



Social Security: With You Through Life's Journey...



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Spousal Benefits

- Benefit is 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined
- Does not reduce payment to the worker



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Benefits for Divorced Spouses

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record (even if he or she has remarried) if:

- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits; and
- The benefit you are entitled to receive based on your own work is less than the benefit you would receive based on your ex-spouse's work.



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Deemed Filing

Due to a change in the law, deemed filing now applies to anyone whose 62nd birthday is after January 1, 2016.

Note: There are two exceptions.

socialsecurity.gov/planners/retire/deemedfaq.html



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Voluntary Suspension

If you take your retirement benefit and then ask to suspend it to earn delayed retirement credits, your spouse or dependents (excluding divorced spouses) generally will not be able to receive benefits on your Social Security record while your own benefits are suspended.

socialsecurity.gov/planners/retire/suspendfaq.html



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Social Security Disability Insurance (SSDI)

The SSDI program pays monthly benefits to you and to certain members of your family if:

- You have worked long enough, recently enough, and
- You have a medical condition that has prevented you from working – or is expected to prevent you from working – at a substantial level for at least 12 months, or your medical condition is expected to end in death.



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Disability Evaluation Under Social Security

- Provides physicians and other health professionals with an understanding of the disability programs administered by the Social Security Administration
- Explains how each program works, and provides information to help health professionals make sound and prompt determinations and decisions on disability claims

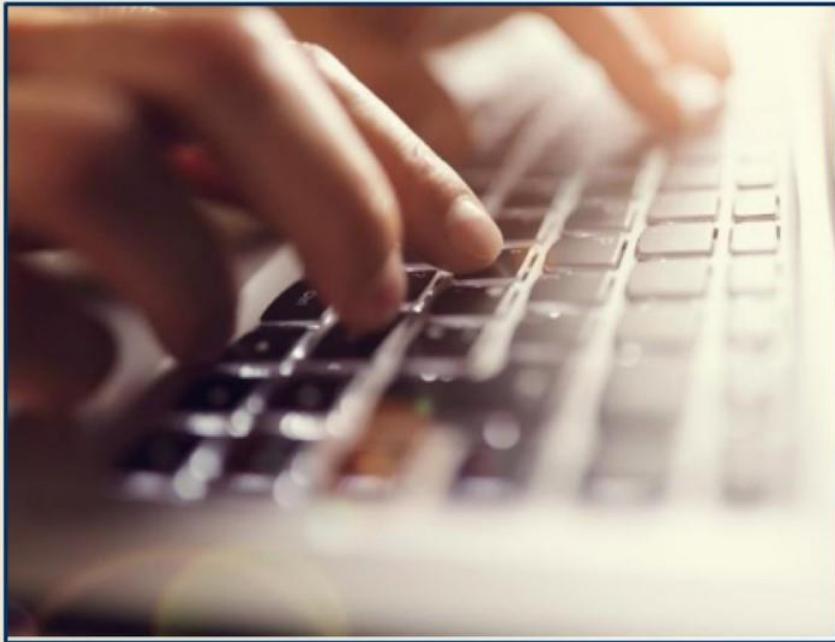
[socialsecurity.gov/disability/professionals/bluebook](https://www.socialsecurity.gov/disability/professionals/bluebook)



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Disagree With The Medical Decision?



If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you can file an appeal online and check the status with your personal *my* Social Security account.



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Survivor Eligibility Factors

Child	Can receive benefit if not married and is under age 18 (or under age 19 if still in high school)
Disabled Child	Can receive benefits beyond age 18 if not married and was disabled before age 22
Widow / Widower	Can get full benefits at full retirement age – or reduced benefits at age 60 – or as early as age 50 if disabled – or at any age if caring for child under 16 or a disabled child





Survivor Benefits

When you pass away, your surviving spouse can:

- Receive 100% of your full benefit if full retirement age; or
- At age 60, receive 71.5% of your full benefit and increases each month you wait up to 100% if you start at full retirement age; or
- Claim survivor benefits at any age between 60 and full retirement age.



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Auxiliary Benefits for Children

A child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older and disabled. (The disability must have started before age 22.)



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Other Survivor Benefits

- Parents' Benefits
- Lump Sum Death Payment

socialsecurity.gov/survivors



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You can switch to retirement as early as age 62 if that benefit is higher than your widows benefit.



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How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1,320 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2018, you must earn at least \$5,280.00.



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How Social Security Determines Your Benefit?

Benefits are based on earnings

- Step 1 -Your wages are adjusted for changes in wage levels over time
- Step 2 -Find the monthly average of your 35 highest earnings years
- Step 3 -Result is “average indexed monthly earnings”



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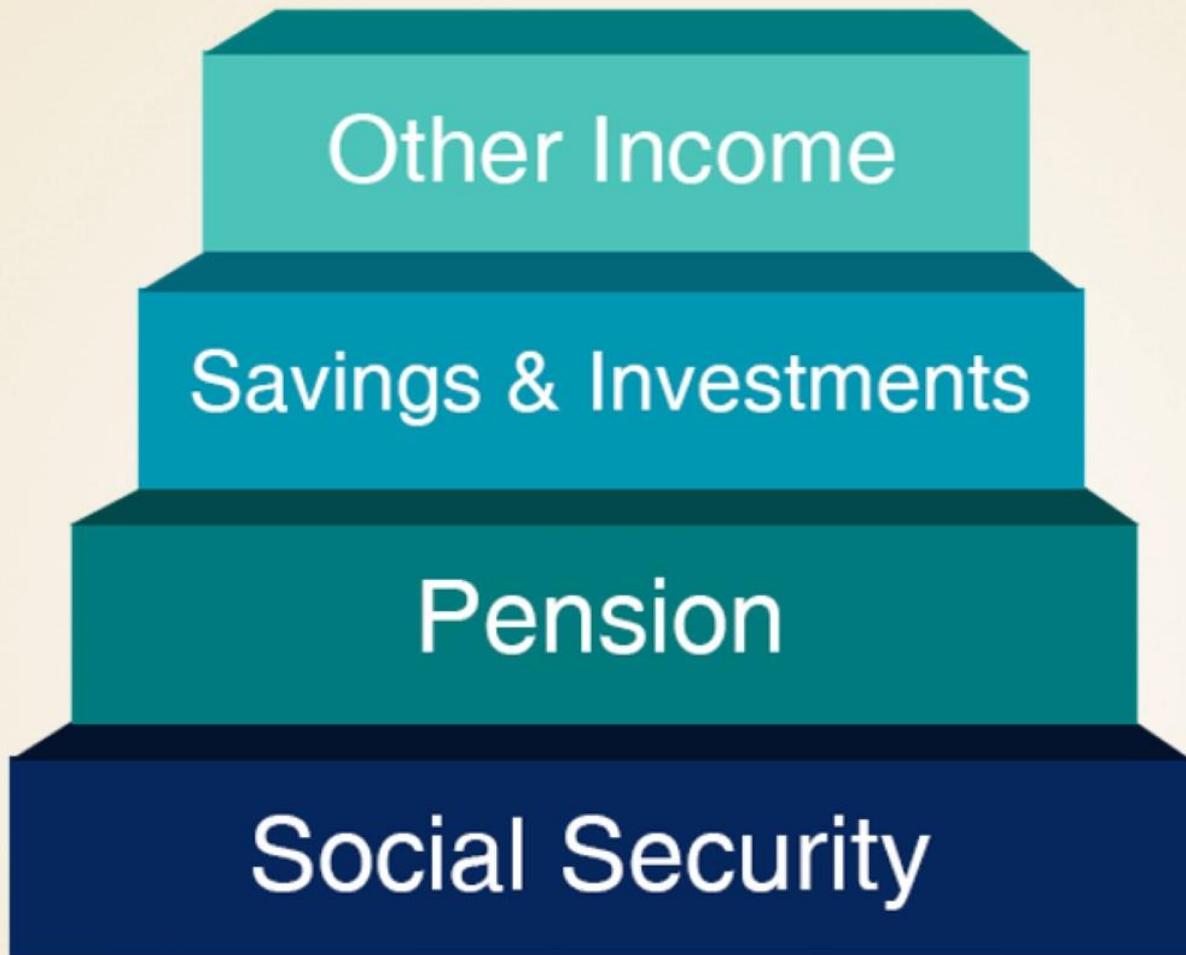
[SocialSecurity.gov](https://www.SocialSecurity.gov)

Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%



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Retirement Estimator

- Gives estimates based on your actual Social Security earnings record
- You can use the Retirement Estimator if:
 - You have enough Social Security credits at this time to qualify for benefits **and**
 - You are **not**:
 - Currently receiving benefits on your own Social Security record;
 - Waiting for a decision about your application for benefits or Medicare;
 - Age 62 or older and receiving benefits on another Social Security record;**or**
 - Eligible for a Pension Based on Work Not Covered By Social Security.

socialsecurity.gov/estimator



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Online Calculators

Online WEP
Life Expectancy **Calculator**
Retirement Earnings Test
Early or Late Benefits for Spouses
GPO Quick **Estimator**
Detailed Age



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Working While Receiving Benefits

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$17,040/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$45,360/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.



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Taxation of Social Security Benefits



If you:

file a federal tax return as an "individual" and your *combined income** is

- between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
- more than \$34,000, up to 85 percent of your benefits may be taxable.



file a joint return, and you and your spouse have a *combined income** that is

- between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits
- more than \$44,000, up to 85 percent of your benefits may be taxable.



are married and file a separate tax return, you probably will pay taxes on your benefits.

Visit [IRS.gov](https://www.irs.gov) and search for Publication 554, *Tax Guide for Seniors*, and Publication 915, *Social Security And Equivalent Railroad Retirement Benefits*



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Medicare

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans

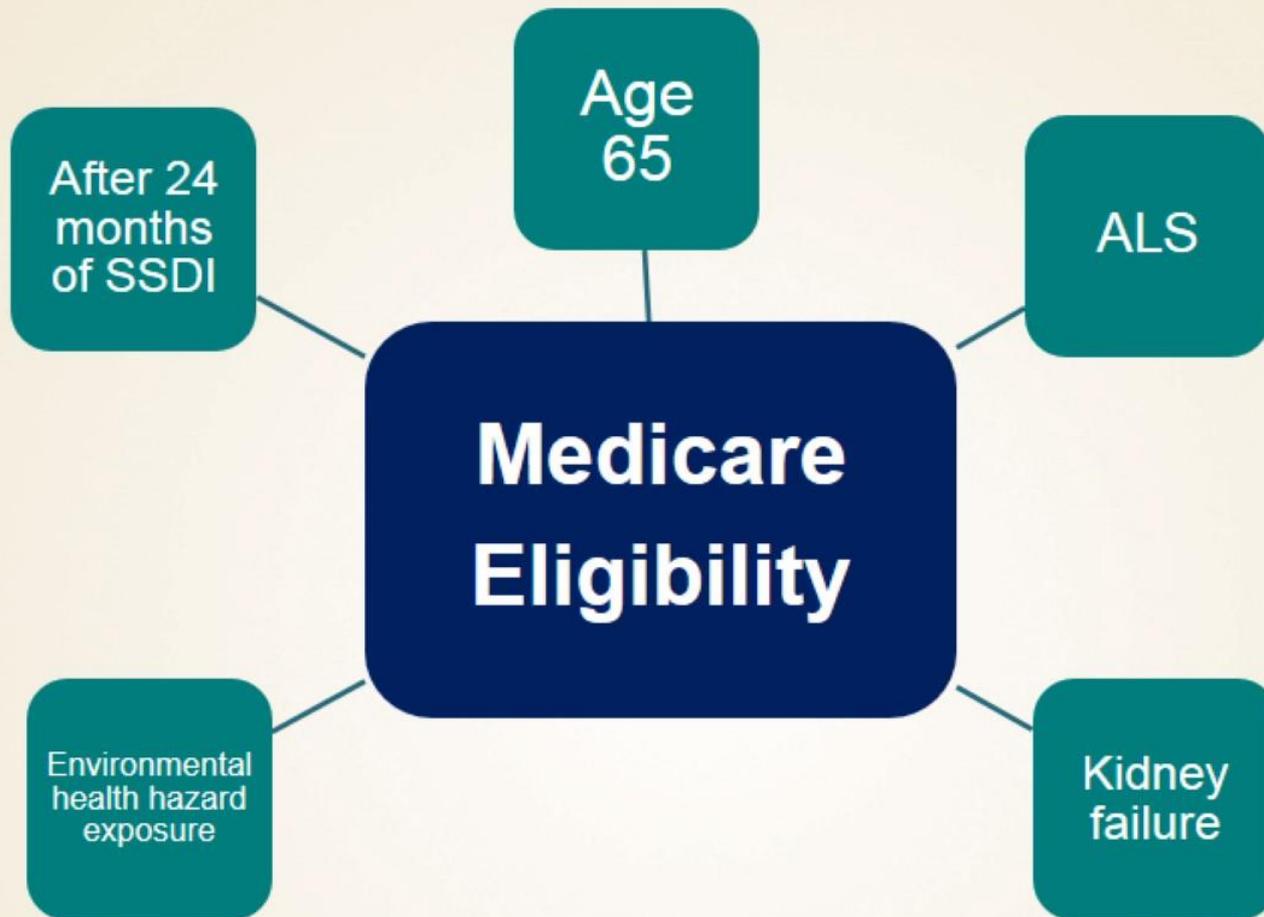
Part D = Prescription Drug Plans

Visit [Medicare.gov](https://www.Medicare.gov) for details



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Initial Enrollment Period

Begins 3 months before your 65th birthday and ends 3 months after that birthday

Medicare Enrollment

General Enrollment Period

January 1 – March 31

Special Enrollment Period

If 65 or older and covered under a group health plan based on your – or your spouse's – current work.



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[SocialSecurity.gov](https://www.SocialSecurity.gov)

[Sign Up /
Change Plans](#)

[Your Medicare
Costs](#)

[What Medicare
Covers](#)

[Drug Coverage
\(Part D\)](#)

[Supplements &
Other Insurance](#)

[Claims &
Appeals](#)

[Manage Your
Health](#)

[Forms, Help, &
Resources](#)

Is my test, item, or service covered?

[Find health & drug plans](#)

[Apply for Medicare](#)

[Get started with Medicare](#)



[New measures for home health services](#) [Learn more](#)

[Get your Medicare Summary Notices \(MSNs\) electronically](#) [Go paperless](#)

Address change/Medicare card issue?

Information for my situation

Find someone to talk to

1-800-MEDICARE or Medicare.gov



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Extra Help Program

Medicare beneficiaries may qualify for Extra Help with their Medicare prescription drug plan costs.



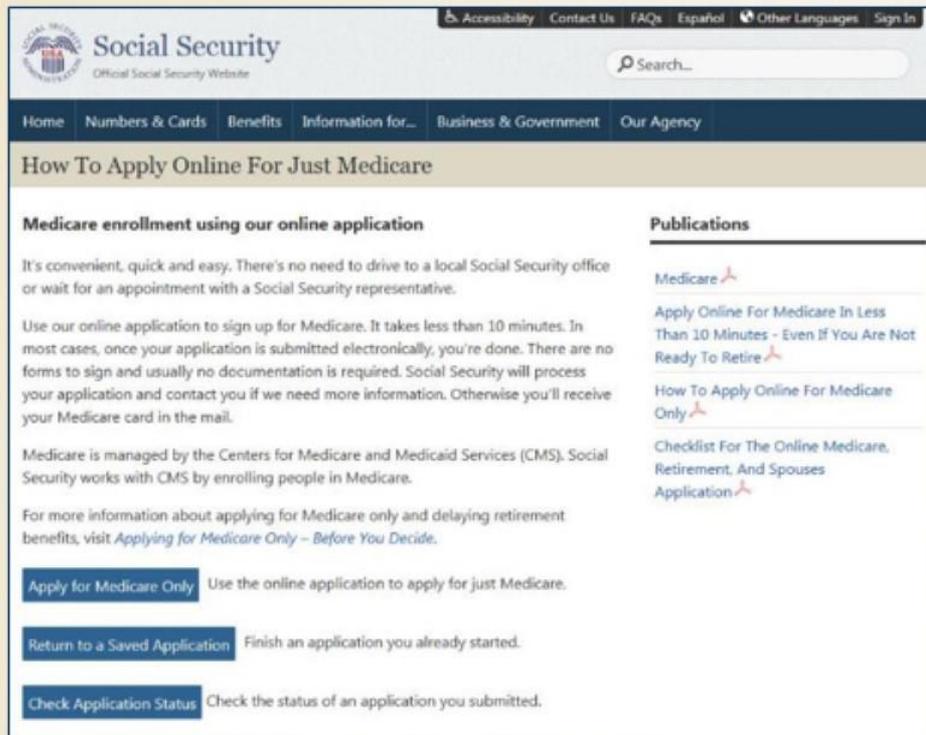
Find out if you qualify at socialsecurity.gov/extrahelp



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Medicare Applications



The screenshot shows the Social Security Administration's website. At the top, there is a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is the Social Security logo and a search bar. The main content area is titled "How To Apply Online For Just Medicare". It features a section for "Medicare enrollment using our online application" with a brief description and a "Publications" sidebar. At the bottom, there are three buttons: "Apply for Medicare Only", "Return to a Saved Application", and "Check Application Status".

How To Apply Online For Just Medicare

Medicare enrollment using our online application

It's convenient, quick and easy. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

Use our online application to sign up for Medicare. It takes less than 10 minutes. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information. Otherwise you'll receive your Medicare card in the mail.

Medicare is managed by the Centers for Medicare and Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

For more information about applying for Medicare only and delaying retirement benefits, visit *Applying for Medicare Only - Before You Decide*.

Apply for Medicare Only Use the online application to apply for just Medicare.

Return to a Saved Application Finish an application you already started.

Check Application Status Check the status of an application you submitted.

Publications

- Medicare
- Apply Online For Medicare In Less Than 10 Minutes - Even If You Are Not Ready To Retire
- How To Apply Online For Medicare Only
- Checklist For The Online Medicare, Retirement, And Spouses Application

If you already have Medicare Part A and wish to add Medicare Part B, simply take or mail forms CMS 40-B and CMS-L564 to your local Social Security office

socialsecurity.gov/medicare/apply.html



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Applying for Benefits

3 options available to apply:



Online



By phone 1-800-772-1213



At our office

You choose the most convenient option for you!

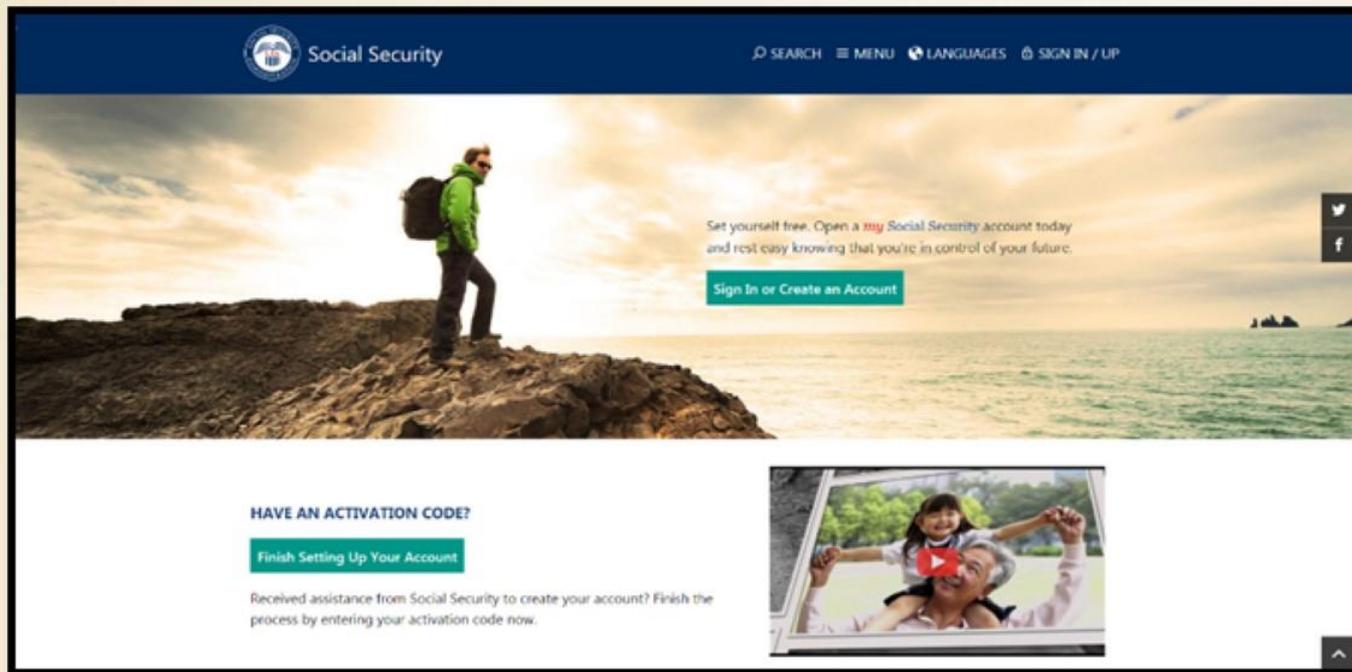
Note: Child and survivor claims can only be done by phone or in a field office (not online) at this time.



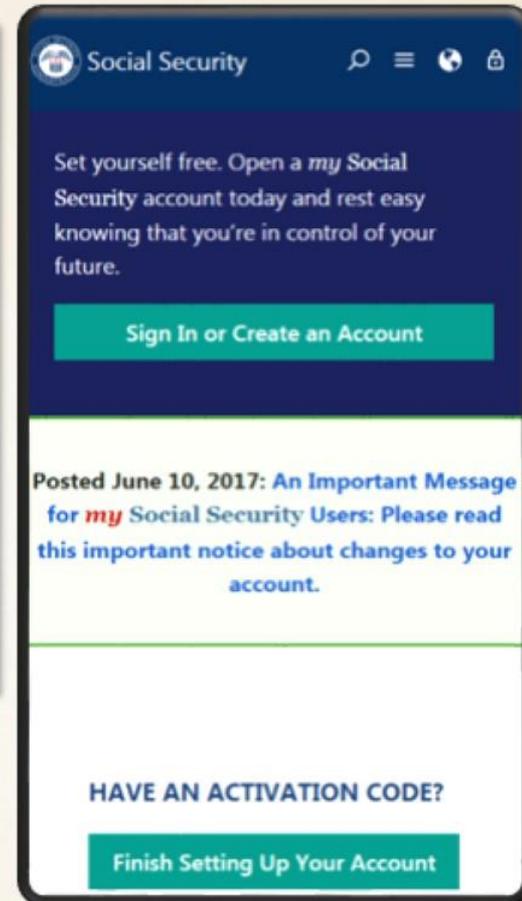
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my Social Security



The desktop view of the my Social Security website features a dark blue header with the Social Security logo, search, menu, languages, and sign in/up options. The main content area has a background image of a hiker on a rocky shore. The text reads: "Set yourself free. Open a my Social Security account today and rest easy knowing that you're in control of your future." Below this is a teal button labeled "Sign In or Create an Account". A secondary section titled "HAVE AN ACTIVATION CODE?" includes a teal button "Finish Setting Up Your Account" and a video thumbnail showing a man and a child. The footer contains a small upward arrow.



The mobile view of the my Social Security website features a dark blue header with the Social Security logo, search, menu, and lock icons. The main content area has a dark blue background with white text: "Set yourself free. Open a my Social Security account today and rest easy knowing that you're in control of your future." Below this is a teal button labeled "Sign In or Create an Account". A white box contains a notice: "Posted June 10, 2017: An Important Message for my Social Security Users: Please read this important notice about changes to your account." Below this is a teal button labeled "Finish Setting Up Your Account". The footer contains a small upward arrow.

socialsecurity.gov/myaccount



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my Social Security Services

If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.



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my Social Security Services

If you do not receive benefits, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your Social Security Statement to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings once a year to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.



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Enhanced Security for your *my* Social Security Account

- We recently added a second method to check the identification of account holders when you register or sign in.
- This is in addition to the first layer of security, your username and password.
- You will be able to choose either your cell phone or your email address as your second identification method.



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Enhanced Security for your *my* Social Security Account cont.

Each time you sign in to your account, you will complete two steps:

- Step 1: Enter your username and password.
- Step 2: Enter the security code we send by text message or email, depending on your choice (cell phone provider text message and data rates may apply).

If a user does not have a text-enabled cell phone, or does not wish to provide their cell phone number, they will need to use their email address as a second identification method instead.



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How to Open a *my* Social Security Account

- 1 Visit socialsecurity.gov/myaccount
- 2 Select: “Sign In or Create an Account.”
- 3 Provide some personal information to verify your identity.
- 4 Choose a username and password, then select how you would like to receive a one-time security code to create your account.

*No matter what type of device you use, the **my** Social Security portal will automatically re-adjust to fit the appropriate screen size, providing you full, easy-to-use access to your personal account!*



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Q&A session



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