

Social Security Q & A

with Ben Shamburger

Dear Ben:

I can't find my Social Security card. How can I get a new one?

Answer:

First, consider whether you really need a new card. You need to apply for a replacement Social Security card only if you don't know your Social Security number or if you need to show your card to a new employer. If you decide that you do need a card, you can replace it for free in three easy steps.

Step 1: Complete an *Application For a Social Security Card* (Form SS-5).

Step 2: Show us documents proving your:

- Identity; and
- U.S. citizenship or immigration status.

Step 3: Take your completed application and original documents to your local Social Security office or your local Social Security Card Center. You'll receive your replacement card in about 10 to 15 days.

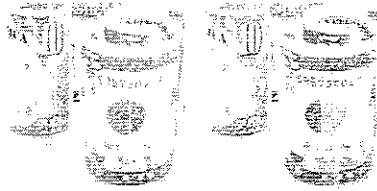
You can find all the information you need, including what documents we will need to review, at www.socialsecurity.gov.

Dear Ben:

How can I calculate my own retirement benefit estimate?

Answer:

We suggest you use our *Retirement Estimator* at www.socialsecurity.gov/estimator. Our *Retirement Estimator* produces estimates based on your actual Social Security earnings record, so it's a personalized, instant



picture of your future estimated benefit. You can also use it to test different retirement scenarios based on what age you decide to start benefits. For example, you can find out your estimated monthly payments if you retire at age 62 or at age 70. You also can use our benefit calculators at www.socialsecurity.gov/planners/calculators.htm and use the earnings shown on your annual *Social Security Statement* to calculate estimates.

Dear Ben:

I am applying for *Extra Help* with prescription drug costs. Can state agencies help with my Medicare costs?

Answer:

Beginning January 1, 2010, when you file your application for *Extra Help* with Medicare prescription

drug costs, you also can start your application process for the Medicare Savings Programs — state programs that provide help with other Medicare costs. When you apply for *Extra Help*, Social Security will send information to your state unless you tell us not to on the application. Your state will contact you to help you apply for a Medicare Savings Program. Learn more about how Social Security can provide *Extra Help* with your Medicare prescription drug costs by visiting www.socialsecurity.gov/prescriptionhelp.

Ben Shamburger is the Social Security Public Affairs Specialist in Dover, DE. If you'd like Ben to answer your questions about Social Security, Disability or Medicare, email questions@vitalmagonline.com. If you don't have internet access call 800-772-1213 or 302-674-3470, ext. 1212.

Estate Planning: Don't Wait 'Til It's Too Late

By Gerald Street

Many people under the age of 70 think they're too young to start developing an estate plan. However, there are several reasons why I believe it's never too early to start:

■ In all my years of counseling clients, I've never had a client who desired to "book a room" at a nursing home. A comprehensive plan may help you maintain your independence for a longer period of time. Handling the numerous financial, personal and other details of your future care should be completed *before* a nursing home is required, not after.

■ In my experience I've found that clients rarely, if ever, ask to leave their personal estate in disarray for their family. Failing to develop a personal estate plan, personalized for you and your family's needs, will often leave everyone with unintended consequences.

■ Beginning your estate plan now, regardless of how little you have to leave your family, can serve to reduce

their future stress and anxiety. Your unexpected debilitation, such as that caused by an accident or the rapid onset of mental deterioration, are just two examples of why you shouldn't wait.

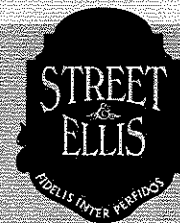
■ Unnecessary taxes, nursing home expenditures, and fees for attorneys and other professional services can drain your resources from the "nest-egg" that you worked so long and hard to build. Medicaid now requires a five-year look-back period when determining eligibility. This period starts once the necessary documents are complete, so proper planning can result in substantial savings for you and your family.

A good estate plan depends upon many different professionals, but starting with an experienced elder care attorney is a great way to begin. So start developing your estate plan today!

Gerald Street is a partner with Street and Ellis, The Complete Estate Planning & Elder-Care Law Firm, with offices in Wilmington and Dover. If you have questions or for more information call him at 302-735-8400.

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