

SOCIAL SECURITY GOES PAPERLESS -- MARCH 2013 UPDATE

As you have probably heard, Social Security is in the process of moving away from paper checks. Social Security and SSI beneficiaries still getting paper checks are being directed to switch to an electronic payment method by March 1, 2013. Here is what you need to know about the transition to electronic benefits and what will happen on March 1.

What if I'm still getting a paper check on March 1, 2013?

There is no need to panic. People who are still getting a paper check as of March 1 will not have their benefits suspended, nor will they have their payment method automatically switched. They will get notices asking them to switch, but nothing will happen automatically on March 1 without their permission.

What if I can't use electronic payment, or don't feel comfortable with it?

*Some beneficiaries will be allowed to keep getting a paper check. Beneficiaries 90 years of age or older are exempt from the requirement. Individuals unable to use electronic payment methods because of **geographic hardship** or **mental impairments** can ask for a waiver from the electronic benefit requirement. People who don't feel comfortable using electronic payment for a good reason can also ask for a waiver.*

How can I ask for a waiver from the electronic benefit requirement?

*Beneficiaries must call the Treasury hotline: **1-855-290-1547** and ask for a special waiver form. They will be sent a form to complete and return to Treasury. Spanish-speaking beneficiaries can call **1-877-597-3057**. ***NOTE:** *As of January 2013, individuals requesting a waiver no longer need to get the waiver form notarized.**

What are the electronic payment options?

*** Direct Deposit.** Beneficiaries with bank accounts can choose to have their Social Security or SSI benefits directly deposited into their account. They can sign up for direct deposit at their local Social Security office or by calling SSA toll-free at **1-800-773-1213**.

*** Direct Express.** Recipients without a bank account, or who so prefer, have the option to receive their benefits on a Direct Express card. It bears the MasterCard logo and operates like any other prepaid debit card. They can sign up by calling **1-800-333-1795**, by going to their local Social Security office, or online at usdirectexpress.com. The Direct Express card offers real advantages over private label cards. For example, it can be used without incurring fees, costs nothing upfront, and has no overdraft risk. Beneficiaries should choose Direct Express over costly alternatives like those marketed by Netspend, Rush Card Debit, Metabank, and others.