

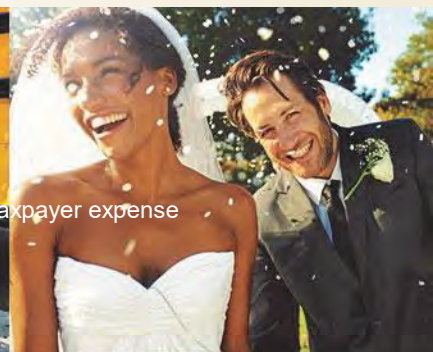


Social Security Disability: What You Need to Know



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Agenda

- **Contacting SSA and *my*SocialSecurity**
- **SSDI vs. SSI**
- **Application and Disability Determination Processes**
- **The Approval Process**
- **Work Incentives/Employment Supports**



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Contacting Social Security

⚠️ Coronavirus (COVID-19) Updates ⚠️

Call 1-800-772-1213

Representatives from 8am to 5:30pm, Monday through Friday. Information is provided by automated phone service 24 hours a day.

Local Offices – Not Open to In-Person Service due to COVID-19

Use www.socialsecurity.gov/locator to obtain the local office phone number for cases of dire, urgent need. Local hours 9am to 4pm weekdays.

Get Updates at www.socialsecurity.gov/coronavirus

- Benefits are being paid timely for retirement, disability, survivors, and SSI.
- Beware of letters or calls threatening Social Security payment stoppage due to COVID, it is a scam!
- For stimulus info, refer to www.irs.gov/coronavirus

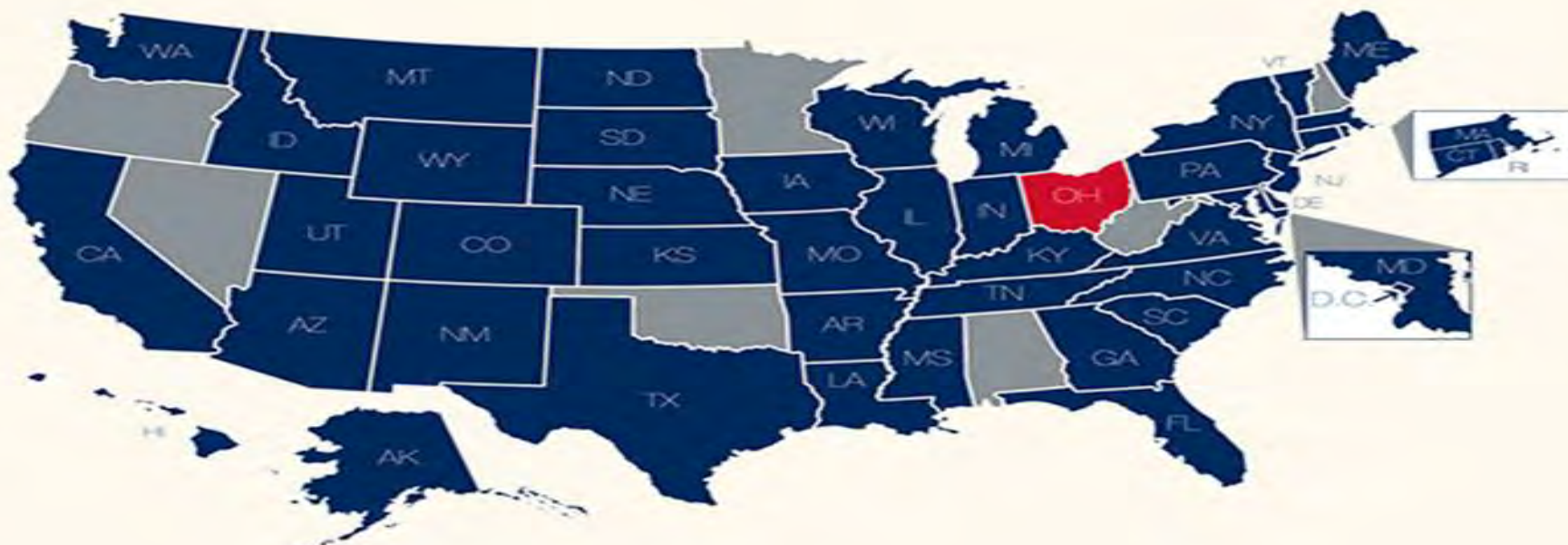


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Great News, Ohio!

**Need a replacement Social Security card?
Request one online.**



Request yours today!

**Online replacement card services
are available in all highlighted areas.**



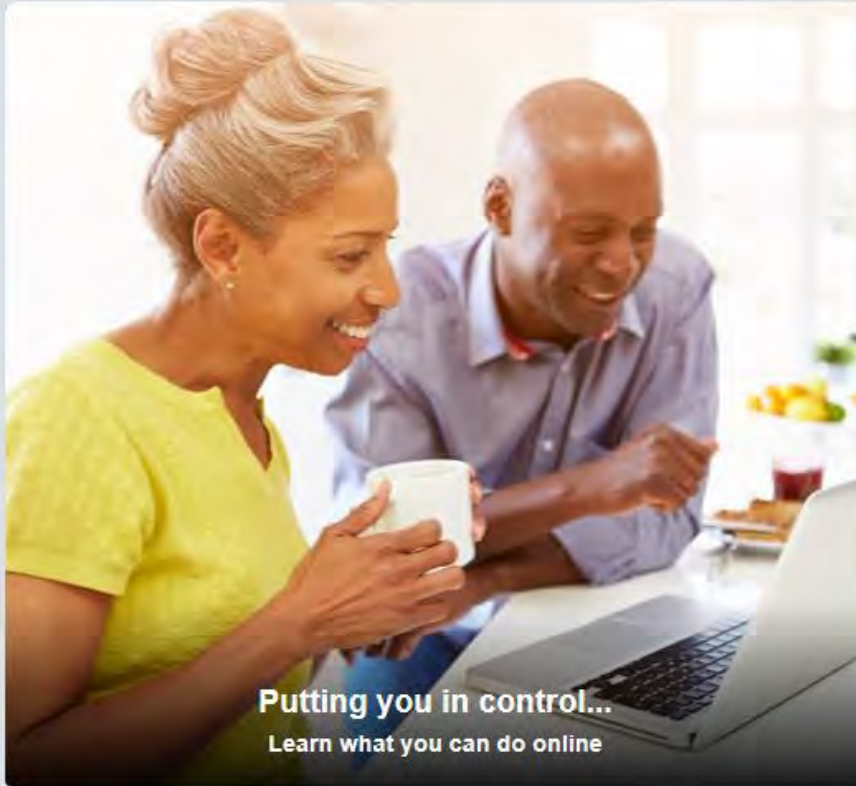
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Create Your *my*SocialSecurity Account Online



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



Using Your **my**SocialSecurity Account

Not getting Social Security yet? You can -

- **View your online *Social Security Statement* and earnings record**
- **Check application status**
- **Order a replacement Social Security card**

If you get Social Security benefits, you can—

- **Get your benefit verification letter;**
- **Change your address and phone number; and**
- **Start or change your direct deposit**
- **Get a replacement Medicare card or 1099**

If you are the Representative Payee for a beneficiary, you can-

- **Report monthly wages**
- **Complete annual accounting**
- **View/print proof of benefits**
- **Update or enroll in direct deposit**



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Creating Your **mySocialSecurity** Account

Once you create the online account, you can reset/retrieve your Password, email address, phone number, etc, online – self service!

Not available at the moment: If you are unable to create an account online, you can visit a local Social Security office to obtain an “Activation Code” –you must bring current proof of ID to the office:

- State driver's license or identity card;
- U.S. passport or passport card;
- U.S. military identification; or
- U.S. government employee identification card.

Note: a 3rd party CANNOT obtain a registration code for another individual or create an account, but a Representative Payee can now “see” the beneficiary’s info via their OWN **mySocialSecurity** account!



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Disability Programs

Title II

SSDI
Social
Security
Disability
Insurance

Medicare

Title XVI

SSI
Supplemental
Security
Income

Medicaid



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Social Security's Definition of Disability

- A medical condition or combination of impairments preventing substantial gainful activity (SGA) for at least 12 months, or expected to result in death.
- SGA in 2020 = \$1260 or more in gross wages per month (\$2100 if blind).
- Everyone 18+ is under this definition, even if remaining in high school through 22.



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Social Security's Definition of Disability - Child

- A child must have severe and marked limitations in at least 2 “domains” as compared to other children of the same age w/o impairments.**
- Domains = Acquiring/Using Information, Attending and Completing Tasks, Interacting/Relating with Others, Moving About and Manipulating Objects, Caring for Self, Health and Physical Well Being.**
- If receiving disability benefits as a child, a new medical decision is made at 18 with adult criteria.**



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SSDI vs. SSI – An Overview

Social Security Disability Insurance	Supplemental Security Income
<p>AKA SSD, SSDI, Regular Disability, RSDI</p> <ul style="list-style-type: none"> • Check arrives on the 3rd or Wednesday • Dependent benefits may be payable 	<p>SSI</p> <ul style="list-style-type: none"> • Check arrives on the 1st
<p>Payments are based on a person's earnings.</p>	<p>SSI payments are not based on work.</p>
<p>Is "insurance" that you earn through paying FICA taxes on your work.</p>	<p>Needs-based public assistance program that does not require a person to have work history.</p>
<p>Is not based on your income, resources, living arrangement – nor your spouse's.</p>	<p>No work needed. Based on limited income, resources, and living situation.</p>
<p>Leads to Medicare</p>	<p>Leads to Medicaid</p>



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Social Security Disability Insurance

AKA: SSD, SSDI, Disability



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SSDI – How Much Work is Needed?

- **Based on credits. In 2020, 1 credit=\$1410, 4 credits/year = \$5640.**
- **Number of credits needed depends on age**
 - **Under 24: 1.5 year of work (6 credits)**
 - **Age 24 – 31: sliding scale**
 - **Over 31: 5 years of work (20 credits) in the 10 years before becoming disabled.**
- **Your benefit Amount is average of your monthly work.**



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SSDI – Includes Dependent Benefits for Minor Kids

- Dependents = your children under 18 or 19 if in high school.
- Normally unmarried, and
- No distinction between dependents with or without impairments until age 18.
- Benefits stop at 19 or high school graduation.

***** Parent must be on Social Security OR be deceased for kids to draw*****



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DAC – Disabled Adult Child Benefit, kids age 18+

Disabled Adult Child (DAC) aka Childhood Disability Beneficiary (CDB) is a form of SSDI for adult (age 18+) children to draw on a parent's Social Security record.

- Must have a disabling condition that occurred BEFORE age 22.**
- Normally unmarried, and**
- Parent is deceased or getting Social Security disability/retirement.**



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How Much do Dependents Receive?

- If parent is on SSD or retirement: eligible for up to **50%** of worker's monthly benefit.
- If parent is deceased: eligible for up to **75%** of worker's monthly benefit amount.
- In both cases, amount all children on worker's record have a "Family Maximum".
- Reminder - parent must be receiving a benefit or be deceased for adult child to qualify. Parents should check in about retirement at age 62.



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When A Dependent Minor Child Turns 18

- If a minor child is getting benefits on a parent's record, Social Security will send form SSA-1372 ("Age 18 Notice") a few months before the child's 18th birthday.
- The form asks if the child is in high school – if yes, the school completes student information and benefits may continue until....age 19 OR high school graduation.
- The form also states that benefits will continue if the child is disabled and to contact Social Security regarding "Childhood Disability Benefits" (DAC).
- A disability determination is needed for benefits to continue on the parent record past 18/19. (DAC)



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Supplemental Security Income (SSI)



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SSI Essentials

- **SSI is paid back to application date (no retro-activity).**
- **1st Month of SSI Eligibility = No Payment Month**
- **Max benefit in 2020=\$783 per month (Federal Benefit Rate)**
- **Payment amount and eligibility is based on monthly income, resource limits, and living arrangements.**



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SSI Eligibility - Income

- **Earned income = wages or self-employment, payment for service in sheltered workshop**
- **Unearned income = SSD, VA benefits, unemployment, child support**
- **Free food/shelter can count as a form of income and reduce SSI payment amount**



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SSI Eligibility – Parental Income for Children

- Parental (including step-parent) income is countable through the month of age 18, as long as parent/child in the same home.
- Non parental income (ie-grandparents, custodian) doesn't count.
- Income levels depend on type of income and other kids in the home. See www.ssa.gov/ssi for online “Benefit Eligibility Screening Tool” or click on <https://www.ssa.gov/ssi/text-child-ussi.htm> for more details on income limits.



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SSI Eligibility - Resources

- **Individual limit = \$2000, couple = \$3000.**
- **Resources include**
 - **Cash, bank accounts**
 - **Investments (stocks, bonds, IRAs)**
 - **Life insurance cash surrender value only.**
- **We can exclude a car and home of residence.**
- **STABLE counts excluded up to 100K, see www.stableaccount.com for details.**



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SSI Eligibility – Living Arrangements

SSI benefit amounts may vary depending on where a child or adult lives -

- In someone else's home (including with parents, if over age 18)- reduction if not paying fair share**
- In group care or supported living.**
- Institutions— you cannot receive SSI for any complete month of residence while incarcerated.**
- SSI = \$30/month if person in medical facility for an entire, continuous month.**



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The Application and Disability Determination Process



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How to Apply for Social Security Disability

3 Options available to apply:



Online @ www.ssa.gov/benefits/disabilityonline



By phone- Call 1-800-772-1213 to schedule an interview



At your local Field Office **Not available during pandemic**

Child and survivor claims can only be done by phone or in a field office (not online) at this time.



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How to Apply for Social Security Disability — (Under age 18)

- **Schedule an appointment with Social Security. Call 1-800-722-1213 (TTY 1-800-325-0778) from 8am to 5:30pm, Monday through Friday;**
- and**
- **Complete the online Child Disability Report at www.socialsecurity.gov/childdisabilityreport.**



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How to Apply for Social Security Disability — Age 18+

- 1. Complete Social Security Disability Application (included medical report) at www.socialsecurity.gov/disabilityonline.**
- 2. Make sure you check “YES” for “Do you intend to file for SSI?” - this creates an SSI application!**
- 3. Print confirmation letter for your records**
- 4. Option: call Social Security at 1-800-772-1213 to schedule an appointment.**



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Social Security

The Official Website of the U.S. Social Security Administration

Apply for Benefits

Who Is Completing This Application?

Tell us information about the person completing this application:

- I am applying for myself.
- I am helping someone who is not with me, and therefore cannot sign the application at this time.

Do you have a *my* Social Security account?

- Yes
- No

Next

Previous

Select the second option if applying for someone else.



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The Official Website of the U.S. Social Security Administration

Apply for Benefits

i You have successfully created or signed into your *my* Social Security account.

We will associate your account with your application for benefits. You will be required to use your *my* Social Security credentials anytime you return to your application for benefits.

Information About Applicant

Your Name:

Please provide the name as it appears on the most recent Social Security card.

<input type="text" value="John"/>	<input type="text" value="Q"/>	<input type="text" value="Public"/>	<input type="text" value="--"/>
First	Middle	Last	Suffix

Social Security Number (SSN):

***-**-3405

Date of Birth:

February 1, 1953

Gender:

Male Female



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! We have suspended electronic access to your personal information.

We tried to match the information you provided with our records, but were unable to do so. You may try to access the electronic information again after 24 hours. Please verify your personal information again before trying to use this online service.

This suspension will not affect any Social Security benefits you receive. For further assistance, please [contact us](#).

Exit

[Privacy and Security](#)

[OMB No. 0960-0789](#) [Privacy Policy](#) [Privacy Act Statement](#) [Accessibility Help](#)



Social Security

The Official Website of the U.S. Social Security Administration

Apply for Benefits



You did not create or sign into your *my* Social Security account.

Please provide the information below so we can determine if you may continue with the application.

Information About Applicant

Your Name:

Please provide the name as it appears on the most recent Social Security card.

<input type="text" value="John"/>	<input type="text" value="Q"/>	<input type="text" value="Public"/>	<input type="text" value="--"/>
First	Middle	Last	Suffix

Social Security Number (SSN):

***-**-0219

Date of Birth:

<input type="text" value="July"/>	<input type="text" value="15"/>	<input type="text" value="1955"/>
Month	Day	Year

Gender:

Male Female

Are you blind or do you have low vision even with glasses or contacts?



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Filing for SSI at Age 18

- **Earliest to file WITHOUT any questions about parental income in the mix = month after 18th birthday month.**
- **Example: Ryan turns 18 June 22nd. Social Security can process his SSI application anytime from June 1st onward, but earliest to apply without parental income questions = July 1st.**
- **First month of SSI eligibility = “no payment/sit out” month. Ex: Ryan’s 1st eligibility month = July. First SSI check month = Aug.**



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Reminder: DAC/Childhood Disability Application

- If a child has been receiving benefits on a parent's record and is turning 18 - follow the same online adult disability application process.**
- Option: make a phone appointment with the local Social Security office when you receive the form SSA-1372 in the mail.**
- For many kids, both parents are alive and working – so there is no DAC benefit payable at age 18.**
- When a parent dies or goes on SSDI or retirement, we then identify the DAC on the PARENT benefit application.**



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Helping Age 18+ Kids with Claims

- **Adults have to sign their own applications and medical authorizations (unless there is legal guardianship). An “x” can be a signature.**
- **Provide signed consent forms with initial claim so you can help through the process.**
- **SSA forms found at www.ssa.gov/forms:**
 - **SSA-3288 Consent for Release of Information**
 - **SSA-1696 Appointment of Representative**
- **Legal Guardianship paperwork as soon as you have it from the court.**



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All Claims Are Screened for SSDI and SSI

- **Claimant may receive a denial notice shortly after interview:**
 - **If not enough credits (uninsured) for SSD**
 - **If income/resources too high for SSI.**

- **No medical decision will be made in Columbus if the applicant will not qualify for SSI or SSDI.**



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Disability Determination Process

- **Claims for Ohio sent to Opportunities for Ohioans with Disabilities – Division of Disability Determination (DDD) in Columbus**
- **Most cases decided within 120 of initial contact with Social Security**
- **We will send any evidence provided by claimant with the electronic file to Columbus....but no documents are necessary to make a claim!!**



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Ohio DDD Evaluation

Examiner in Columbus will review:

- Recent physical and mental exams
- Any available test results
- Descriptions of functional limitations due to symptoms
- Previous work information.

No evidence needed to start the process, but lack of records may lead to consultative exam (CE).



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Impairment Listings aka the Blue Book

- **SSA criteria for disability based on medical impairments.**
- **Covers 14 body systems, including musculoskeletal, cardiovascular, mental health, cancer and more.**
- **Criteria is very specific in regards to what information is needed to find an adult or child disabled – you can see the listings at <http://www.ssa.gov/disability/professionals/bluebook>.**
- **Ex: Autism listing – Adult 12.10, Child 112.10.**
- **A list of severe conditions which will meet immediate “listings” are found at Compassionate Allowances – search by condition at www.ssa.gov/compassionateallowances.**

Note: if an impairment does NOT meet the listing, then the examiner looks at evidence to determine if substantial work is possible.



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If Claim is Denied

- Denial letter is sent via old-fashioned mail
- 60 days to appeal each level:
 - Reconsideration (back to Columbus)
 - Administrative Law Judge Hearing
 - Appeals Council Review (Falls Church, VA)
 - US District Court
- File appeal within 60 days at www.socialsecurity.gov/disability/appeal



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If You Are Approved for SSI and/or SSDI Benefits



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If Claim is Allowed

- **SSA award notice will be sent via mail**
- **Information will be in the notice regarding follow up actions**
- ***my*SocialSecurity will show award/denial dates and give status – but actual disability notices are mailed and are not available yet online.**



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Local Offices Determine if a Payee is Needed

- For initial claims and age 18 SSI medical reviews: cases flagged when disability approved for issues of potential mental “incapability”.
- Direct payment is assumed for all adults. Normally children under age 18 must have a Representative Payee.
- Adults with mental impairments (including substance abuse) who need assistance handling benefits and personal finance will need a payee:
 - Legal Guardian or Family member is preferred.
 - Organization may be more suitable than family/friend in some situations.
 - Payee Applicant must visit a local Social Security office. *Phone contact during pandemic.*



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Claim Approved: SSI

- **Income and resources must be verified (plus spouse or parent income if applicable).**
- **Automatically leads to full Medicaid through JFS.**
- **Living Arrangements are verified**
 - **Where is the claimant living each month?**
 - **Is claimant paying rent or contributing towards household expenses? How much?**



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SSI Living Arrangements

Additional questions may be asked:

- **Does the adult pay a set amount of rent or pay a “share” of household expenses? A “share” is equal division of household and food costs b/n people living in the home.**
- **Is the rent amount of a reasonable, current value?**
- **Is the adult in a “separate household”?**

Max. amount SSI = aprox \$522/month if you are in a “subsidized living situation”.

- **Can be re-determined if a person contributes towards household expenses.**
- **Contact SSA at any point to update info.**



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SSI Re-Determination – Normally Every 6-12 Months

- **Local SSA specialist will contact claimant or payee to review income, resources and living arrangements.**
- **SSI recipients must report changes such as marriage, move, income immediately to SSA.**
- **If married, spousal (includes step-parents) income and resources may change or eliminate SSI amount. For SSI, marriage can be a non-ceremonial “holding out” relationship.**



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SSDI Approved

- Amount is based on work before disability onset.
- Dependent benefits will be paid, if applicable.
- Like retirement - no issues with other income, resources, living situations, etc. No redeterminations as with SSI.
- Minor child benefits convert to “Disabled Adult Child (or CDB) Benefits” on the parent’s record.
- Automatically leads to Medicare 24 months after benefits start.



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Can You Get Both SSDI and SSI?

- **In 2020, SSI supplements up to \$803 = \$783 SSI Amount Plus \$20 Disregard**
- **SSI pays on the 1st, SSDI will then pay on the 3rd of the month.**
- **Ex: Ryan gets \$600/month in SSDI. His SSI = \$203/month.**
- **For both SSI and SSDI: payments are sent to financial institutions or loaded to a Direct Express card.**
- **Children will have a Representative Payee receiving benefit on their behalf (as will adults with guardian and/or DD issues).**



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Medicare for those on SSDI

- Medicare coverage automatically begins after 24 months of SSDI benefits*. SSA will send Medicare information approx. 2 months before coverage start.
- Part B standard premium 2020 = \$144.60/month.
- Local JFS administers “Qualified Medicare Buy-In”, or QMB-SLMB-Q1. Pays for B premium – must apply for with JFS!! For details, see insurance.ohio.gov and look for Medicare Savings Program information.

**People ESRD or ALS (Lou Gehrig’s disease) qualify for Medicare without the wait.*



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Continuing Medical Reviews = Both SSI and SSDI

- **Regular medical reviews are conducted based on likelihood of impairment improving. Ex: possible improvement = 3 to 5 years**
- **Reviews currently are sent via snail mail, then completed with Ohio DDD**
- **All children getting SSI are medically reviewed at age 18. Work/fraud referrals can also trigger.**



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Disability Work Incentives AKA Employment Supports



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Terminology

Ticket to Work

- **Opened up FREE options for beneficiaries to obtain employment services, vocational rehabilitation (VR) services, benefit planning and other employment support services.**
- **Beneficiaries use a “Ticket” when they use these support services, but there is no penalty or mandate.**

Work Incentives

- **SSA rules that help beneficiaries keep benefits as they explore work.**
- **AKA Employment Supports**



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Employment Supports

- **SSDI employment supports allow you to test your ability to work, or continue working and gradually become self-supporting.**
- **SSI employment supports offer ways for you to continue receiving your SSI checks and/or Medicaid coverage while you work. Once you receive SSI, we consider that your disability continues until you medically recover, even if you work.**



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Disability Work Incentives – Some Highlights

- **SSI: Earned Income Exclusion and Full Medicaid**
- **SSI: Student Earned Income Exclusion (SEIE)**
- **Both SSI and SSDI: Impairment Related Expenses**



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SSI: Earned Income Exclusion

- **All work must be reported monthly to SSA.** The monthly SSI payment is determined based on monthly gross wages, so it may change each month depending on gross earnings.
- **SSA does not count the first \$65 of the earnings received in a month, plus one-half of the remaining earnings.**
- **We apply this exclusion in addition to a \$20 general income exclusion (which applies first to any unearned income).**
- **Under 1619(a) and 1619(b) Medicaid provisions, full Medicaid normally continues with SSI and work even if income is too high for SSI payment.**



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Example of SSI and Monthly Earned Income

SSI recipient earns \$1000 in gross wages in Jan 2020

- **\$1000 - 20 (general income exclusion) = \$980**
 - **\$980 - \$65 (earned income exclusion) = \$915**
 - **\$915 - 457.50 (1/2 of \$915) = countable earned income**
 - **SSI income changes affect check 2 months later**
- \$783 - \$457.50 = \$325.50 SSI amount for March 2020.**



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SSI: Student Income Exclusion

If you are under age 22 and regularly attending school, we do not count up to \$1,900/month in wages. The maximum yearly exclusion for 2020 = \$7,670.

“Regularly Attending School” means:

- in a college or university for at least 8 hours a week, or
- in grades 7-12 for at least 12 hours a week, or
- in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
- for less time than indicated above for reasons beyond the student’s control, such as illness, or
- home schooling, if instructed in grades 7-12 for at least 12 hours a week.



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Impairment Related Work Expenses (IRWE)

- **SSA deducts the cost of certain impairment-related items and services that are needed for employment from gross earnings when look at the monthly SGA level, or for what is counted when figuring the SSI amount.**
- **IRWEs must be related to the disability and paid for out of pocket by the beneficiary.**
- **Example: Beneficiary is earning \$1280.00 per month in gross wages. His monthly co-pay for his medications is \$80.00.**
- **$\$1280 - \$80 = \$1200$. This is countable income SSA will use when determining SGA and/or SSI amount.**



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IRWE Examples

Type of Expense	Example
Transportation Costs	The cost of structural or operational modifications to vehicle that is needed to travel to work. The cost of driver assistance or taxicabs if public transportation is not available or not accessible.
Attendant Care Services	Services performed in the work setting. Services performed to help prepare for work, the trip to and from work and after work.
Service Animals	Expenses paid in owning a guide dog or other service animal that enables beneficiary to overcome functional limitations in order to work.
Medical Devices	Deductible devices include wheelchairs, dialysis equipment, pacemakers, respirators, traction equipment, and braces.
Prosthesis	Artificial hip, artificial replacement of an arm, leg, or other parts of the body.
Residential Modifications	Employed outside of home - modifications to exterior to permit access to the street or transportation. Self-employed at home - modifications inside to create workspace to accommodate impairment.
Prescription Drugs	Regularly prescribed medical treatment or therapy that is necessary to control disabling condition. This includes co-payments and insurance deductibles.
Other Items and Services	Assistive technology that people with disabilities use for employment-related purposes; such as software applications, computer support services, and special tools which have been specifically designed to accommodate the person's impairment



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When Should You Report Work - SSI

- **Report any and all work as soon as employment begins - call local representative to report any IRWEs and/or Student Income Exclusion as soon as work starts.**
- **Even sheltered enclave employment or school work should be reported.**



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SSA-821 Work Activity Report

SSA-821 is used to document work activity and work incentives when SSA is making SGA decisions.

Yes	Special Condition	Employer Name	(MM/YYYY to MM/YYYY)	Please Describe
<input type="checkbox"/>	Had extra help, extra supervision or a job coach			
<input type="checkbox"/>	Worked irregular or fewer hours than other workers			
<input type="checkbox"/>	Given special equipment because of my condition			
<input type="checkbox"/>	Took more rest periods than other workers			
<input type="checkbox"/>	Given special transportation to and from work			

Beneficiaries complete this form to document special conditions, subsidies, and IRWEs so decisions are based on the real value of the work.

7. Do or did you spend any of your own money for items or services related to your physical and/or mental condition(s) that you needed in order to work and for which you did not get reimbursed? (For example; medicines or co-pays, medical devices or procedures, Braille equipment, special telephone or equipment, service animal, attendant care, modifications to a car used for work, or other special transportation.) We may ask you for proof of payment.

- NO.** I did not spend any of my own money for items or services related to my physical and/or mental condition.
- YES.** Please tell us what you paid below. Do not show any expenses that have been or will be paid by an insurance company, other organization, or other person.

Describe Item or Service	Cost	Date Paid (MM/YYYY-MM/YYYY)
Example: <i>Service animal</i>	<i>\$100 per day, week, month, or year</i>	<i>01/2000 - 02/2000</i>
	\$ _____ per _____	



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How to Report Wages

For SSDI and SSI recipients, report wages with:

- The **mySocialSecurity** account – representative payees can also report wages for adult beneficiaries through their OWN mySocialSecurity account;
- visiting/calling a local office;
- mailing/faxing the information; or
- calling the 800#.

Note: SSI recipients can also report wages via the mobile wage reporting application and the telephone wage reporting service!



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Work Resources



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Work Incentive Seminar Events (WISE)

TICKET
to **Work**

WISE
Work Incentive Seminar Event

- Information to help SSA Disability beneficiaries make the decision to re-enter the workforce or work for the first time
- All WISE take place via FREE internet based Webinars
- Register for scheduled WISE online at choosework.ssa.gov or by calling 1-866-YOURTICKET

<https://choosework.ssa.gov/webinars-tutorials/index.html>



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The Best Guide to Work Incentives

For a complete list of Employment Supports



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2018 Red Book

A Summary Guide To Employment Supports For
Persons With Disabilities Under The Social Security
Disability Insurance (SSDI) and Supplemental
Security Income (SSI) Programs

The Red Book is available at:
<https://www.ssa.gov/redbook/>



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More Resources

- **Work Incentives Summary:**
www.socialsecurity.gov/disabilityresearch and click “work incentives policy” .
- **FREE “WIPA” for work and benefits planning beyond Social Security – see map and contacts at <https://www.disabilityrightsohio.org/benefits-counseling>.**
- **Faces of Disability www.ssa.gov/disabilityfacts.**



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- **Pandemic service updates @ www.ssa.gov/coronavirus.**



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Thank You!



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