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# Social Security

This is another in a series of questions and answers on social security that deals with questions from workers and their families.

Q. When I file for social security benefits do I need to bring my birth certificate?

A. If your birth was recorded before you were five years old, we will need a birth certificate. If you were baptized before you were five years old and the record is available, this will be sufficient proof of age. If neither of these proofs are available, other proofs, such as a school record or census record will suffice.

Q. How can I be sure my wages are being reported correctly by my employer?

A. You can send in a post-card, form OAR-7004, which can be obtained at your local social security office. You will then receive a statement of your earnings from the Social Security Administration.

Q. My doctor has been sending me bills for his services this year and the total has reached a high figure. I don't have the money to pay these bills and I don't like to keep the doctor waiting for his payment. He does not want to accept assignment. Is there anything I can do?

A. Yes. Use the regular form for making a Medicare claim (Form SSA-1490). Complete the top portion of the form, attach the itemized bills and send the claim to the Medicare office that serves the area where your doctor gave you service. Your Medicare Handbook lists the proper addresses for sending in claims.

Q. I will be 65 in August, but I am still working full time and do not plan to retire. Should I apply for benefits now?

A. Yes, you should apply two or three months before you reach 65. You may not receive any cash benefits, but you can establish your eligibility for the hospital insurance part of Medicare and sign up for the doctor bill insurance part, too.

Q. I have never worked under social security and have no social security credits. However, I will be eligible for widow's benefits on my deceased husband's social security record when I am older. Will I be eligible for both hospital and medical insurance under Medicare when I reach 65?

A. Yes. Since you will be eligible for social security benefits, you will be eligible for hospital insurance and you can sign up for the voluntary doctor bill insurance.

Q. I am 63 and receiving social security widow's benefits. If I should remarry, would my monthly payments stop?

A. No, since you are over 60, your remarriage would not stop your payments, but the amount you get may change. You would receive whichever is larger: half the retirement benefit of your deceased husband, or benefits as the wife of your new husband.

Q. I have heard that it is a good idea to check your social security record. Why is this?

A. The time in which corrections can be made is limited by law. Unless you report an error within three years, three months, and 15 days after the period covered by the report, correction of the error may not be possible.

Q. I am 25-years-old, married and have two small children. If I should die, what monthly benefits would my family receive?

A. The amount of monthly benefits would depend on your earnings, but as an example, if you have average earnings of \$450 per month, your widow and children would receive \$354 each month.

Q. I will be off work for two years because of an injury. I need money to pay my bills, but I am afraid that, if I draw disability benefits now, it will cut down the benefits I will get at 65. What should I do?

A. You should file a disability claim at your local social security office. You are protecting, not damaging, your future rights by doing so. If you are paid disability benefits, your record will be frozen so that the 2-year "gap" in your working years will not count against you later on.

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