal becomes a one-stop shop. You can view benefit estimates, experiment with a variety of different calculators for WEP (Windfall Elimination Provision), GPO (Government Pension Offset), early or late retirement, earnings test, benefits for spouses, life expectancy and more. Other tools and resources include the ability to view your Social Security statement, receive a benefit verification letter, change your address and telephone number, get a copy of your 1099, and request a replacement Social Security card. You don't have to be retired, or even close to retirement, to start benefiting from a personal "my Social Security" account. But for those already receiving benefits, you can set up or change your direct deposit to ensure that any changes in financial institution don't result in delayed payments.

Calling or visiting a local Social Security office is rarely necessary once you have a "my Social Security" account. To create your account, visit ssa.gov/myaccount and select "Create an Account." Read and agree to the terms of service, and verify your identity. Create your account details, select how to receive your security code and then enter your code. Now that you have an account, you can choose email or text under "Message Center Preferences" to receive courtesy notifications, if desired.

Now that you've created an account, you'll probably want to review your estimate, as well as your earnings history, and check your eligibility for benefits. To qualify for Social Security benefits, you must earn at least 40 credits. These credits don't affect the amount

of benefits you receive; they are simply used to determine eligibility. To receive a credit, there is an earnings amount that changes each year. In 2021, you earn one credit for every \$1,470 in covered earnings. You can receive only up to four credits per year. For 2021, you must earn \$5,880 to get the maximum four credits. As this is a fairly low threshold, most people will qualify for Social Security benefits after 10 years in the workforce.

The number of credits needed to be eligible for Social Security disability benefits varies based on age. Before age 24, you may qualify if you have six credits earned in the three-year period ending when your disability starts. In general, between ages 24 to 31, you may qualify if you have credit for working half the time between age 21 and the time you become disabled. As a general example, if you become disabled at age 27, you would need three years of work (12 credits) out of the past six years (between ages 21 and 27). Through the "my Social Security" portal, you can check to see what your disability benefits would be if you qualify, and you can even start the disability application process if eligible.

Your Social Security benefits don't need to be on your mind every day, but you should consider creating an account and checking in at least once a year. This will help you reflect on your long-term retirement goals and give you an opportunity to review your other retirement benefits on a routine basis. As Social Security benefits are not intended to be your only source of income in retirement, we also look to our Federal Employees Retirement System/CSRS pensions and participation in the Thrift Savings Plan. With these combined benefits, and with proper planning, we all can enjoy our retirement. Be sure to also consider other benefits such as the Federal Employees Health Benefits Program, the Federal Employees Group Life Insurance and Medicare.

