

The Network News 2015 March Issue #177

diningoutforlife.com Proceeds benefit EMO's HIV Day Center & Partnership Project

Next Meeting February

Tuesday, April 14th

CROI Update

Dr. Paul Denouden

MCHD HIV Health Services







Enter a New Season for Living

Gay Men Together Through Grief

A Healing Circle for Gay Men (GBTQ) Who Have Experienced the Death of a Loved One

Changing seasons bring poignant memories that feel real. Now is the season to integrate your feelings into healing and even joy. Reclaim your relationship with your grieved love one.

The group is offered free of charge.

Safe and supportive, this healing circle is a rare opportunity.

Discover what it means to restore a sense of wholeness after grief.

In a circle of trust, we explore the special relationship to grief and healing that uniquely faces gay men.

Your guides are two of your peers who have learned to integrate the deaths of partners and loved ones into their lives. Both are clinical healthcare professionals in spiritual care at Legacy Health hospice and hospitals.

8 Weekly Meetings, Tuesdays, 6:30-8:00 PM; SPRING Group Starts in April

Reserve your place now in this space-limited group or for details

Call Legacy Hospice Bereavement Services at 503-220-1000

Sponsored by Legacy Hospice \Leftrightarrow in partnership with Friendly House Friendly House, 1737 NW 26th Ave (at Thurman St), Portland, OR

SPRING INTO A STRESS-FREE RETIREMENT

By Alan Edwards, Social Security Administration

April has arrived, and spring is here! As we say "goodbye" to winter weather hardships and "hello" to gardens budding with vibrant color, we welcome the season by celebrating Stress Awareness Month.

Did you know that stress, also called the "silent killer," could cause heart disease and high blood pressure? Recognizing the sources of stress is the best way to understand how you can start eliminating factors in your life that put unnecessary strain on your body and mind.

Social Security wants to make your retirement planning as stress-free as possible, which is why we have a number of online tools available for you. You can create your own secure, personal *my Social Security* account from the comfort of your living room and avoid unpleasant traffic and a possible long wait in one of our field offices. Once you have a *my Social Security* account, you can view your *Social Security Statement*, verify your earnings record, and find out what to expect in monthly benefits if you retire at ages 62, 67, or 70. Once you begin receiving Social Security benefits, you can use *my Social Security* to check your benefit information, change your address and phone number, change your electronic payment method, and obtain an instant benefit verification letter and replacement SSA-1099/1042S.

You can easily sign up for my Social Security at www.socialsecurity.gov/myaccount.

If you're thinking about retiring at an age not shown on your *Statement*, reduce the stress of the unknown by using our *Retirement Estimator*. The *Retirement Estimator* allows you to calculate your potential future Social Security benefits by changing variables such as retirement dates and future earnings. You may discover that you'd rather wait another year or two before you retire to earn a higher benefit. Or, you might see that this is the season for you to kiss that work stress goodbye and retire right now. To get instant, personalized estimates of your future benefits, go to www.socialsecurity.gov/estimator. When you decide it's time to start receiving your retirement benefits, the application process is far less stressful now that you're prepared. You can securely apply online without picking up the phone or leaving your house. Simply go to www.socialsecurity.gov/applyonline, and, in as little as 15 minutes, you can breeze through our online retirement application.

Our website and online tools are always available. You can enjoy Social Security's stress-free retirement planning tools any time of the year, giving you more time to enjoy these warmer months. Doesn't that put a spring in your step?

TAXES, EX-SPOUSE BENEFITS, AND YOU By Alan Edwards, Social Security Administration

April 14 is both Ex-Spouse Day and the eve of tax day. These two observances are doubly important if you are an ex-spouse, because Social Security pays benefits to eligible former spouses, and you may need to claim this income on your tax forms.

If you are age 62, unmarried, and divorced from someone entitled to Social Security retirement or disability benefits, you may be eligible to receive benefits based on his or her record. To be eligible, you must have been married to your ex-spouse for 10 years or more. If you have since remarried, you can't collect benefits on your former spouse's record unless your later marriage ended by annulment, divorce, or death. Also, if you're entitled to benefits on your own record, your benefit amount must be less than you would receive based on your ex-spouse's work. In other words, we'll pay the higher of the two benefits for which you're eligible, but not both.

You can apply for benefits on your former spouse's record even if he or she hasn't retired, as long as you divorced at least two years before applying. You can also elect to receive only the divorced spouse benefits and delay benefits on your own record after your full retirement age, which may translate to a higher monthly amount for you. If, however, you decide to wait until full retirement age to apply as a divorced spouse, your benefit will be equal to half of your ex-spouse's full retirement amount or disability benefit. The same rules apply for a deceased former spouse.

The amount of benefits you get has no effect on the benefits of your ex-spouse's **and** his or her current spouse. Visit "Retirement Planner: If You Are Divorced" at www.socialsecurity.gov/retire2/divspouse.htm to find all the eligibility requirements you must meet to apply as a divorced spouse. Our benefits planner gives you an idea of your monthly benefit amount. If your ex-spouse died after you divorced, you can still quality for widow's benefits. You'll find information about that in a note at the bottom of the website.

Visit www.socialsecurity.gov/retire2/divspouse.htm today to learn if you're eligible for benefits on your exspouse's record. What you learn may bring a smile to your face ... even on tax day!

This newsletter is published by OHSU/ Partnership Project.

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The editor is Julia Lager-Mesulam.

Comments/questions about this publication should be directed to:

Julia Lager-Mesulam at lagermes@ohsu.edu, or call (503) 230-1202, FAX (503) 230-1213, 5525 SE Milwaukie Ave. Portland, OR 97202

This issue, and issues from January 2011 on, can be found electronically <u>here</u>