

# SENIOR ADVOCATE

Prime News for Those in Their Prime

## On Social Security

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Question: My six year old grandson who lives with me is going to live with his aunt. I currently receive a Social Security Survivor's check for him as a Representative Payee. I want his check to go to his aunt. How do I change this check?

Answer: Call Social Security. Tell the representative that your grandson who now lives with you is moving to live with his aunt. Have her name, address and phone number plus the Social Security claim number by the phone when you call. Tell his aunt to call 1-800-772-1213 Social Security and file to be the Representative Payee for him. The representative will tell her how to set up the bank account for direct deposit of her check. The aunt will need her Social Security claim number when she calls.

Question: I have read that the Social Security Administration is sending a letter to beneficiaries who have their checks mailed to them explaining a debit card program. Is everyone going to receive this letter?

Answer: No. The program to issue a debit card to Social Security and SSI recipients who do not use direct deposit for their checks will start in Texas, Oklahoma, Louisiana, and Arkansas. A letter is being mailed to people in these states telling them about the new debit card payment of their benefits. Debit cards will be issued in these states. Eventually, all the states will be included in the debit card payment program.

Question: I retired last year and have income taxes deducted from my retirement check. I now receive a Social Security Retirement check and would like to have income tax withheld from that check. Will the Social Security Administration do that?

Answer: Yes. You will need to complete IRS- Form W-4V and select the percentage amount you want withheld from your Social Security check. Social Security withholds either 7% - 10%- 15% or 25% from your monthly check. You will need to select the percent to be withheld. Sign and return the form 10-4V to the Social Security office by mail or in person. The Austin Social Security office is located at 1029 Concino La Costa, Austin, TX 78752. Office hours 9-4 Monday through Friday. You may obtain the IRS form W-4V from the IRS website at [www.IRS.gov/pub/irs](http://www.IRS.gov/pub/irs) or by calling the IRS toll free number at 1-800-829-3676. The Social Security Administration is not authorized to withhold State taxes if any from your benefit payment.

Question: My doctor has told me I need surgery; a hip replacement. I have Medicare Part A and B, and a supplemental policy. Will these policies pay my hospital and doctor bills for this surgery?

Answer: I suggest you check with the company with whom you have your supplemental policy. When you are admitted tot the hospital Medicare Part A helps with your hospital bill. You pay \$1,024 in 2008 and no coinsurance for days 1-60 each benefit period. Usually a supplemental policy pays the deductible of \$1,024. Your Medicare Apart B helps with your doctor bills after you pay the annual deductible of \$135.00 in 2008. Also, check to see what coverage you have to help pay your Doctor bills. Medicare Part B pays 80% of the allowed medically necessary charges. Usually a supplemental policy helps with these expenses. You should check your supplemental policy before you have your surgery, so you know what that policy says. You can also call Medicare at 1-800-633-4227 to verify what Part A and B pay. Your Medicare and your 2008 handbook lists covered services. Part A. pages 13 and 113. Part B covered services pages 19 through 26 and 114.

Question: When I reach age 62 can I file for Social Security Retirement benefits on my divorced husbands record? I was married for 23 years and have never remarried. He has remarried.

Answer: Yes. In order to receive Social Security Retirement benefits on your divorced husband's record you must have been married at least 10 years, you must be 62 or older and unmarried, and your ex-spouse must be 62 or older. You must have been divorced at least 2 years. Your ex-spouse does not have to be retired. The amount of the benefit you receive has no effect on the amount of the benefits he and his current spouse can get. Check with Social Security about receiving benefits. When you file you will need a certified copy of your birth certificate, your social security number, his social security number, a certified copy of your marriage certificate to him and your divorce decal, and information (your checking account) for direct deposit. It's recommended your file 2 months before you reach retirement age.