



Securing today
and tomorrow

What Every Woman Should Know

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What Social Security means to you

Social Security plays an especially important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. In the 21st century, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history.

Women face greater economic challenges in retirement. First, women tend to live longer than men. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84. Second, women often have lower lifetime earnings than men. And, third, women may reach retirement with smaller pensions and other assets than men.

Social Security provides an inflation-protected benefit that lasts as long as you live. Social Security benefits are based on how long you've worked, how much you've earned, and when you start taking benefits.

You can outlive your savings and investments, but you can never outlive your Social Security benefit. Social Security is the foundation for a secure retirement, but on average, only replaces about 40 percent of pre-retirement earnings. To have a comfortable retirement, you will also need other income like pensions, savings, and investments.

Today, women have challenging choices to make. Some may spend their entire adulthood in a career or job outside the home. Some may work for a few years, leave the labor force to raise children, and eventually return to work. Others may choose not to work outside the home. Whether they work, have worked, or have never worked, women must understand how Social Security can help them and their families.

Women tend to care for many people — spouses, children, and parents. And, although they've made significant strides, women are more likely to earn less during their lifetimes than men. They're less often covered by private retirement plans and more dependent on Social Security — and for a longer period of time since, on average, women live about five years longer than men.

Social Security offers a basic level of protection to all women covered by this program. When women work, they pay taxes into the Social Security system, providing for their own benefits. In addition, their spouses' earnings can give them Social Security coverage as well. Women who don't work are often covered through their spouses' work and can receive benefits when they retire, become disabled, or die.

Over the years, the level of Social Security protection for women has been strengthened. For example, the amount of benefits for a surviving spouse was raised, and benefits for disabled spouses also increased. Economic protection for divorced women improved with the removal of the requirement that the divorced wife be dependent on her spouse. Also, the number of years the couple must be married for the divorced spouse to qualify for benefits decreased.

In addition to understanding the benefits to which they may be entitled, women also need to be aware of other aspects of the Social Security program. They need to know about providing Social Security coverage for anyone they may hire as a household worker or childcare provider. And, they need to know some basics, such as what to do if they change their names.

Social Security is a vital program, especially for women, but it was never intended to cover all of their financial needs. To live comfortably, everyone needs to plan accordingly. Living within one's means and saving for the future are big parts of that plan.

Your Social Security record and number

If you are employed, your employer sends a copy of your Form W-2 (*Wage and Tax Statement*) to Social Security every year. We compare your name and Social Security number on the W-2 form with the information in our files. We add the earnings shown on the W-2 form to your Social Security record.

It is critical that your name and Social Security number on your Social Security card agree with your employer's payroll records and W-2 form so that we can credit your earnings to your record. It is up to you to make sure that both Social Security's records and your employer's records are correct. If your Social Security card is incorrect, contact any Social Security office to make changes. Check your W-2 form to make sure your employer's record is correct and, if it is not, give your employer the accurate information.

If you change your name

Whenever you change your name, be sure to report the change to Social Security. Otherwise, your earnings may not be recorded properly and you may not receive all the benefits you are due. Not changing your name with Social Security can also delay your income tax refund, if you are entitled to one.

To report a name change, fill out an *Application for a Social Security Card* (Form SS-5). You can get the form online by visiting **www.socialsecurity.gov**, at any Social Security office, or by calling Social Security's toll-free number, **1-800-772-1213**.

You must show us proof of your legal name change. Documents Social Security may accept to prove a legal name change include:

- Marriage document;

- Divorce decree;
- Certificate of Naturalization showing a new name; or
- Court order for a name change.

Note: *The document must be the original document, not a photocopy.*

If the document you provide as evidence of a legal name change doesn't give us enough information to identify you in our records, or if you changed your name more than two years ago (four years ago if you're younger than age 18), you must show us an identity document in your old name (as shown in our records). We'll accept an identity document in your old name that has expired.

If you don't have an identity document in your old name, we may accept an unexpired identity document in your new name, as long as we can properly establish your identity in our records.

If you're a U.S. citizen born outside the United States, and our records don't show you're a citizen, you'll need to provide proof of your U.S. citizenship. If you aren't a U.S. citizen, Social Security will ask to see your current immigration documents.

The new card will have the same number as your previous card, but will show your new name.

What your Social Security taxes pay for

When you work and pay Social Security taxes, you earn Social Security credits. Credits can count toward your retirement benefits and can qualify you and your family for disability and survivors insurance. In addition, when you pay Medicare taxes, you're earning Medicare protection that can be available to you when you reach age 65, or sooner if you become disabled.

Social Security's benefits can include:

- Retirement benefits paid each month to retired workers as early as age 62.
- Disability benefits paid each month to workers of all ages who have a severe disability. In some cases, a young worker may qualify for a disability benefit with as little as one and one-half years of work.
- Family benefits paid each month to the spouse and children of retired or disabled workers.
- Survivors benefits paid each month to the widow or widower and children of a deceased worker. In some cases, the family of a young deceased worker can receive these benefits even if the worker had as few as one and one-half years of work.
- Medicare, which helps with hospital bills and provides limited coverage for skilled nursing facility stays and hospice care. Medicare can also cover doctors' services and prescription drugs.

Before you retire

If you're a worker age 18 or older, you can get a *Social Security Statement* online. Your *Statement* is a valuable tool to help you plan a secure financial future, and we recommend that you look at it each year. Your *Statement* provides a record of your earnings. Further, it estimates:

- Your Social Security benefits at different retirement ages;
- Your disability benefits if you become severely disabled before retirement; and
- The survivors benefits your spouse and eligible family members may receive when you die.

To create an account online and to review your *Statement*, visit our website at www.socialsecurity.gov/myaccount. From there, you can create a *my* Social Security account

that will allow you to change your address, get a benefit verification letter or replace your Medicare card, among other things.

You can use the online Retirement Estimator at **www.socialsecurity.gov/estimator** to get immediate and personalized retirement benefit estimates to help you plan for your retirement. The online Retirement Estimator is a convenient, secure, and quick financial planning tool, because it eliminates the need to manually key in years of earnings information. The Retirement Estimator will also let you create “what if” scenarios. For example, you can change your “stop work” dates or expected future earnings to create and compare different retirement options.

For more information, ask for *Online Retirement Estimator* (Publication No. 05-10510) or *How to Use the Online Retirement Estimator* (Publication No. 05-10511). People who take advantage of the online Retirement Estimator for retirement planning also should be aware that Social Security has other information to help with financial planning at **www.socialsecurity.gov/planners**.

When you retire

Most people need 10 years of work (40 credits) to qualify for benefits. Your benefit amount is based on your earnings averaged over most of your working career. Higher lifetime earnings result in higher benefits. If you have some years of no earnings or low earnings, your benefit amount may be lower than if you’d worked steadily.

Your benefit is also affected by your age at the time you start receiving benefits. If you start your retirement benefits at age 62 (the earliest possible retirement age), your benefit will be lower than if you wait until your full retirement age or later.

If you choose to work while receiving Social Security benefits before you reach full retirement age, your benefits will be reduced by \$1 for every \$2 you earn over the annual limit (which increases each year). In the year you reach full retirement age, your benefits will be reduced by \$1 for every \$3 you earn over the limit in the months before your birthday. After you reach full retirement age, you'll get your full retirement benefits no matter how much you work and earn.

This doesn't mean you must try to limit your earnings. If we withhold some of your benefits because you continue to work, we'll pay you a higher monthly benefit when you reach your full retirement age. So, if you work and earn more than the exempt amount, it won't, on average, decrease the total value of your lifetime benefits from Social Security — and can increase them.

Age to receive full Social Security benefits	
<i>Year of birth</i>	<i>Full retirement age</i>
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67
<i>NOTE: People who were born on January 1 of any year should refer to the previous year.</i>	

As you continue working, we'll review your earnings each year and recalculate your benefit amount. Usually, your additional earnings will increase your benefit amount. If the amount increases, we'll notify you and readjust your benefit payments.

If you're eligible and apply for benefits on more than one work record you generally receive the higher benefit amount. When you apply for benefits, the Social Security representative can determine the benefits you are eligible to receive.

If you qualify for both your own retirement and spouse's (or divorced spouse's) benefits, you may be required to apply for both benefits. We call this requirement "deemed filing," because when you apply for one benefit, you are required or deemed to file for the other. However, there are exceptions. For example, If you were born before January 2, 1954, are starting benefits at full retirement age or later, and qualify for your own retirement benefits and benefits as a spouse (or divorced spouse), you have the option to restrict your application and apply for spouse's benefits only and delay applying for your own retirement benefit in order to earn delayed retirement credits. In addition, if you receive a spousal benefit because you are caring for a child who is under age 16 or disabled or if you receive spouse's benefits and are also entitled to disability, deemed filing does not apply and you are therefore not required or deemed to file for your retirement benefit.

For more information on retirement and deemed filing, visit [**www.socialsecurity.gov/planners**](http://www.socialsecurity.gov/planners) or ask for *Retirement Benefits* (Publication No. 05-10035).

You'll have Medicare coverage in addition to Social Security benefits if you're eligible for benefits on either your own record or your spouse's record. You'll have Medicare hospital insurance (Part A) protection at age 65, and you'll have the opportunity to buy Medicare medical insurance (Part B) for a monthly premium. You can also enroll in a Medicare Advantage Plan (Part C) and a Medicare prescription drug plan (Part D). If you aren't eligible for benefits and if you don't have enough

credits, you can pay a monthly premium to buy Medicare coverage. For more information, ask for *Medicare* (Publication No. 05-10043).

If you become disabled

If you become disabled, you may be able to get disability benefits if you've worked long enough and recently enough under Social Security. The amount of work you need increases with age. You need credit for one and one-half years of work out of the past three years if you become disabled before age 24, and up to five out of the last 10 years if you become disabled at age 31 or older. Some women lose their disability coverage when they move in and out of the workforce and, as a result, don't meet the recent work requirement. If you need help figuring out how much work you need to maintain your disability coverage, call your local Social Security office.

You will be considered disabled if you can't do the work you did before and we decide you can't adjust to other work because of your medical condition(s). Your disability also must last, or be expected to last, for at least a year or to result in death. After you receive disability payments for 24 consecutive months, you'll also have Medicare protection.

Military service members can receive expedited processing of disability claims from Social Security. Social Security benefits are different from those available through the Department of Veterans Affairs and require a separate application. We use an expedited process for military service members who became disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

For more information on disability programs, visit **www.socialsecurity.gov/disability** or ask for *Disability Benefits* (Publication No. 05-10029).

For more information on disability benefits for wounded warriors, visit www.socialsecurity.gov/woundedwarriors or ask for *Disability Benefits for Wounded Warriors* (Publication No. 05-10030).

When you're ready to apply

Online services

You can apply for Social Security retirement, disability, Medicare, or spouse's benefits, or any combination of those benefits online. You'll complete and sign the application electronically. We'll let you know which benefits you are entitled to after we receive your application.

Electronic payments

You may receive your benefits through direct deposit, a Direct Express® card, or an electronic transfer account. These electronic options provide simple, safe, and secure ways to receive your benefits. For more information about these options, please visit www.godirect.org or call **1-800-333-1795**.

When you apply for benefits, have your checkbook or banking account statement on hand if you want direct deposit. We need that information to deposit your benefit into your account correctly.

Benefits for your family

When you start receiving Social Security retirement or disability benefits, other family members also may be eligible for payments. For example, benefits can be paid to your spouse:

- If your spouse is age 62 or older; or
- At any age, if your spouse is caring for your child (the child must be younger than age 16 or must be disabled and receiving Social Security benefits on your record).

We also can pay benefits to your unmarried children if they're:

- Younger than age 18;
- Between age 18 and age 19, but in elementary or secondary school as full-time students; or
- Age 18 or older and severely disabled (the disability must have started before age 22).

Social Security numbers for children

Applying for a Social Security number for your baby when you apply for your baby's birth certificate is a good idea. Social Security will mail the card to you. This is the quickest and most convenient option. Or, you can wait and apply at any Social Security office. If you wait, you must provide evidence of your child's age, identity, and U.S. citizenship status, as well as proof of your identity. We must verify your child's birth record, which can add up to 12 weeks to the time it takes to issue a card. To verify a birth record, Social Security will contact the office that issued it.

When you die

When you die, your family may be eligible for benefits based on your work.

Family members who can collect benefits include a surviving spouse who is:

- Age 60 or older; or
- Age 50 or older and disabled; or
- Any age, if your surviving spouse is caring for your child who is younger than age 16, or who is disabled and receiving Social Security benefits on your record.

Your children can receive benefits, too, if they're unmarried and:

- Younger than age 18; or
- Between age 18 and age 19, but in an elementary or secondary school as full-time students; or
- Age 18 or older and severely disabled (the disability must have started before age 22).

Additionally, your parents can receive benefits on your earnings if they were dependent on you for at least half of their support.

If you had enough credits, we'll also make a one-time payment of \$255 after your death. We may pay this benefit to your surviving spouse or minor children if they meet certain requirements.

For more information, ask for *Survivors Benefits* (Publication No. 05-10084).

If you have income from a government pension

If you worked at a job through which you didn't pay Social Security taxes, two laws may affect your Social Security benefits. These laws affect you whether the other pension you receive is based on your retirement or disability.

- The Windfall Elimination Provision (WEP) affects the way your Social Security retirement or disability benefits are figured. This provision applies to you only if you receive Social Security benefits based on your own earnings, and if you are receiving the other pension (which includes a pension from a foreign country).
- Government Pension Offset (GPO) affects only the Social Security benefits you could receive based on your spouse's earnings.

For more information about the WEP, GPO, and WEP and GPO online calculators, visit www.socialsecurity.gov/gpo-wep. Benefit calculators also are available at www.socialsecurity.gov/planners/calculators.htm.

You also can ask for *Windfall Elimination Provision* (Publication No. 05-10045) and *Government Pension Offset* (Publication No. 05-10007).

If you haven't worked or if you don't have enough Social Security credits

If you haven't worked or if you don't have enough Social Security credits, and you're married, you may be eligible for Social Security benefits as a result of your spouse's work. You and your children (younger than age 18 or younger than age 19 if still in secondary school or disabled before age 22) have Social Security protection through your spouse's work. When your spouse retires, or if your spouse becomes disabled, you could be eligible for benefits as early as age 62. If you're caring for your child who is younger than age 16, or who is disabled and entitled to benefits, you could receive benefits at any age.

If you choose to begin receiving spouse's benefits before you reach full retirement age, your benefit amount will be reduced and won't increase when you reach full retirement age. If you wait until you reach full retirement age, you'll receive the maximum benefit, which is up to half of the amount your spouse is entitled to receive at full retirement age.

You and your spouse will be eligible for Medicare at age 65.

If you become a widow

If your spouse dies, you can get widow's benefits if you're age 60 or older. If you're disabled, you can get widow's benefits as early as age 50. Your benefit amount will depend on your age and on the amount your deceased spouse was entitled to at the time of death. If your spouse was receiving reduced benefits, your survivor benefit will be based on that amount.

If you're a widow with children, you may be eligible for a widow's benefit at any age when you're caring for a child who is younger than 16, or who is disabled and entitled to benefits. As a widow, you also may be eligible for Medicare at age 65.

If you remarry before you reach age 60 (or age 50 if disabled), you can't receive widow's benefits as long as that marriage remains in effect. If you remarry after you reach age 60 (or age 50 if disabled), you'll continue to receive benefits on your deceased spouse's Social Security record. However, if your current spouse is a Social Security beneficiary, you should apply for a spouse's benefit if it would be larger than your widow's benefit. You can't get both.

If you're also entitled to retirement benefits based on your own work, you have other options. Ask a Social Security representative to explain the options, so you can decide which would be best for you.

If you're divorced

If you've never asked Social Security about receiving benefits based on your ex-spouse's work, you should. Many women get a higher benefit based on their ex-spouse's work, especially if that spouse is deceased. When you apply, you'll need to give your spouse's Social Security number. If you don't know your spouse's number, you'll need to provide your spouse's date and place of birth and your spouse's parents' names.

The following requirements also apply to your divorced spouse if your ex-spouse's eligibility for benefits is based on your work.

If your ex-spouse is living

If you're divorced, you can receive benefits based on your ex-spouse's work if:

- Your marriage lasted 10 years or longer;
- You're unmarried;
- You're age 62 or older;
- The benefit you're entitled to receive based on your own work is less than the benefits you'd receive based on your spouse's work; and
- Your ex-spouse is entitled to Social Security retirement or disability benefits.

If your ex-spouse hasn't applied for benefits, but can qualify for them and is age 62 or older, you can receive benefits on his or her work record if you've been divorced for at least two years.

If your ex-spouse is deceased, you can receive benefits

If you're divorced, you can receive benefits based on your deceased ex-spouse's work if:

- At age 60, or age 50 if you are disabled, if your marriage lasted at least 10 years, and you aren't entitled to a higher benefit on your own record.
- At any age if you're caring for your ex-spouse's child, who also is your natural or legally adopted child and younger than 16, or disabled and entitled to benefits. Your benefits will continue until the child reaches age 16 or until the child is no longer disabled. You can receive this benefit even though you weren't married to your ex-spouse for 10 years.

If you have limited income

If you're age 65 or older, or blind or disabled, and your income and the value of your resources are limited, you may be eligible to receive monthly payments under the Supplemental Security Income (SSI) program. Generally, to receive SSI you must be living in the United States

or the Northern Mariana Islands and be a U.S. citizen. Certain noncitizens may also be eligible to receive SSI. To learn more about SSI, ask for *Supplemental Security Income* (Publication No. 05-11000).

If you have a limited income and few resources, your state can decide whether you qualify for help with Medicare expenses under the Medicare savings programs. If you think you may qualify, contact your state or local medical assistance (Medicaid) agency, social services program, or welfare office. Also, more information is available from the Centers for Medicare & Medicaid Services (CMS). Ask for *Get Help with Your Medicare Costs* (CMS Publication No. 10126) by calling the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**. If you're deaf or hard of hearing, you may call TTY **1-877-486-2048**.

You also may be able to get Extra Help paying for the Medicare prescription drug program. Anyone who has Medicare can get Medicare prescription drug coverage. Extra Help is available for some people with limited income and resources. This benefit will pay for all or most of the monthly premiums, annual deductibles, and prescription copayments related to their plan. Many people with limited income and resources qualify for these big savings and don't know it. To find out if you're eligible, Social Security will need to know your income and the value of your savings, investments, and real estate (other than your home). If you're married and living with your spouse, we'll need this information for both of you.

Even if you don't qualify for the Extra Help, you may be able to help someone you care about apply for Extra Help with their Medicare prescription drug costs. For more information, ask for *Understanding the Extra Help with Your Medicare Prescription Drug Plan* (Publication No. 05-10508).

If you're a caregiver

If you're caring for an elderly or disabled relative who needs help managing his or her monthly Social Security or SSI benefits, you can apply to be representative payee. Social Security will conduct a careful investigation to determine if you meet the requirements.

As a representative payee, we'll pay you the person's benefits to use on his or her behalf. Therefore, you must know what your relative's needs are so you can decide how benefits can best be used for his or her personal care and well-being. First, you must make sure that food and shelter are provided. Then, you can use the money to pay medical and dental bills not covered by health insurance and for personal needs and recreation.

For more information about the representative payee program, visit [**www.socialsecurity.gov/payee**](http://www.socialsecurity.gov/payee). You also can ask for *A Guide for Representative Payees* (Publication No. 05-10076). If you're caring for a child with disabilities, ask for *Benefits for Children with Disabilities* (Publication No. 05-10026).

If you're a victim of family violence

Anyone can be a victim of family violence or harassment, abuse, or life-endangering situations. If you're a victim of family violence, Social Security may be able to help you.

Public awareness campaigns stress how important it is for victims to develop safety plans that include gathering personal papers and choosing a safe place to go. Sometimes the best way to evade an abuser and reduce the risk of further violence may be to relocate and establish a new identity. After these changes, getting a new Social Security number may also be helpful.

Although Social Security doesn't routinely assign new numbers, we'll do so when evidence shows you're being harassed or abused, or your life is endangered.

Applying for a new number is a big decision. Your ability to interact with federal and state agencies, employers, and others may be affected because your financial, medical, employment, and other records will be under your former Social Security number and name (if you change your name). If you expect to change your name, we recommend you do so before applying for a new number.

For more information, ask for *New Numbers for Domestic Violence Victims* (Publication No. 05-10093).

Some special employment situations

Self-employed

Most people who pay into Social Security work for an employer. Their employer deducts Social Security taxes from their paycheck. The employer matches that contribution, sends taxes to the Internal Revenue Service (IRS), and reports wages to Social Security. Self-employed people must report their earnings and pay their taxes directly to the IRS.

You're self-employed if you operate a trade, business, or profession, either by yourself or as a partner. You report your earnings for Social Security when you file your federal income tax return. If your net earnings are \$400 or more in a year, you must report your earnings on Schedule SE (Self-Employment Tax), in addition to the other tax forms you must file.

If you and your spouse operate a business together, you're entitled to receive Social Security credits as a partner. Be sure to file a separate Schedule SE, even though you and your spouse file a joint income tax return.

If you don't file a separate self-employment report, you won't get Social Security benefits from your own work, because all of the earnings will be reported on your spouse's record.

Household workers

Services performed by some household workers are covered under Social Security, depending on how much they earn. Household workers include babysitters, maids, cooks, laundry workers, butlers, gardeners, chauffeurs, and people who do housecleaning or repair work.

Services performed by household workers who are under age 18 during any part of the year, and who don't do household work as a principal job, aren't covered under Social Security.

If you hire household workers, make sure you accurately record their Social Security numbers, withhold Social Security and Medicare taxes from their wages, pay the required amount of Social Security and Medicare taxes, and send the combined taxes to the IRS using your own federal income tax return. You must report wage amounts to Social Security, if they meet certain thresholds.

If you're a household worker, make sure your employer is paying Social Security taxes for you. You should receive a Form W-2 from your employer by January 31 of the year following the year you did the work. For more information, ask for *Household Workers* (Publication No. 05-10021).

Military service

If you've served in the military on active duty or active duty for training since 1957, or on inactive duty for training since 1988, you paid into Social Security, unless your services were specifically excluded under the Social Security Act (such as those performed while on leave without pay or creditable under the Railroad Retirement Act).

When you apply for Social Security, the credits you receive for military service are added to your civilian work credits. The total number of credits you have determines if you qualify for Social Security.

You may be eligible for both Social Security benefits and military retirement. Generally, there's no reduction of Social Security benefits because of your military retirement. You'll get your full Social Security benefits based on your earnings.

Social Security survivors benefits may affect benefits payable under the optional Department of Defense Survivors Benefit Plan. You should check with the Department of Defense or your military retirement advisor for more information.

Protection of personal information

Social Security keeps personal and confidential information — names, Social Security numbers, earnings records, ages, and beneficiary addresses — for millions of people. Generally, we'll discuss your information only with you. When you call or visit us, we'll ask you several questions to help us verify your identity. If you want someone else to help with your Social Security business, we need your permission to discuss your information with that person.

You should treat your Social Security number as confidential information, and avoid giving it out unnecessarily. You should keep your Social Security card in a safe place with your other important papers. Do not carry it with you unless you need to show it to an employer or service provider.

More information

For more information specifically geared toward women, visit [**www.socialsecurity.gov/people/women**](http://www.socialsecurity.gov/people/women).

Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

Visit our website

The most convenient way to conduct Social Security business from anywhere at any time, is to visit **www.socialsecurity.gov**. There, you can:

- Create a *my* Social Security account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement 1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

Call us

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Notes



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