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Social Security suggestions

Have you set up an online account with Social Security at www.ssa.gov to obtain your Social Security statements, apply for Medicare or retirement benefits, or file a claim? (If you want to receive your statements and you're under 60 – you have to. Social Security won't mail them to you.) To register for a mySocialSecurity account online, you'll need to temporarily unfreeze your Equifax credit report first in order to complete the questions. You can skip the unfreeze if you go to your local Social Security office to set it up instead.

Take care to save notes on your password, and the *exact* answers to your security questions, including how they are punctuated. You'll need them in case you ever have to reset your password. If you're unable to answer your security questions correctly, and you have not listed your cell phone on the site, you must request a temporary password to be sent to you by mail, and that may take a few weeks.

Here's a nifty tip if you must call Social Security for assistance, but don't have the time to be put on hold: try the website GetHuman.com, search for "Social Security", and click on "Social Security Phone Number." You'll get an estimate of the current hold time, and the free option to have GetHuman dial the number for you and call you back on your phone when a representative is available. Incidentally, their database covers thousands of companies.

Lastly, a reminder to be aware of phone and e-mail scammers claiming to be representatives from Social Security trying to obtain your personal data. This is currently the top scam nationwide. Scammers can "spoof" a caller ID number that identifies itself as the SSA or another government agency, and use high-pressure manipulative threats to entice you to provide personal financial information and/or extract payments from you. To learn more, check out the Top Ten scams in [Fighting Fraud](#) by the Senate Aging Committee. When in doubt about a caller – hang up!

New withholding rules

The IRS is proposing regulations to update federal tax withholding rules affected by last year's Tax Cuts and Jobs Act. Redesigned W-4 forms in 2020 will reflect the new ways in which withholding is calculated. Marital status, personal exemptions, and withholding allowances will no longer be included. Withholding will be based on the employee's filing status and the standard deduction.

If you already have a Form W-4 on file with your employer for years prior to 2020, in most cases, your withholding will continue to be based on that form. Given the recent tax law changes, using the IRS's [Tax Withholding Estimator](#) or the instructions in *Publication 505, Tax Withholding and Estimated Tax* to make sure your withholding is appropriate for your current circumstances is a good idea, especially if you decide to itemize deductions or use other tax benefits such as the child tax credit. If you take a new job and don't file a Form W-4, the default withholding will be for a filing status of single and using the standard deduction.

PFPG charitable giving

Each year PFPG chooses several organizations to be part of its charitable giving program. As a member of the Maine business community for 22 years, we believe it's important to support Maine-based nonprofits. For 2019, we selected four organizations:

- [ProsperityME](#) (formerly Community Financial Literacy), whose mission is to empower refugee and immigrant communities in Maine by providing them with financial literacy skills.
- [Preble Street](#), providing a wide range of accessible services to people experiencing problems with homelessness, housing, hunger, and poverty and to advocate for solutions to those problems.
- [Trauma Intervention Program \(TIP\)](#), which trains volunteers partnering with first responder teams to provide emotional and practical support to survivors of traumatic events and their families across Cumberland County.
- [NAPFA Consumer Education Foundation](#), which empowers consumers to achieve positive financial outcomes and supports fee-only advisors providing pro-bono financial guidance.

TD Ameritrade clients, take note

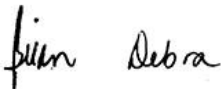
If you're the client of a financial advisor and access your accounts online through [AdvisorClient.com](#), TD Ameritrade now allows you to share what you're seeing online with your advisor during a phone conversation. A pop-up *Screen Share* box will now appear on every page in AdvisorClient.com. Provide your advisor with the *Guest Join* code that appears, and they will be able to see the same screen you're seeing via a secure connection.

Check those hospital bills

Surprised by unexpected medical costs after a hospital stay or a trip to the emergency room? Ask the hospital for an itemized bill to check for duplications, inaccuracies, incorrect dates of service, or just plain "stupid charges," as a North Carolina woman called them in a recent video about her ER experience that went viral. In some cases, asking for an itemized bill prompts a review by the hospital billing department, and can result in charges being reduced or eliminated altogether. Who wants to pay \$37 for a Band-Aid? Also, make sure the procedures and the codes match up with the explanation of benefits provided by your insurance company. If they differ, contact your insurer as well.

Check what is considered a competitive price for medical and lab tests in your area or see what other providers in your area are charging for similar services at www.healthcarebluebook.com or www.fairhealthconsumer.org. Your employer's health care plan may have a similar website. If the charges you've incurred seem way out of line, submit an appeal.

Looking forward to spring,



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