

- SOCIAL SECURITY AND SMALL BUSINESSES

- 1 SOCIAL SECURITY BENEFITS INCREASE IN 2021
- 1 GET YOUR NEW STANDARDIZED BENEFIT VERIFICATION LETTER ONLINE
- 2 TOP TEN SITES OF SOCIAL SECURITY FOR 2020



# The Social Security Star

## SOCIAL SECURITY BENEFITS INCREASE IN 2021



Nearly 70 million Americans will see a 1.3 percent increase in their Social Security benefits and SSI payments in 2021. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the COLA helps to offset these costs.

January 2021 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2021 will be higher. The retirement earnings test exempt amount will also change in 2021. You can read our press release for more information at

[www.ssa.gov/news/press/factsheets/colafacts2021.pdf](https://www.ssa.gov/news/press/factsheets/colafacts2021.pdf).

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. Want to know your new benefit amount sooner? You can securely view and save the Social Security COLA notice online via the Message Center inside *my Social Security* in early December without waiting for the mailed notice.

If you don't have an account yet, you will have to create your account by November 18, 2020 to receive the COLA notice online this year. *my Social Security* account holders can opt out of receiving a mailed COLA notice and other paper notices that are available online. You can choose text or email alerts when there is a notice in Message Center by updating your Preferences at [www.ssa.gov/myaccount/opt-out.html](https://www.ssa.gov/myaccount/opt-out.html) so you always know when we have something important for you.

Be the first to know! Sign up for or log in to your personal account today at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount). Choose email or text under

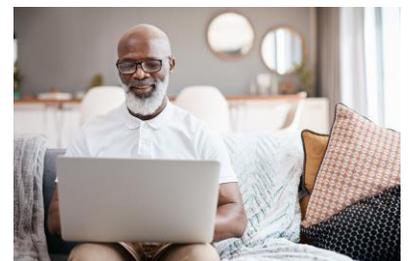
"Message Center Preferences" to receive courtesy notifications. This way you won't miss your online COLA notice!

You can find more information about the 2021 COLA at [www.ssa.gov/cola](https://www.ssa.gov/cola).

*Most Social Security services are available online by visiting [www.socialsecurity.gov](https://www.socialsecurity.gov), and by calling Social Security toll-free at 1 (800) 772-1213 or 1 (800) 325-0778 TTY*

*Remember, visit [www.ssa.gov/agency/emergency/](https://www.ssa.gov/agency/emergency/) for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!*

**GET YOUR NEW  
STANDARDIZED  
BENEFIT  
VERIFICATION  
LETTER ONLINE**



If you receive a Benefit Verification letter, sometimes called a "budget letter," a

"benefits letter," a "proof of income letter," or a "proof of award letter," we have good news for you! A new standardized Benefit Verification letter is now available when you need proof of Social Security benefits, Supplemental Security Income, or Medicare.

In addition to name, date of birth, and the benefits received, the new Benefit Verification letter includes other identifiers to prevent misuse and fraud. This is an added benefit to you as proof of income for loans, housing assistance, mortgage, and other verification purposes.

The same standardized letter is also available if you need proof that you do not receive benefits, or proof that benefits are pending. If you are an individual representative payee, you can use the [my Social Security Representative Payee](#) portal to access the same standardized Benefit Verification letter online for your beneficiaries.

This new standardized Benefit Verification letter is another example of our commitment to improve our service to you.

No matter how you request your letter, whether calling our National 800 Number, your local office, the Interactive Voice Response system, or online with your personal [my Social Security](#) account at

[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount), the Benefit Verification letter now contains a seamless look.

*During the current coronavirus pandemic, we continue to provide help to you and other people in your communities.*

*While our offices are not providing service to walk-in visitors due to COVID-19, we remain ready and able to help you by phone with most Social Security business.*

*You can speak with a representative by calling your local Social Security office or our National 800 Number. You can find local office phone numbers online by using our Social Security Office Locator at [www.ssa.gov/locator](http://www.ssa.gov/locator).*

## TOP TEN SITES OF SOCIAL SECURITY FOR 2020



Our online services often allow you to do business with us without visiting a local office or calling. Here are our top 10 webpages of 2020:

1. Open your own personal [my Social Security](#) account, where you can verify your earnings, get future benefit estimates, obtain benefit verification letters, update your Social Security information if you receive benefits, and more, at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). We continue to add new features to make doing business with us easier than ever.
2. Need answers to your Social Security related questions? Our Frequently Asked Questions page is the authoritative source at [www.ssa.gov/faq](http://www.ssa.gov/faq).
3. Our hub for Social Security news and updates is our blog at [blog.socialsecurity.gov](http://blog.socialsecurity.gov). You can use social media to easily share these informative articles with friends and family.
4. You can complete and submit our online application for retirement benefits in as little as 15 minutes at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).
5. You can conveniently apply for disability benefits online at

[www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability).

- 6. Access our publication library — we have online booklets and pamphlets (including audio versions) on key subjects at [www.ssa.gov/pubs](http://www.ssa.gov/pubs).
- 7. You can learn everything you need to know about Medicare at our dedicated page at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare).
- 8. There's no need to call or visit a local office when you use our online services page at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices).
- 9. There are times when you may need to fill out a form and submit it to us. You can find what you need easily at [www.ssa.gov/forms](http://www.ssa.gov/forms).
- 10. Reporting Social Security fraud is a key part of preventing it. You can help stop scammers at [www.ssa.gov/antifraudfacts](http://www.ssa.gov/antifraudfacts).

We care about giving you easy access to the information you need from us. Please feel free to share these pages with your friends and family.

## SOCIAL SECURITY AND SMALL BUSINESSES



According to the U.S. Small Business Administration, about 30 million small businesses in the United States employ tens of millions of people. Running a small business can be a 24-7 endeavor. Managing employees, inventory, scheduling, services, and marketing can be challenging. If you're a small business owner, or you work for one, we can help make your life easier with our suite of services. Our business services allow you to file W-2/W-2Cs online and verify your employees' names and Social Security numbers against our records.

If you run a business, make us your first stop at [www.ssa.gov/employer](http://www.ssa.gov/employer). It will save you valuable time when you need information on W-2s, electronic filing, and verifying Social Security numbers. Small business owners can also take advantage of our Business Services Online at [www.ssa.gov/bsowelcome.htm](http://www.ssa.gov/bsowelcome.htm). You must register to use this free service, which also offers fast and secure online

W-2 filing options to Certified Public Accountants, enrolled agents, and individuals who process W-2s and W-2Cs.

For more information about electronic wage reporting, please read our publication at [www.ssa.gov/pubs/EN-05-10034.pdf](http://www.ssa.gov/pubs/EN-05-10034.pdf).

DO YOU SUSPECT SOMEONE OF COMMITTING FRAUD, WASTE, OR ABUSE AGAINST SOCIAL SECURITY?

REPORTING FRAUD TO THE SSA OFFICE OF THE INSPECTOR GENERAL IS EASY, SAFE, AND SECURE.

REPORT SOCIAL SECURITY SCAMS AT [HTTPS://SECURE.SSA.GOV/IPFF/HOME](https://secure.ssa.gov/ipff/home)

REPORT OTHER SOCIAL SECURITY FRAUD, WASTE, AND ABUSE AT [HTTPS://SECURE.SSA.GOV/PFRF/HOME](https://secure.ssa.gov/pfrf/home)

OTHER WAYS TO REPORT FRAUD

U.S. MAIL:

SOCIAL SECURITY FRAUD HOTLINE  
PO BOX 17785  
BALTIMORE, MD 21235

FAX:  
(410) 597-0118

PHONE:  
(800) 269-0271  
10:00 A.M. TO 4:00 P.M. ET,  
MONDAY TO FRIDAY,  
EXCEPT FEDERAL HOLIDAYS

(866) 501-2101 TTY