

Monthly Information Package

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Social Security Column

PROTECTING YOURSELF FROM QR CODE FRAUD



Quick Response codes, better known as QR codes, are a very popular way to get information. QR codes are scannable barcodes that will direct you to a website. However, scammers can create QR codes to trick people into visiting a fraudulent website or downloading malware that compromises their personal information.

For example, scammers may:

- Cover official QR codes with fake ones on parking meters, menus, or magazines.
- Send QR codes via email or text message pretending to be from delivery companies.
- Request that you confirm your information due to suspicious activity on your account using imposter QR codes.
- Place harmful codes on social media advertisements.

Here are some tips to avoid related scams.

Verify the Source

Before scanning a QR code, make sure it comes from a trusted and reliable source. Legitimate QR codes from Social Security will always send you to a safe and secure webpage at www.ssa.gov.

Inspect the Code

Scammers may use tactics that mirror a legitimate QR code. Take a moment to examine the QR code closely. Look for any signs of tampering, unusual colors, or misspellings. If something seems suspicious, it's best to avoid scanning the QR code.

Be Cautious of Unsolicited QR Codes

Avoid scanning unsolicited QR codes received via email or text message. Be aware of codes from unknown sources. We will never send a QR code via text or email asking you to confirm your information.

Be Aware of Urgent Requests Using QR Codes

Fraudsters often pretend to be government officials and use fake QR codes to defraud people. For example, a scammer may pose as a Social Security employee claiming that you have an outstanding debt or there's a problem with your account and demanding immediate payment. A scammer may send fake QR codes via text or email requesting the payment. Remember, Social Security will never request any form of payment using a QR code.

Stay Informed

Stay up to date on the latest QR code fraud and scams. Follow trusted sources such as cybersecurity blogs, news outlets, and official government websites for updates.

QR codes are an easy and convenient way to get information, but it's important to remain vigilant when using them.

For more information, you can review the Federal Trade Commission Consumer Alert at www.consumer.ftc.gov/consumer-alerts/2023/12/scammers-hide-harmful-links-qr-codes-steal-your-information.

You can report suspected Social Security imposter scams to the Office of the Inspector General's website at www.oig.ssa.gov/report. We encourage you to learn more about fraud and scams on our *Protect Yourself from Scams* webpage at www.ssa.gov/scam.

Please share this with those who may need it.

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Social Security Column

WHAT YOU CAN DO IF YOU HAVE A SOCIAL SECURITY OR SSI OVERPAYMENT



An overpayment occurs when Social Security pays a person more money in Social Security benefits or SSI payments than should have been paid. The amount of the overpayment is the difference between the payment received and the amount that was due.

Social Security is required by law to adjust benefits or recover debts when an overpayment occurs. If you receive an overpayment notice, it will explain why you've been overpaid, the overpayment amount, your repayment options, and your appeal and waiver rights.

After receiving an overpayment notice, you can:

- **Repay the overpayment** in full or through a repayment plan by check, money order, credit card or by monthly reductions from your Social Security benefit. You may be able to make a full or partial repayment using [Pay.gov](https://www.pay.gov) or your bank's online bill pay option. We offer flexible repayment plans, including payments as low as \$10 per month.
- **Appeal the overpayment** if you don't agree that you've been overpaid, or you believe the amount is incorrect. You can request a [non-medical reconsideration online](#) or you can

submit a completed [SSA-561, Request for Reconsideration](#), to your local Social Security office.

- **Request that we waive** the overpayment if you believe you are not at fault for causing the overpayment AND you cannot afford to pay the money back or it is unfair for some other reason. You can ask for a waiver by submitting a completed [SSA-632, Request for Waiver of Overpayment Recovery](#), to your local office. If your overpayment is \$1,000 or less, we may be able to process your waiver request quickly by telephone. You can contact your local office or call us at 1-800-772-1213, Monday through Friday, between 8:00 a.m. and 7:00 p.m.
- **Request a different repayment amount** if you are unable to meet your necessary living expenses due to the current repayment amount. If you are unable to repay the debt within 60 months* due to the negotiated repayment amount, you will be asked to complete form SSA-634, *Request for Change in Overpayment Recovery Rate*. You can find the form at www.ssa.gov/forms/ssa-634.pdf.

**This is a recent policy change. Previous policy required the completion of the SSA-634 if the overpayment could not be repaid within 36 months.*

To learn more about overpayments and our process, visit our Understanding SSI Overpayments webpage at www.ssa.gov/ssi/text-overpay-ussi.htm, read our *Overpayments* fact sheet at www.ssa.gov/marketing/assets/materials/EN-05-10106.pdf, or watch our Overpayment video at www.youtube.com/watch?v=pxYYcjQkFvM.

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Social Security Column

HOW YOU CAN PROTECT YOURSELF FROM IDENTITY THIEVES



Identity theft is when someone uses your personal information to impersonate you or steal from you. These crimes can impact your physical, mental, and emotional health and lead to lost opportunities that are often hard to measure. Learning more about identity theft can help you keep your personal information safe.

Types of Identity Theft

There are 2 types of identity theft you should be aware of:

- Thieves stealing your data, physically or digitally, without contacting you directly.
- Thieves contacting you directly and convincing you to provide sensitive information.

In these instances, you may never know how the thief got your information.

How Identity Thieves Use Your Information

Identity thieves steal personal information like your name, address, credit card or bank account numbers, Social Security number (SSN), and medical insurance account numbers.

They use this information to:

- Buy items with your credit cards or bank accounts.
- Obtain new credit cards or accounts in your name.
- Use your SSN to get a job.
- Open phone or utility accounts in your name.
- Steal your tax refund.
- Use your health insurance to obtain medical care.
- Pretend to be you if they are arrested.

How to Spot Identity Theft

To spot identity theft:

- Keep track of your mail for missing bills or other documents.
- Review your credit card and bank statements for unauthorized transactions.
- Obtain and review your credit reports regularly to make sure they do not include accounts you have not opened.

Ways to Prevent Identity Theft

While no plan is perfect, taking the precautions below can help you better protect your personal information:

- Protect documents that have personal information.
- Ask questions before giving out your SSN.
- Protect your personal information online and on your phone by using a strong password and adding multi-factor authentication when offered.
- Safeguard your information on social networks.

What to Do if You Believe Someone Has Stolen Your Identity

- Report fraud to the company where it occurred.
- Contact a credit bureau to place a fraud alert on your credit report.
- File a complaint with the Federal Trade Commission at www.identitytheft.gov.
- File a police report.

For more information about how to protect your SSN from identity thieves, read our publication, *Identity Theft and Your Social Security Number* at www.ssa.gov/pubs/EN-05-10064.pdf. Please report suspected Social Security imposter scams — and other Social Security fraud — on the Office of Inspector General’s website at www.oig.ssa.gov/report.

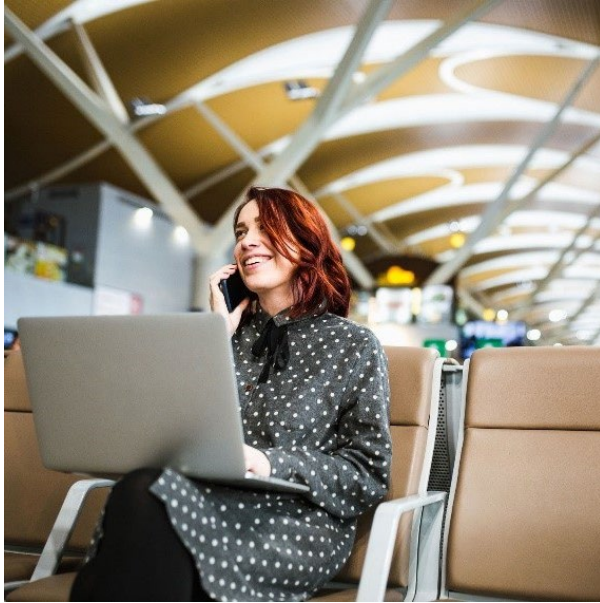
It’s important to protect yourself against identity theft because it can damage your credit status. Repairing this damage can cost you a great deal of time and money.

Please share this information with your family and friends.

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Social Security Column

ON THE GO? YOU CAN STILL USE SOCIAL SECURITY ONLINE WHEN TRAVELING



Social Security is here for you when you travel, whether you're in the United States or in another country. Our online services page at www.ssa.gov/onlineservices provides you with a wide variety of self-service options you can use on your mobile phone, tablet, or computer.

Through our online services, you can:

- Find out if you qualify for benefits.
- Apply for Social Security retirement, disability, and Medicare benefits.
- Get your *Social Security Statement*.
- Request a replacement Social Security card.
- Appeal a decision.

Do you receive Social Security benefits or Medicare? If so, you can create or log in to your personal *my Social Security* account to:

- Get your benefit verification letter.
- Check your information and benefit amount.

- Change your address and telephone number.
- Start or change your direct deposit.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Report your wages if you work and receive disability benefits or SSI.

Create a personal *my* Social Security account today at www.ssa.gov/myaccount to take advantage of these easy-to-use features. Also, please share our online services page with family and friends who need this important information.

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Social Security Column

SOCIAL SECURITY HONORS OUR MILITARY HEROES



On Memorial Day, our nation honors military service members who have given their lives to preserve our freedoms. Families, friends, and communities come together to remember the great sacrifices of military members and ensure their legacies live on.

The benefits we provide can help the families of deceased military service members. For example, surviving spouses and dependent children may be eligible for Social Security survivors benefits. You can learn more about those benefits at www.ssa.gov/benefits/survivors.

We also offer support to wounded warriors. Social Security benefits protect veterans when injuries prevent them from returning to active duty or performing other work. Both the U.S. Department of Veterans Affairs and Social Security have disability programs. You may qualify for disability benefits through one or both programs. Read our fact sheet, “*Social Security Disability and Veterans Affairs Disability — How Do They Compare?*” at www.ssa.gov/pubs/EN-64-125.pdf. Depending on your situation, some members of your family, including your dependent children or spouse, may be eligible to receive Social Security benefits.

Wounded military service members can receive quicker processing of their Social Security disability claims. If you are a veteran with a 100% Permanent & Total compensation rating from Veterans Affairs, we'll expedite your disability claim.

Thinking about retirement or know a veteran who is? Military service members can receive Social Security benefits in addition to their military retirement benefits. For details, visit our webpage for veterans, available at www.ssa.gov/people/veterans.

Please share this information with the military families you know. We honor and thank the veterans who bravely served and died for our country and the military service members who serve today.

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