



Michigan Updates

A Social Security Newsletter for Employment Support Updates



NATIVE AMERICAN HERITAGE MONTH

Native Americans have longer life expectancies. Elderly Native Americans will live more years in retirement and benefit from Social Security's cost-of-living protections.

To learn more about the **benefits available to Native Americans**, visit www.socialsecurity.gov/aian



Social Security Is Important to American Indians and Alaska Natives

Visit www.socialsecurity.gov/aian to learn how American Indians and Alaska Natives benefit from the Social Security program. Social Security is neutral with respect to race or ethnicity- individuals with identical earnings histories are treated the same in terms of benefits.

The American Indians and Alaska Natives (AIAN) special Internet site is the Social Security Administration's effort to improve communication and provide information about all of Social Security's programs to American Indian/Alaska Native peoples.

Social Security announces 1.5 percent benefit increase for 2014

The 1.5 percent cost-of-living adjustment (COLA) will begin with benefits that more than 57 million Social Security beneficiaries receive in January 2014. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2013.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$117,000 from \$113,700. Of the estimated 165 million workers who will pay Social Security taxes in 2014, about 10 million will pay higher taxes as a result of the increase in the taxable maximum.

Information about Medicare changes for 2014 is available at www.Medicare.gov.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.





Fact Sheet

2014 Social Security Changes

Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2012 through the third quarter of 2013, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 1.5 percent COLA for 2014. Other important 2014 Social Security information is as follows:

Tax Rate:	2013	2014
Employee	7.65%*	7.65%
Self-Employed	15.30%*	15.30%
<p>NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings. Also, as of January 2013, individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly) pay an additional 0.9 percent in <i>Medicare taxes</i>. The <i>tax rates</i> shown above do not include the 0.9 percent.</p>		
<u>Maximum Taxable Earnings:</u>	2013	2014
Social Security (OASDI only)	\$113,700	\$117,000
Medicare (HI only)	No Limit	
<u>Quarter of Coverage:</u>	2013	2014
Earnings needed to earn one Social Security Credit	\$1,160	\$1,200
<u>Retirement Earnings Test Exempt Amounts:</u>	2013	2014
Under full retirement age NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.	\$15,120/yr. (\$1,260/mo.)	\$15,480/yr. (\$1,290/mo.)
The year an individual reaches full retirement age NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit. There is no limit on earnings beginning the month an individual attains full retirement age.	\$40,080/yr. (\$3,340/mo.)	\$41,400/yr. (\$3,450/mo.)

<u>Social Security Disability Thresholds:</u>	2013	2014
Substantial Gainful Activity (SGA)		
Non-Blind	\$1,040/mo.	\$1,070/mo.
Blind	\$1,740/mo.	\$1,800/mo.
Trial Work Period (TWP)	\$750/mo.	\$770/mo.
<u>Maximum Social Security Benefit: Worker Retiring at Full Retirement Age:</u>	2013	2014
	\$2,533/mo.	\$2,642/mo.
<u>SSI Federal Payment Standard:</u>	2013	2014
Individual	\$710/mo.	\$721/mo.
Couple	\$1,066/mo.	\$1,082/mo.
<u>SSI Resources Limits:</u>	2013	2014
Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000
<u>SSI Student Exclusion:</u>	2013	2014
Monthly limit	\$1,730	\$1,750
Annual limit	\$6,960	\$7,060
Estimated Average Monthly Social Security Benefits Payable in January 2013:	<u>Before</u> <u>1.5% COLA</u>	<u>After</u> <u>1.5% COLA</u>
All Retired Workers	\$1,275	\$1,294
Aged Couple, Both Receiving Benefits	\$2,080	\$2,111
Widowed Mother and Two Children	\$2,583	\$2,622
Aged Widow(er) Alone	\$1,225	\$1,243
Disabled Worker, Spouse and One or More Children	\$1,914	\$1,943
All Disabled Workers	\$1,131	\$1,148

A photograph of a soldier in a camouflage uniform, seen from the side and back, saluting with his right hand. The soldier is wearing a matching camouflage cap. The background is plain white.

**Military service members can receive
expedited processing
of disability claims
from Social Security.**

The official logo of the Social Security Administration, featuring an eagle with wings spread, perched on a shield with vertical stripes, and the words "SOCIAL SECURITY ADMINISTRATION" and "USA" around it.

www.socialsecurity.gov/woundedwarriors

Veterans Day is observed on November 11, 2013. This year, as in past years, we encourage American employers to help U.S. service personnel successfully transition from military to civilian life. We support veterans in a variety of ways.

Through our Wounded Warrior Program, we wholeheartedly support this goal. A strong part of the commitment is providing military service members with expedited processing of disability claims, and is available for any military service member who became disabled during active duty on or after October 1, 2001, regardless of where the disability occurs. You can learn more how this program helps veterans and their families at www.socialsecurity.gov/woundedwarriors/.

With about one-third of our newly hired employees being veterans, many of whom are disabled; we continue to demonstrate its serious commitment to helping veterans.

This year we chartered a Veterans and Military Affairs Advisory Council. This group supports and recognizes the contributions made by those employees who serve in the military and by their families, as well as the contributions made by those Veterans and families in the community. The group also serves as an advisory body to the Acting Commissioner, agency executives, and managers on timely and critical veteran issues.

Please join us in taking time to thank veterans for their service to this Nation on this Veterans Day observance.



National Work Incentives Seminar Event (WISE) Webinar: Ticket to Work: Benefits Counseling, Protection and Advocacy

Wednesday, November 20, 2013, 3:00 PM, EST

If you are a Social Security disability beneficiary and want to make more money through work, Ticket to Work can provide the support you need to transition to financial independence.

The November 20 national WISE webinar will present information about special Social Security programs and rules that may apply to you! Disability benefits experts will teach you about:

- Ticket to Work
- Work Incentives Planning and Assistance (WIPA) Projects
- Protection and Advocacy for Beneficiaries of Social Security (PABSS)

Register online at www.choosework.net/wise or call **1-866-968-7842 (V)** or **1-866-833-2967 (TTY)**.

You will receive a registration confirmation message with instructions on how to log in to the webinar. Please be sure to check your spam folder. Registration information will also be available online the day of the webinar.

Immediately following this webinar, log on to the **Facebook Question and Answer Session** and receive expert answers to your questions about Ticket to Work!

Visiting older, less Internet savvy family members this Thanksgiving? Show them our Online Services.



- Apply for retirement, disability, or Medicare benefits;
- Find out what benefits you might be eligible to receive;
- Setup a my Social Security account so you can access and update your information anytime;
- Apply for Extra Help with your Medicare prescription drug costs;
- Estimate your future benefits;
- Appeal an unfavorable decision on a disability claim;
- If you already receive benefits, change your address or direct deposit information; and
- Report employee wages.

You also can find forms, publications, answers to frequently asked questions, Social Security news, and much more at www.socialsecurity.gov.

Future Michigan Updates

If you would like to be placed on the mailing list to receive future Michigan Updates or be removed from the mailing list, send an email to Vonda.vantil@ssa.gov
