

Solutions, Strategies, Answers

Newsletter of the 18 Social Security Administration offices in
Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



April 2025

Issue 154



Need a 1099? Here's the 411

In this most taxing time of the year, you may be going through scads of paper documents and find that – oh no – you misplaced your **SSA-1099!** Not to fear, we can help.

The SSA-1099 is a form we mail each January to Social Security beneficiaries. It shows the total amount of benefits received in the prior year. It also shows how much Social Security income to report to the Internal Revenue Service (IRS) on your tax return.

If you are a noncitizen and you received or repaid Social Security benefits last year, you should have received form SSA-1042S. **People who receive Supplemental Security Income (SSI)** are not sent either form.

You can get a replacement 1099 or 1042S for any of the past six years for which benefits were paid. Here's the easiest way to do that:

Sign in to your personal my Social Security account and select the *Replace Your Tax Form SSA-1099/SSA-1042S* link. Go to the *Choose a year* drop-down menu to select the desired year. Then click the *Download* link. You can now instantly view, print, or save your benefit statement.

If you don't have an account, you can create one at [my Social Security | SSA](#)

You can also call us weekdays at 1-800-772-1213 from 8:00 a.m. to 7:00 p.m. **or contact your local SSA office.**

[Get tax form \(1099/1042S\) | SSA](#)

New Policy on Overpayments

The Acting Commissioner of Social Security, Lee Dudek, recently announced that SSA is increasing the default overpayment withholding rate for Social Security beneficiaries to 100 percent of a person's monthly benefit. The rate change applies only to new overpayments that occurred March 27 or later. The withholding rate for overpayments that occurred before March 27 will not change, and no action is required. The withholding rate for Supplemental Security Income (SSI) overpayments remains at 10 percent.

"We have the significant responsibility to be good stewards of the trust funds for the American people," said Dudek. "It is our duty to revise the overpayment repayment policy back to full withholding, as it was during the Obama administration and first Trump administration, to properly safeguard taxpayer funds."

The Office of the Chief Actuary estimates this change will result in an increase in overpayment recoveries (i.e., program savings) of about \$7 billion in the next decade. SSA strives to pay the right person the right amount at the right time, and issues correct payments in a huge majority of cases. When an overpayment does occur, SSA is required by law to seek repayment. On March 27, we began mailing notices about the 100 percent withholding rate.

People who are overpaid after March 27 will automatically be placed in 100 percent recovery. If someone cannot afford full recovery, they can call us at 1-800-772-1213 or contact their local office to request a lower rate. Additionally, people have the right to appeal the overpayment decision or the amount. They can ask SSA to waive collection of the overpayment if they believe it was not their fault and they cannot afford to pay it back. We do not pursue recoveries while an initial appeal or waiver is pending.

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Stopping Fraud Before It Starts

This lady is dismayed, and for good reason. She just found out that her bank account is missing her last Social Security retirement benefit. Oh, those dastardly fraudsters, they just don't stop. Well, SSA isn't stopping either.

We continuously investigate and analyze potential threats in order to strengthen and secure our programs and protect people who receive benefits. As for the crime that victimized our forlorn lady, our internal investigation shows that about 40 percent of Social Security direct deposit fraud is associated with someone calling us to change bank information. Admittedly, our current protocol of simply asking questions to identify the caller is no longer enough to prevent fraud. That is why we are changing our policy.

If someone needs to change their bank account information on SSA's record, they now will need to either:

- Use two-factor authentication with their SSA *my Social Security* account, *or*
- Visit a local SSA office to prove their identity

These methods align with most major banks. All other SSA telephone services remain unchanged.

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Hey Employers ... Got Questions?

The Employer Services Liaison Officer (ESLO) is the primary contact for the more than 600,000 employers in southeastern Pennsylvania regarding employer-wide W-2 reporting and posting issues.

The ESLO can answer employer questions about W-2 paper or electronic reporting, help resolve wage posting problems, and address IRS and SSA reconciliation issues. You can send inquiries to: PH.RO.ESLO@ssa.gov or fax to 215-597-5206.

[Employer W-2 Filing Instructions & Information](#)

To subscribe to *Solutions, Strategies, Answers*, contact Richard.Gaudiosi@ssa.gov
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"Reclamation" Project

We do not pay Social Security for the month that a beneficiary dies. If we issue a payment after death and we have no record of return, we ask the Treasury Dept. to decide its disposition and, as appropriate, have the payment returned under Treasury's regulations and procedures. **We call this "reclamation."**

When appropriate, Treasury requests the refund from the bank that cashed the check or received the direct deposit. The bank refunds the money to Treasury and in turn takes whatever action is available to get its money back from pertinent existing accounts. A notice to anyone affected by the bank's action must come from the bank itself because neither SSA nor Treasury would know of any affected person.



**No Foolin' ...
These Answers
are Legit!**

Historians aren't certain, but some trace all the April pranking back to the 16th century when the Gregorian calendar changed the start of the new year from April 1 to January 1. People who were slow to get on board were subjected to hoaxes and jokes, and so it continues today. But here at SSA we would never try to fool you, so rest assured all the answers below are indeed true!

What happens when a Social Security disability beneficiary reaches full retirement age?

The benefit is changed to a "retirement" benefit, with the benefit then paid from the retirement trust fund. The benefit is not increased because the disability amount is already the highest amount payable on a person's record.

Can I change the day my Social Security benefit is paid?

Your date of birth determines when you are paid – either the second, third or fourth Wednesday of the month. You cannot appeal your assigned day.

Would someone who has power of attorney automatically be selected as representative payee?

No. The Treasury Department does not recognize POA for negotiating federal benefits. Also, POA typically makes no finding as to an individual's competency or capability, which must be determined in representative payee cases.

Is it legal for an employer to withhold Social Security taxes from my earnings? In 1982 the Supreme Court upheld earlier Social Security rulings affirming the constitutionality of the law. So, yes, it is legal.