

SOCIAL SECURITY



Inside:

New Social Security benefits

LC

RECORD

The convenient way to learn more about Medicare.

Visit with a licensed insurance sales agent to get the information you may need about Medicare Advantage plans.

- No appointment is needed
- Speak one-to-one with an insurance sales agent
- Get answers to your Medicare questions
- Find a plan that may be a good fit for you

What to bring:

- Your Medicare ID card
- Your questions about Medicare
- A list of your doctors and prescriptions may be helpful



New start dates for Medicare Part B coverage coming in 2023

Changes are coming next year for when Medicare Part B coverage starts.

What is not changing:

If you are eligible at age 65, your Initial Enrollment Period (IEP):

- Begins three months before your 65th birthday.
- Includes the month of your 65th birthday.
- Ends three months after your 65th birthday.

If you are automatically enrolled in Medicare Part B or if you sign up during the first three months of your IEP, your coverage will start the month you're first eligible. If you sign up the month you turn 65, your coverage will start the first day of the following month. This won't change with the new rule.

What is changing:

Starting January 1, 2023, your

Medicare Part B coverage starts **the first day** of the month after you sign up if you sign up during the last three months of your IEP.

Before this change, if you signed up during the last three months of your IEP, your Medicare Part B coverage started two to three months after you enrolled.

If you don't sign up for Medicare Part B during your IEP, you have another chance each year during the General Enrollment Period (GEP). The GEP lasts from January 1 through March 31. Starting January 1, 2023, your coverage starts the first day of the month after you sign up.

You can learn more about these updates on our Medicare webpage at www.ssa.gov/medicare and our Medicare publication at www.ssa.gov/pubs/EN-05-10043.pdf.

Please pass this information along to someone who may need it.



Stop by a retail location today.

Walmart Retail Location

1800 S. Jefferson
Lebanon, MO 65536

Open until December 7

Mon, Tue & Thur: 9:00am - 1:00pm
Fri: 9:00am - 3:00pm

Gary Brown

Licensed Insurance Sales Agent
417-594-0511

Meredith Brown

Licensed Insurance Sales Agent
816-304-6100



We strive to deliver superior service to help make your healthcare experience a little easier.

Visit us to experience the difference.



The licensed Agents represented in this advertisement are independent contractors that are not employed by or agents of Walmart, Inc. or its affiliates.

Apply for Social Security benefits online

Did you know, you can do much of your business online with Social Security? This means no need to call or visit a local Social Security office. You can take your time completing our online applications and even save your progress to return to later.

You can apply online for:

- **Retirement or Spouse's Benefits** – You can apply up to four months before you want your retirement benefits to start. You must be at least age 62 for the entire month to be eligible to receive benefits. If you were born on the first or second day of the month, you meet this requirement in the month of your 62nd birthday. If you were born on any other day of the month, you do not meet this requirement until the following month. When you're ready, apply at www.ssa.gov/retireonline.

Disability Benefits – You can use our online application, available at www.ssa.gov/disabilityonline, to apply for disability benefits if you:

- Are age 18 or older;
- Are not currently receiving benefits on your own Social Security record;
- Are unable to work because of a medical condition expected to last at least 12 months or result in death; and
- Have not been denied disability benefits in the last 60 days. If your application was recently denied, our online appeal application is a starting point to request a review of the determination we made. Please visit www.ssa.gov/benefits/disability/appeal.html.

Supplemental Security Income (SSI) – SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI also makes payments to people who are age 65 and older without disabilities who meet the financial qualifications. If you plan to apply for SSI, you can tell us you want to apply and we will make an appointment to help you complete the application. Or you can complete a large part of your application online at www.ssa.gov/benefits/ssi.

- **Medicare** – Medicare is a federal health insurance program for people age 65 or older, some people younger than 65 who have disabilities, and people with end-stage renal disease. If you are not already



receiving Social Security benefits, and are not working, you should apply for Medicare three months before turning age 65 at www.ssa.gov/medicare.

- **Extra Help with Medicare Prescription Drug Costs** – Some people with limited resources and income may be able to get *Extra Help* paying their monthly premiums, annual deductibles, and prescription co-payments related to a Medicare prescription drug plan. People who need assistance with the cost of medications can apply for *Extra Help* at www.ssa.gov/i1020.

Please share these helpful resources with your friends and family.

Missouri	
*Total Social Security Beneficiaries:	1,329,084
Total monthly benefits paid:	\$1,990,464
Average monthly benefit:	\$1,498

**Includes retired workers, disabled workers, widows & parents, spouses and children.*

For reference, we obtained the data from https://www.ssa.gov/policy/docs/factsheets/cong_stats/2021/mo.html

Your family's comfort has been our family's business for over 60 years!

Since 1958
HENDERSON
HEATING & COOLING

417-532-2779 • 609 W. Elm, Lebanon
www.hendersonhtgandclg.com



Protecting our loved ones from elder abuse

Are you concerned about protecting your older relatives and friends from elder abuse? The pandemic highlighted the disproportionate impact of tragedy on underserved communities, including older adults, who face high rates of elder abuse, fraud, and nursing homes deaths.

It's important to remember that elder abuse can happen to anyone, regardless of race, ethnicity, gender, or financial status. We are committed to helping and preventing further victimization – especially in underserved communities.

Fraud

A recent Federal Bureau of Investigation report showed that elder fraud has increased. Older adults in the United States reported over \$1.6 billion in losses in 2021. This includes victims of COVID-related scams. Older adults in the U.S. also lose nearly 25 times

more money to scammers than other groups – an estimated \$113.7 billion a year!

Reporting fraud can be difficult and older adults tend to underreport – especially when money is lost. Many older Americans are unsure about the reporting process or feel too embarrassed to report. Understaffed Adult Protective Services offices can also cause long processing times and underreporting.

We work hard to protect beneficiaries from Social Security and government imposter scams. You can learn more about protecting your loved ones at blog.ssa.gov/slam-the-scam-how-to-spot-government-imposters and our *Protect Yourself from Social Security Scams* webpage at www.ssa.gov/scam.

Please share these important resources with your family and friends.

Protect What Matters Most



Ask me how life insurance can be a valuable resource for their future!

Ralph Pitts

112 E. Commercial St.
Lebanon, MO 65536

BUS. (417) 532-6106

email: rpitts@Agent.shelterinsurance.com



We're your Shield. We're your Shelter.
Shelter Life Insurance Company • Columbia, Missouri

You have reached your

Golden Years
so have we!

Celebrate with a subscription to your award-winning hometown newspaper!

ONLY \$44.95

ONE YEAR SENIOR SUBSCRIPTION

LC RECORD

417-532-9131
100 E. Commercial, Lebanon, MO
www.laclederecord.com



Social Security services for the hispanic community

Social Security strives to deliver great customer service and helpful information to everyone, including people who are more comfortable reading and speaking Spanish.

Our Spanish-language website, www.segurosocial.gov, provides information about our programs and services. You can learn how to get a Social Security card, plan for retirement, apply for and manage benefits, and much more.

You can also learn more about why Social Security is important to the Hispanic community at www.ssa.gov/espanol/personas/hispanos. And, you can follow us on our Spanish-language Facebook and Twitter at www.facebook.com/segurosocial and twitter.com/segurosocial.

We also provide many publications in Spanish at www.ssa.gov/espanol/publicaciones on popular topics such as:

- Retirement, Disability, and Survivors benefits.
- Medicare.
- Supplemental Security Income.

Spanish-speaking customers who need to speak with a representative can call us at 1-800-772-1213 and press 7. Please share these resources with friends and family who may need them.



Experienced Caregivers

Providing compassionate in-home health care and dignified end-of-life comfort care for families in Laclede and surrounding counties.

Our caregivers assist our clients with daily living activities so they can choose to stay in the comfort of their own home.

We care for your family like our own

Now accepting new clients & exceptional caregivers.

Competitive Pay
Full & Part Time



Reba's Family Care

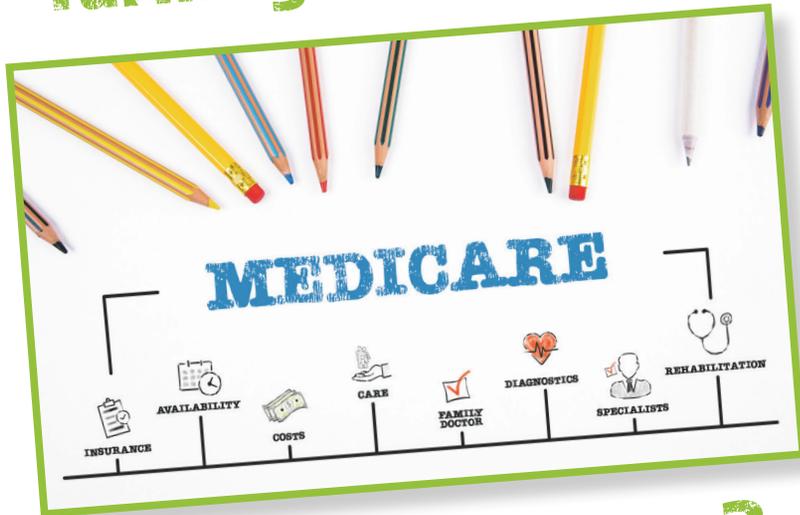
10+ years experience

CALL NOW 

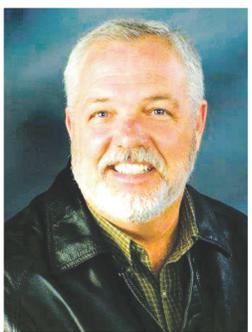


417-664-0760 Reba Green
573-434-3764 David Green

Looking to Supplement your Medicare Coverage? Turning 65 this year?



New to Medicare? Retiring?



Kent Ford

I CAN HELP!

Apply now - your
acceptance is 100%
guaranteed!

- Medicare Supplements • Advantage Plans
- Part D • Long-Term Care • Life Insurance
- Health Insurance Marketplace

Please call or stop by today & let me help you.

**FORD
INSURANCE**

417-588-3383
417-664-2987

(Inside the Bailey's Shopping Center)

Three Social Security Online musts

It's never been easier to do business with us online. Often there is no need to call or visit an office. Here are three webpages that can make your life easier:

- **Create Your Personal *my Social Security* Account.** Did you know you already have access to much of your Social Security information? All you need to do is create or sign in to your personal *my Social Security* account. You can verify your earnings, get future benefit estimates, instantly get a benefit verification letter, and more, with your own personal *my Social Security* account, at www.ssa.gov/myaccount.
- **File for Your Retirement Online.** Planning for retirement? Or looking to retire now? You can complete and submit your online application for retirement benefits in as little as 15 minutes at www.ssa.gov/retirement.
- **Stay Informed!** Our blog is the place to be for Social Security news. We feature messages and information direct from our Acting Commissioner and other experts. When you subscribe, you'll get an email each time we post a new blog so you can stay informed. Visit blog.ssa.gov.

Our online resources don't end there. If you didn't see what you need in the list above, visit us at www.ssa.gov/onlineservices. Please share these pages with your friends and family.



Disagree with your disability decision? We will take another look

Social Security is here to help millions of people secure their today and tomorrow by providing benefits and financial protection. We continue to protect the integrity of our disability programs by ensuring we make the correct decision on each claim. However, if you disagree with the decision on your claim, you can ask for your case to be reviewed by filing an appeal.

How can I appeal Social Security's decision on my claim?

Generally, there are four appeal levels. If you are not satisfied with the decision at one level, you may appeal to the next.

The appeal levels are:

- 1. Reconsideration:** A reconsideration is a complete review of your claim by someone who did not take part in the first decision. We look at all the evidence submitted in the original determination, and any new evidence.
- 2. Hearing:** If you disagree with the decision at the reconsideration level, you may ask for a hearing. An administrative law judge, who had no part in the original decision or the reconsideration of your case, conducts the hearing.
- 3. Appeals Council Review:** If you disagree with the hearing decision, you can request a review by Social Security's Appeals Council. The Appeals Council looks at all requests for review. They will decide whether or not there is a reason to return your case to the judge for further review.
- 4. Federal Court Review:** If you disagree with the Appeals Council's



decision, you can file a lawsuit in a federal district court as the last level in the appeals process.

Please visit our Appeal A Decision webpage for more information at www.ssa.gov/benefits/disability/appeal.html.

When should I file my appeal?

If we denied your claim, you have 60 days from the date of the notice to file an appeal. The easiest and quickest way is to file your appeal request online at www.ssa.gov/benefits/disability/appeal.html. This is where you can submit associated documents

electronically. You can also call your local Social Security office or 1-800-772-1213 to obtain the forms. You can find your local office at www.ssa.gov/locator.

Do I need a representative to file an appeal?

A representative or attorney is not required to file an appeal. Whether you choose to appoint an attorney or authorized representative is completely up to you. You may choose to have someone help you with your appeal or represent you. Your representative may be a lawyer or other qualified person familiar with you and the Social Security program. We will work with your representative just as we would work with you. They can act for you in most Social Security matters, and they will receive a copy of any decisions we make about your claim.

If you need us to review your case, please go online at www.ssa.gov/benefits/disability/appeal.html or call 1-800-772-1213. Please share this information with your family and friends.



The Terraces

Services Provided:

- Laundry
- 3 Meals Daily
- Housekeeping
- Satellite TV
- Medication Distribution
- Nurse on Call 24/7



Lebanon South Nursing & Rehabilitation
514 W. Fremont Road, Lebanon
417-532-5351
lebaonsouthnursingrehab.com

Bringing Comfort Home

Lift Chairs
to help you get up & get going.



Helton's Est. 1983
HOME FURNISHINGS

We offer free delivery within 60 miles

(417) 532-7888 • 445 N. Jefferson Ave • heltonshomefurnishings.com

Financing Available with Approved Credit

A new—and faster—way to request a Social Security card

Do you need an original or replacement Social Security Number card? We now have a new – and faster – way for you to start online.

When you go to our Social Security Number and Card webpage at www.ssa.gov/ssnumber, we now ask you a series of questions to determine whether you can:

- Complete the application process online.
- Start the application process online, then bring any required documents to your local office to complete the application, typically in less time.

Once you complete your application (online or in-person), we will mail the

card after we process the application. Please understand that we don't issue cards at our offices.

Finish your application in the office

If you need to visit an office, please follow these steps to complete the application:

1. Learn what types of documents you need to bring to your local office.
2. Print and save the online control number shown once you complete the online application.
3. Bring the online control number – along with the documents – to your local office within **45 days** to finish your application. Find your local office using our Office

Locator at: www.ssa.gov/locator

4. Check in at the kiosk when you arrive.
5. Meet with one of our employees to verify the information that you completed online and review documentation.

That's it! You'll receive the card in the mail, usually within 7 – 10 business days.

We're continuously expanding our services to put you in control and help you secure today and tomorrow for you and your family. Please share this information with your friends and family – and post it on social media.



**VOLUNTEERS
OF ALL AGES
NEEDED!**

Hughes Senior Center

Open Mon.-Fri. 8 a.m. - 4 p.m. • The *fun* spot for Seniors 60+

- Meal 11:00 am-12:30 pm (suggested contribution of \$5)
- Meals on Wheels available for those 60 plus & qualified • Library • Pool Tables
- Gift Shop, Flea Market (Tues - Fri: 10am - 1pm) • Event Room to Rent
- Friday Music Jams • Saturday Night Dance • Lots of on going Fun Activities!

417-532-3040 • 460 W. 5th Street (Gasconade Park) • Lebanon

Why it's important to report life changes to us when you receive Supplemental Security Income (SSI)

Did you know that certain life changes can affect your Supplemental Security Income (SSI) payments? Sometimes your circumstances may change after you apply for or begin to receive SSI. When that happens, it's important for you to tell us about these changes. This will ensure that you receive the benefits to which you're eligible.

Here are some common changes you must report if you have applied for or receive SSI:

- Changes in income, wages, or self-employment income;
- Starting, stopping, or changing jobs;
- Changing your address or persons moving in or out of the household;
- Changes in marital status (including any same-sex relationships);
- Having more than \$2,000 if you are single or \$3,000 if you are married in resources that you can cash in, sell, or use to pay for food and shelter; and
- Changes in resources, including money in financial accounts and buying or selling extra vehicles, stocks, investments, or property.

For a complete list of reporting responsibilities for all our programs, please read our publication, *What You Need to Know When You Get Supplemental Security Income* at www.ssa.gov/pubs/EN-05-11011.pdf.

How to Report Changes in Wages

You can conveniently report your wages using our:

- Free SSA Mobile Wage Reporting app for smartphones.
- Online Wage Reporting Tool using your personal **my Social Security** account. If you don't have an account, create one today at www.ssa.gov/myaccount.

Be sure to sign up for monthly SSI wage reporting emails or text reminders, so you never forget.

Other options include speaking with a representative by calling toll free at 1-800-772-1213 (TTY 1-800-325-0778) or visiting or writing your local Social Security Office.

Report Changes in a Timely Manner

Let Me Help You
SIMPLIFY
Your Medicare
Choices and
MAXIMIZE
Social Security
Income Benefits

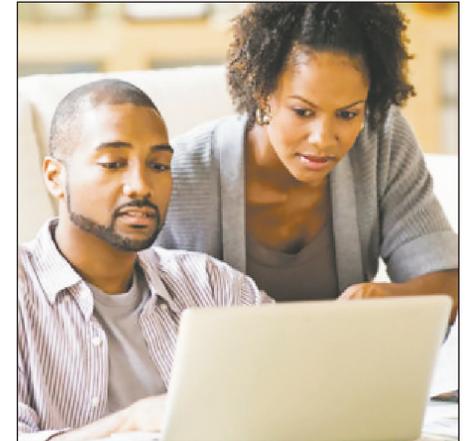
CALL TODAY!

B BEEDE
insurance services
JERRY BEEDE
(417) 991-2424



You must report a change within 10 days after the month it happens. You should report a change even if you're late. Failure to report timely may cause you to:

- Receive less than you should and take longer to receive the correct amount;
- Receive more than you should and have to pay it back;
- Have a penalty deducted from your SSI payment; or
- Lose SSI for not reporting information that we use to determine whether you are still eligible for SSI.



Securing your today and tomorrow starts with being informed. Please share this information with your friends and family—and post it on social media.

PHOENIX
HOME CARE & HOSPICE

With Phoenix you are family.

Our team is dedicated to providing exceptional care for each and every patient, just like we would our loved ones.

Offering a Full Continuum of Care:
Hospice • Home Health • Private Duty Care
Department of Mental Health • In-Home Medicaid
Comprehensive Disease Management • Private Duty Nursing

Now Hiring: Caregivers and Clinicians to provide one-on-one care to our clients!

Call Us Today: 417-344-8001

872 S Jefferson Ave, Lebanon, MO 65536



Understanding the need for a Representative Payee

You may know someone who gets a monthly Social Security benefit or Supplemental Security Income payment and who also needs help managing their money. If someone you know needs help, we can appoint a person or an organization to act as a “representative payee” responsible for receiving and managing a person’s benefits.

When we assign a representative payee, we select someone who knows the beneficiary’s needs and can make decisions about how to best use their benefits for their care and wellbeing. Representative payees are responsible for completing an annual form to account for the benefit payments they receive and manage. They

must complete this form and return it to Social Security by mail or, if they have a personal **my Social Security** account, they can file it online using the Representative Payee portal. Account holders can get a benefit verification letter and manage direct deposit and wage reporting for their beneficiaries. Learn more about the portal at www.ssa.gov/myaccount/rep-payee.html.

You also have the option to identify, in advance, up to three individuals you trust to serve as your future representative payee and help manage your benefits, if the need arises. We call this Advance Designation. We offer Advance Designation to capable

adults and emancipated minors who are applying for or already receiving Social Security benefits, Supplemental Security Income, or Special Veterans Benefits. With Advance Designation, you and your family can enjoy peace of mind knowing someone you trust may be appointed to manage your benefits. Find more information about:

- Advance Designation at www.ssa.gov/payee/advance_designation.htm.
- Representative Payees at www.ssa.gov/payee.
- Training videos on the duties of a representative payee at www.ssa.gov/payee/rp_training2.html.
- Publications about representative

payees at www.ssa.gov/payee/newpubs.htm.

If you know someone who needs help managing their monthly benefits, please consider becoming a representative payee. You can also help by sharing this information with friends and family.



Share your personal wishes

A complete book of your wishes to fill out for your family.

Completely free, no obligation, no questions.



Shadel's
COLONIAL
CHAPEL

Veterans and Active-Duty Military Members: Social Security has your back!

Veterans Day is on Friday, November 11, 2022. Every year on this day, we honor all veterans who served our country and risked their lives to protect us.

Our Wounded Warriors webpage is an important resource for military members who return home with injuries. If you know a wounded veteran, please let them know about our Wounded Warriors webpage at www.ssa.gov/woundedwarriors.

The page shares information about our Social Security Disability Insurance (SSDI) benefits for veterans, including:

- How SSDI benefits are different from benefits available through the Department of Veterans Affairs and require a separate application.
- How we expedite the processing of Social Security disability claims for service members. If they develop a disability while on active military service on or after October 1, 2001, they can file a disability claim regardless of where the disability occurs.
- Answers to questions asked about Social Security.

If active-duty military service members are unable to work due to a disabling condition and continue to receive pay while in a hospital or on medical leave, they should consider applying for SSDI. Active-duty status and receipt of military pay doesn't necessarily prevent payment of SSDI benefits.

Our webpages are easy to share on social media and by email with your friends and family. Please consider passing this information along to someone who may need it.



Questions about YOUR Medicare?

**MEDICARE
OPEN ENROLLMENT
October 15th-
December 7th**

\$0
**PREMIUM PLANS
STILL AVAILABLE**

**Come See Us To
Compare a Variety
of Affordable
Medicare Plans in
Your Area!**



Contact: Bob Garner, Jeremy Garner or Sarah Smith for all the newest plans available!

417-532-9491
1431 N. Jefferson,
Lebanon, MO

POS

MAPD

PDP

HMO

Medicare

Med. Supp.

PPO

PFFS

Helping Find The Right Insurance Solution For You!

We know Medicare can be confusing...

We can help answer all your questions!

**Medicare Advantage VS
Medicare Supplement**

Our consultation is FREE and comes with no obligation!

Free Annual Review



CHOICES
health & life
insurance

417-532-3360

www.choicesinhealth.com
238 S. Jefferson Avenue
Suite A, Lebanon

**Open Enrollment
Oct. 15 - Dec. 7**

Call now to schedule your appointment.