

Your New Benefit Amount

BENEFICIARY'S NAME: SHEILA A SIMPKINS

Your Social Security benefit will increase by 1.3% in 2021 because of a rise in the cost of living. You can use this letter as proof of your benefit amount if you need to apply for food, rent, or energy assistance. You can also use it to apply for bank loans or for other business. Keep this letter with your important financial records.

How Much You Will Get

| | |
|---|------------|
| Your monthly benefit before deductions | \$1,519.50 |
| Deductions: | |
| Medicare Medical Insurance (If you did not have Medicare as of November 19, 2020 or if someone else pays your premium, we show \$0.00) | \$200.80 |
| Medicare Prescription Drug Plan (We will notify you if the amount changes in 2021. If you did not elect withholding as of November 1, 2020, we show \$0.00) | \$31.70 |
| U.S. Federal tax withholding | \$0.00 |
| Voluntary Federal tax withholding (If you did not elect voluntary tax withholding as of November 19, 2020, we show \$0.00) | \$0.00 |
| After we take any other deductions, you will receive the payment you are due for December 2020 on or about January 20, 2021. | \$1,287.00 |

The information above shows your monthly benefit amount before and after deductions. Please remember, we will pay you in the month following the month for which it is due.

The Treasury Department requires Federal benefit payments to be made electronically. If you still receive a paper check, please visit the Department of the Treasury's Go Direct website at www.godirect.org or call their Electronic Payment Solution Center at 1-800-333-1795. If outside the United States, please call 1-214-254-3113.

If you disagree with any of these amounts, you must write to us within 60 days from the date you receive this letter. The fastest and easiest way to file an appeal is to visit www.ssa.gov/benefits/disability/appeal.html online.

If You Have Questions

- Visit us at www.ssa.gov online.
- Call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).
- Contact your nearest Social Security office.

SUITE 500
24301 SOUTHLAND DR
HAYWARD CA 94545

IMPORTANT INFORMATION

Working and Getting Social Security At The Same Time

You can work and still get Social Security benefits. If you are at full retirement age or older, you may keep all of your benefits no matter how much you earn. Please visit www.ssa.gov/benefits/retirement to determine your full retirement age using our Retirement Age Calculator.

If you are younger than full retirement age at any time in 2021, there is a limit to how much you can earn before we reduce your benefits. If you are working or planning to work, we usually ask you to estimate your earnings for the year. If you do not report your estimated earnings and get paid too much, you may have to repay benefits received.

- The 2021 earnings limit for people under full retirement age all year is \$18,960. We deduct \$1 from your benefits in 2021 for each \$2 you earn over \$18,960.
- The 2021 earnings limit for people turning full retirement age is \$50,520. We deduct \$1 from your benefits in 2021 for each \$3 you earn over \$50,520 until the month you reach full retirement age.

If You Receive A Pension From Employment Not Covered By Social Security

Please let us know right away if you start receiving a retirement or disability pension for work in which you did not pay Social Security taxes. If you receive spouse's, widow's, or widower's benefits, you must also report any changes to the pension you already receive.

my Social Security Online Services

my Social Security is the fastest, easiest, and most secure way to manage your Social Security information. If you have an account, you can check your benefits, change your address or telephone number, start or change direct deposit, get a replacement Medicare card, and get a benefit verification letter. You can also choose to opt out of mailed notices for those available online. Please visit www.ssa.gov/myaccount to create or manage your account.

Life Changes May Affect Your Benefits

Certain life changes may affect your eligibility for benefits. It is important to tell us if you marry, divorce, or your spouse or ex-spouse dies. If you have a child or stepchild who gets benefits on your record and no longer lives with you, please let us know. Visit www.ssa.gov/potentialentitlement to find out more.

Suspect Social Security Fraud?

If you suspect Social Security fraud, please visit <http://oig.ssa.gov/report> or call the Inspector General's Fraud Hotline at 1-800-269-0271 (TTY 1-866-501-2101).

Help Prevent Identity Theft

Be aware of scams through the mail, Internet, telephone, or in person. You should be careful when someone asks for personal information, especially your Social Security number. Please visit www.usa.gov/identity-theft to find out more.

Medicare Information

- To learn about Medicare eligibility or to apply, visit www.ssa.gov/benefits/medicare or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).
- If you do not sign up for Medicare Part B (Medical Insurance) when you are first eligible, or if you cancel Part B and then get it later, you may have to pay a late enrollment penalty for as long as you have Part B.
- You can choose how you get your Medicare coverage - Original Medicare and Medicare Advantage. For more information, visit www.ssa.gov/benefits/medicare online.
- For questions about Medicare coverage and billing, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).
- The Extra Help program may help pay the costs of a Medicare Prescription Drug Plan for people with limited income and resources. Costs include premiums, deductibles, and co-payments. You can apply online at www.ssa.gov/medicare/prescriptionhelp or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).
- The Medicare Savings Programs may help pay for Medicare premiums and other out-of-pocket costs for people with limited income and resources. You can start the application process when you apply for Extra Help or you can contact your State or local medical assistance (Medicaid) office.

Need Health Insurance Or Know Someone Who Does?

Visit HealthCare.gov or call 1-800-318-2596 (TTY 1-855-889-4325) to learn more.