Monthly Information Package

September 2024

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Social Security Column

# SOCIAL SECURITY SERVES THE HISPANIC COMMUNITY

By <Name>

Social Security <Title> in <Place>

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For nearly 90 years, Social Security’s programs and services have been a lifeline to people throughout the United States, including the Hispanic community. Our retirement, disability, and survivors benefits are just as important for Hispanics. Our Spanish-language website, Seguro Social at [www.ssa.gov/espanol](http://www.ssa.gov/espanol), provides information for those whose primary language is Spanish. People can learn – in their preferred language – how to get a new or replacement Social Security card, plan for retirement, apply for benefits, manage their benefits, and much more.

We also provide many publications in Spanish at [www.ssa.gov/espanol/publicaciones](https://www.ssa.gov/espanol/publicaciones). Popular topics include:

* Retirement, Disability, and Survivors benefits.
* Medicare.
* Supplemental Security Income (SSI).
* Social Security cards.
* Fraud and scams.
* Appeals.
* Benefits for children.
* Payments outside the U.S.

Customers who prefer to conduct business in Spanish can reach a Spanish-speaking representative by calling our toll-free number at 1-800-772-1213. For more information on how we support the Hispanic community, visit our Social Security and Hispanics webpage at [www.ssa.gov/people/hispanics](https://www.ssa.gov/people/hispanics/). Please share these resources with friends and family who may need them.

# # #

**Social Security Column**

# COMBATING ELDER ABUSE

By <Name>

Social Security <Title> in <Place>



Elder abuse is the intentional mistreatment or harming of an adult over age 60. This abuse can take many forms – physical, emotional, sexual, and financial exploitation, as well as neglect. In the United States, an estimated 1 in 10 adults over the age of 60 experience some form of abuse each year. That number is likely much higher because elder abuse is often underreported – especially in underserved communities.

Abuse victims typically show emotional and behavioral red flags, such as depression, unusual fear or anxiety, or intentional isolation. Many victims are abused by someone they know or trust. It’s important to look for unusual changes in behavior around:

* Family members.
* Staff at inpatient facilities.
* Hired or volunteer caregivers.
* People in positions of trust like doctors or financial advisors.

You can help make a difference by checking in with older loved ones. The first step to preventing abuse is to look for signs of mistreatment or physical harm, including bruises, burns, and other unexplained injuries.

There may also be signs of neglect such as:

* Hunger and poor nutrition.
* Poor appearance or hygiene.
* Lack of necessary medical aids like glasses or medications that a caretaker should be providing.

There may also be indications of financial abuse, including:

* Unpaid rent or other bills.
* Sudden changes to a will.
* Unusual changes in money management or habits.
* Large, unexplained financial transactions.
* Allowing someone new to access bank accounts.

If you suspect that a person is a victim of elder abuse, please report it. If you or someone you care about is in a life-threatening situation, call 911. If you suspect possible abuse – but see no immediate danger – contact:

* Your local Adult Protective Services at [www.napsa-now.org/help-in-your-area](https://www.napsa-now.org/help-in-your-area/).
* The National Center on Elder Abuse at 1-855-500-3537 (ELDR).

You can also find additional local resources by searching the Eldercare Locator for your community at [eldercare.acl.gov/Public/index.aspx](https://eldercare.acl.gov/Public/index.aspx).

Take some time to call or visit an older adult. Ask if they are OK and listen to what they tell you. Pay attention to signs of abuse or unusual behavior. Most of all, don’t be afraid to report suspected abuse. For more information about elder abuse visit [www.ssa.gov/payee/elder\_abuse.htm](http://www.ssa.gov/payee/elder_abuse.htm).

Please share this information with your loved ones.

# # #

**Social Security Column**

# HOW WE PROTECT YOU FROM MISLEADING ADVERTISING AND COMMUNICATIONS

By <Name>

Social Security <Title> in <Place>



Social Security works with our Office of the Inspector General (OIG) to protect you from scams that use Social Security as bait. *Section 1140 of the Social Security Act* allows OIG to impose severe penalties against anyone who engages in misleading Social Security-related advertising or imposter communications.

OIG may impose a penalty against anyone who:

* Mails misleading solicitations that appear to be from or authorized by Social Security.
* Operates an imposter website or social media account designed to look like it belongs to or is authorized by Social Security.
* Sends emails or text messages or makes telephone calls claiming to be from Social Security.
* Sells Social Security’s free forms, applications, and publications without our written approval.
* Charges a fee for a service that Social Security provides free of charge without providing a clearly visible notice that Social Security provides the service for free.

If you receive a misleading or suspicious Social Security-related advertisement, phone call or email, you should let us know right away. Try to capture as many details as you can.

Here’s what you can do:

* For suspicious websites or social media accounts, please take a screenshot of the page. Note the website address or social media link – and how you came across it.
* For emails and text messages, capture the entire message and any links or attachments.
* For mail, retain the complete communication, including the outside envelope and all inserts.
* For telephone solicitations, note the caller identification phone number and any company name or call back number provided by the caller or recorded message.

You can help us stop misleading advertising and communications. We encourage you to report possible scams to the OIG at [oig.ssa.gov/report](https://oig.ssa.gov/report/). You can also call our fraud hotline at 1-800-269-0271 or send an email to [OIG.1140@ssa.gov](mailto:OIG.1140@ssa.gov).

To learn more, check out our publication, *What You Need to Know About Misleading Advertising*, at [www.ssa.gov/pubs/EN-05-10005.pdf](https://www.ssa.gov/pubs/EN-05-10005.pdf). You can also review Section 1140 at [www.ssa.gov/OP\_Home/ssact/title11/1140.htm](https://www.ssa.gov/OP_Home/ssact/title11/1140.htm).

Please share this information with friends and family and help us spread the word on social media.

# # #

Social Security Column

# SOCIAL SECURITY SUPPORTS TEACHERS

By <Name>

Social Security <Title> in <Place>

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A well-informed instructor can have a powerful influence on their students. That’s why we created the Educator Toolkit. This toolkit is easy to use and provides shareable online resources that teachers can use to engage students and educate them about Social Security.

The Educator Toolkit includes:

* Lesson plans with objectives.
* Infographics and handouts for each lesson plan.
* Links to Social Security web pages.
* Talking points.
* Quiz questions and answers.

We value the efforts all teachers make to educate America’s young people. As Social Security approaches its 90th anniversary in 2025, we want to help spark important discussions with students about Social Security. You can download the Educator Toolkit at [www.ssa.gov/thirdparty/educators.html](https://www.ssa.gov/thirdparty/educators.html?utm_source=mip0520&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=social-security-supports-teachers-001). Please share this information with your favorite educators.

# # #

Social Security Column

# SOCIAL SECURITY IN PLAIN LANGUAGE

By <Name>

Social Security <Title> in <Place>

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The terms and acronyms people use when they talk about Social Security can be a little confusing. Knowing where to find easy-to-understand definitions can be very helpful. We’re here to provide resources to help you understand much of what you need to know about Social Security and our terminology.

If there’s a technical term or acronym that you don’t know or understand, you can easily find the meaning in our online glossary at [www.ssa.gov/agency/glossary](https://www.ssa.gov/agency/glossary/?utm_source=mip0820&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=social-security-in-plain-language-001). We strive to explain our programs and benefits using plain language. In fact, the Plain Writing Act of 2010 requires federal agencies like the Social Security Administration to communicate in a way the public can understand. This can be challenging when talking about complicated programs like Social Security, Supplemental Security Income (SSI), and Medicare. That’s why the glossary is helpful.

If you’re nearing retirement, you may want to know the meaning of PIA (primary insurance amount), FRA (full retirement age), and DRCs (delayed retirement credits). These terms all relate to your benefit amount — based on when you decide to take your Social Security. If you start receiving your retirement benefit at FRA, you’ll receive the full PIA (amount payable for a retired worker who starts benefits at full retirement age). So, FRA is an age and PIA is an amount.

What about DRCs? Delayed retirement credits are the incremental increases added to your PIA if you delay taking retirement benefits beyond your FRA. If you wait to begin benefits beyond FRA — say, at age 68 — your benefit increases for each month you delay up until you reach age 70.

Once you receive benefits, you typically get an annual COLA (Cost-of-Living Adjustment) that increases your monthly benefit most years.

Learning our terminology can deepen your understanding of how Social Security works for you and your family. Please share this information with your loved ones.

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