

January 6, 2015

RE: On line resources for Social Security Applicants

Dear Mayor:

As the people of New Jersey continue to age – quite gracefully, I might add – accessing accurate information about their retirement benefits becomes increasingly important. The following information, then, can be useful to you, your employees and many of your constituents.

Social Security offers an online retirement application that can be complete in as little as 15 minutes, from the comfort of home. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

In most cases, once an application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process the application and contact the applicant if any further information is needed.

The Social Security Administration uses the most secure technology on the Internet to keep all information private.

- [Discover your retirement options](#),
- Get information about [how members of your family may qualify for benefits](#),
- Find instructions on [how to apply for benefits](#) and what [supporting documents you may need](#) to furnish, and
- [Apply for retirement benefits](#).

Questions concerning the applicant's individual situation are asked, and links to more information are provided. Also, there are examples to help you. You can print or save a copy of the information you enter.

Please remember:

- You must be at least 61 years and 9 months old to apply for retirement benefits.
- You should apply for benefits no more than four months before the date you want your benefits to start.
- If you are already age 62, you may be able to start your benefits in the month you apply.
- If you are not getting Social Security **and** you are not ready to retire, you should still [sign up for Medicare](#) four months before your 65th birthday.
- Close to age 65, you can find out how to [apply for just Medicare](#). You may need to sign up for Medicare close to your 65th birthday, even if you are still working.
- Some health insurance plans change automatically at age 65.
- If you are getting Social Security benefits when you turn 65, your Medicare Hospital Benefits will start automatically.

Read "[Retire Online It's So Easy!](#)" to find out what happens after you apply.

The online forms are available to you seven days a week during the following hours (Eastern time):

Monday-Friday: 5 a.m. until 1 a.m.

Saturday: 5 a.m. until 11 p.m.

Sunday: 8 a.m. until 10 p.m.

Holidays: 5 a.m. until 11 p.m.

For more information and to find copies of publications, visit the website at www.socialsecurity.gov or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). SSA treats all calls confidentially. They will answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. And they can provide information by automated phone service 24 hours a day.

We thank Mr. David Vinokurov, District Manager – Trenton, NJ, Social Security Administration for keeping us informed of the latest resources available for the people of New Jersey.

Very truly yours,

William G. Dressel, Jr.
Executive Director