



FROM COUNSEL

A Preventive Law Service of The Office of The Judge Advocate General
Keeping You Informed On Personal Legal Affairs

Personal Earnings & Benefit Estimate Statement

The Social Security Administration (SSA) began mailing a 6-page Personal Earning & Benefit Estimate Statement (PEBES) to work force members explaining their Social Security benefits in 1998. Your statement provides a year-by-year display of earnings that have been reported to Social Security. It also gives you estimates of the benefits you and your family may be eligible for now and in the future. The PEBES has six sections:

- Introduction/transmittal from Commissioner of SSA.
- Social Security Earnings listing.
- Estimated Social Security Benefits discussion.
- Recipient's Earnings Record.
- Recipient's Social Security Taxes.
- Explanation of Social Security and Medicare Credits, Benefits, Retirement Benefits, Disability Benefits, Benefits for Recipient's Family.

Beginning in October 1999, the mailings will expand to include all workers age 25 and older, with updated statements issued each year thereafter.

You may visit the SSA's web site: <http://www.ssa.gov> to request your PEBES. You should receive it in the mail in 2 - 3 weeks after your request. The SSA web site includes a Frequently Asked Questions about PEBES that you will find helpful. For example, here are some of the FAQs:



The Official Web Site of the Social Security Administration

- Why did I get this statement?
- Where did you get the address you used on my statement? If it is wrong, how can I correct it?
- My name or date of birth on the automatic statement you sent me is wrong. How can I correct it?
- More than one Social Security number is shown on my statement, but I have only ever used one number. Where did the other number come from?
- How do I correct an error on my record of earnings?

FROM COUNSEL is one of a series of informative handouts containing general information on topics that legal assistance attorneys frequently advise on. Information provided is general in nature and does not constitute legal advice. Consult an attorney for specific legal advice for your particular situation. FROM COUNSEL is distributed to persons eligible for legal assistance under 10 USC 1044.

- I earned \$75,000 last year, which is shown correctly under Medicare earnings, yet only \$65,400 is shown under Social Security earnings. Why the difference?
- I have some questions about other information on my statement. Where do I go for answers?
- You made some assumptions about my future earnings when you estimated my benefits on the automatic statement. Can I get a statement using my own assumptions about what I expect to earn and when I plan to stop working?
- I am receiving Social Security benefits. I want to get a statement to make sure I was credited with my earnings for last year. Can I still request one?
- I heard that the benefit estimates for government workers and for people who work outside the United States might not be correct on these statements. Why is that?
- I have 10 blank years on my earnings record because I was working outside the United States. Can I get credit for that work?
- I haven't worked very much under Social Security. Will I still get an automatic statement?
- I am divorced, but I think I am eligible for benefits on my ex-husband's record. How can I find out how much I may get?
- I plan to stop working next year at age 55. How soon can I start getting my Social Security? If I don't work any more, will my benefits be affected?
- My statement doesn't show any earnings for 1982 through 1988. I was working for our local health department and for the State during those years. I know I filed my tax return and paid my taxes. Why aren't my earnings on record?
- I found several mistakes on my earnings record. Why can't you people keep my record straight?

If you discover that your PEBES is wrong contact SSA to correct the error(s).

Defense Finance and Accounting Service (DFAS) transmits data to the SSA via "tape." According to information on the DFAS web site, <http://www.dfas.mil/news>, the DFAS Cleveland, Ohio was recently notified that in 1994, one of the Social Security Administration (SSA) withholding tapes was not processed for active duty Navy members. Those members affected have social security numbers that fall within 001-36-6000 through 194-62-4343 or whose social security numbers have the last two digits ending in 00-43. The tape contained withholding and salary information. The tape was provided to the SSA at year's end in 1994 for inclusion in Navy members' records. Navy members whose social security numbers do not fall within this numeric series were not affected. As a result, the SSA is now correcting Navy member records that did not receive credit for the 1994 withholding period. When notified, the DFAS Cleveland Center reproduced the tape and provided it to the SSA on Feb. 17, 1999, so that the SSA could post the data. The SSA has determined it will take approximately one month to process the file and update the individual Navy members' accounts that were affected by this omission.

Service members should allow sufficient time for the SSA to process and properly credit all accounts missing the 1994 data. If you have questions about a specific account, please contact your local SSA office.

FROM COUNSEL is distributed by the U.S. Army Garrison -Miami, Legal Assistance Office, located at 8300 NW 33rd Street, Miami, Florida, Suite 110, Room 33. You may call us for an appointment at 305-437-1307. Check our Legal Services web site at www.jagcnet.army.mil/Vegal for other helpful information on similar personal legal affairs topics.