



Social Security: With You Through Life's Journey



Social Security Benefits and Services What you should know...


Presented by:
Brian Rudolph
Social Security Public Affairs Specialist



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

Produced at U.S. taxpayer expense

 If you need to visit an office, schedule an appointment first. Find out how.

 [What to Know about Proving Your Identity](#)



Social Security

[Benefits](#) ▾

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Prepare

[Check eligibility for benefits](#)

[Get a benefits estimate](#)

[Plan for retirement](#)



Apply

[Apply for benefits](#)

[Sign up for Medicare](#)

[Return to saved application](#)

After you apply

[Check application or appeal status](#)

[Appeal a decision we made](#)

Manage benefits & information



Documents

[Get benefit verification letter](#)

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



Number & card

[Replace card](#)

[Request number for the first time](#)

[Report stolen number](#)



Payment

[Update direct deposit](#)

[Repay overpaid benefits](#)

[Request to withhold taxes](#)

[View benefit payment schedule](#)



Record

[Change name](#)

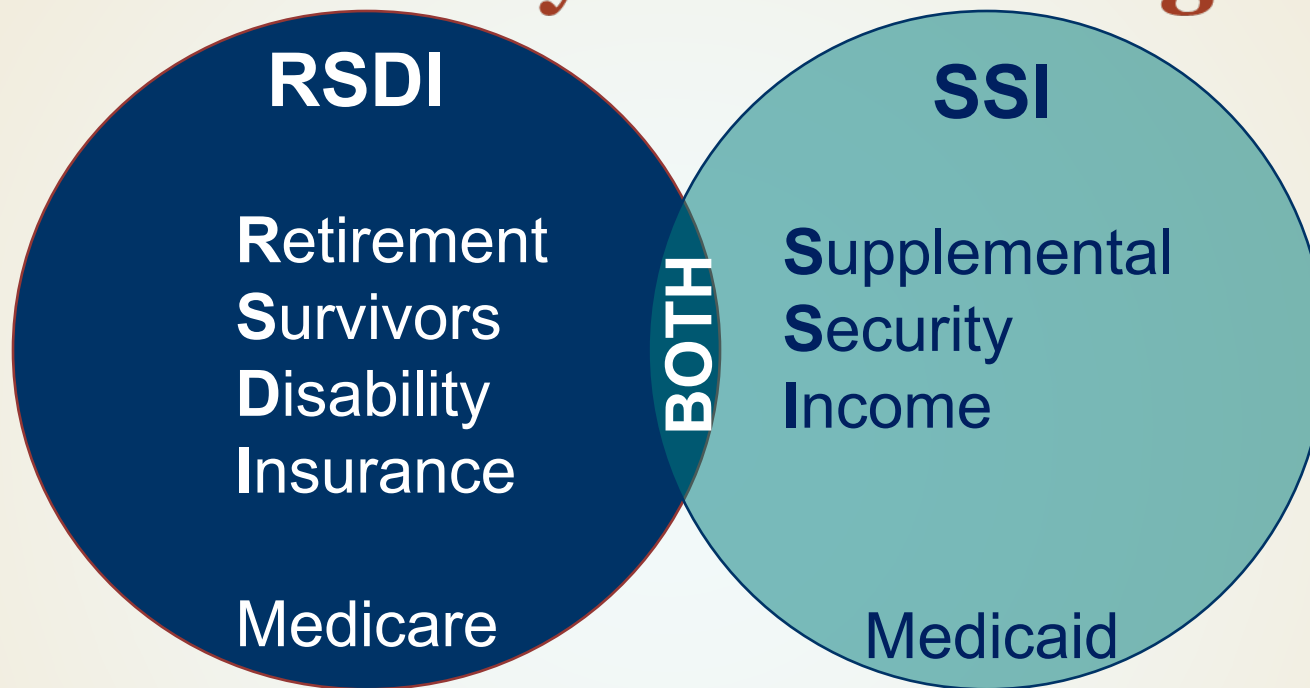
[Update contact information](#)

[Update citizenship or immigration status](#)

[Report a death](#)



Social Security Benefit Programs



- ☐ Based on work credits
- ☐ Pays benefits to the worker and eligible family members
- ☐ Financed by FICA taxes

- ☐ Needs based (low income & resources)
- ☐ Only pays individual - no family benefits
- ☐ Age 65+ **OR** any age if disabled/blind
- ☐ Financed by general tax revenues



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How Do You Become Eligible 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
- In 2025, each \$1,810 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2025, you must earn at least \$7,240.

ssa.gov/benefits/retirement/planner/credits.html



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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”

ssa.gov/OACT/COLA/Benefits.html

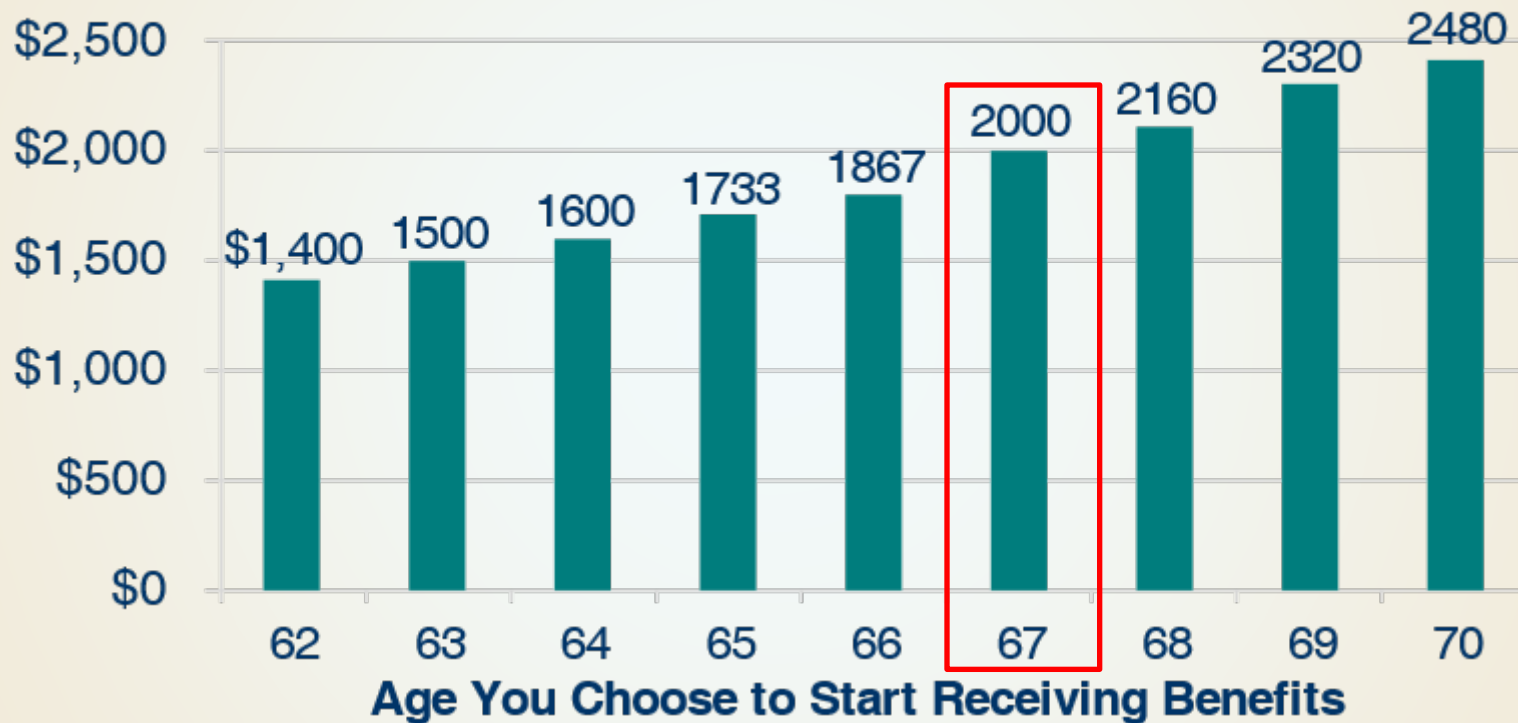


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$2,000 at a full retirement age of 67



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Working While Receiving Benefits

If you are	In 2025, you can earn up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$23,400/yr. \$1950/month	\$1 for every \$2 earned above the limit
The Year Full Retirement Age is Reached	\$62,160/yr. (\$5,180/month) You can earn this much in ALL months prior to the month of FRA.	\$1 for every \$3 earned above the limit
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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Retirement Earnings Test Calculator:

ssa.gov/OACT/COLA/RTeffect.html

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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)
- 18 or older and disabled from a disability that started before age 22.



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Benefits from a Grandparent

Can a child receive benefits on the S.S. record of a grandparent?

A dependent grandchild or step-grandchild may receive benefits on the record of a grandparent if the following requirements are met:

- The grandchild's natural or adoptive parents are deceased or disabled, or
- The grandchild was legally adopted by the grandparent
- The grandchild must have lived with the grandparent in the United States before reaching age 18 and received at least one-half support from the grandparent
- If grandparent dies: Survivors Benefits for grandchild if meets above requirements



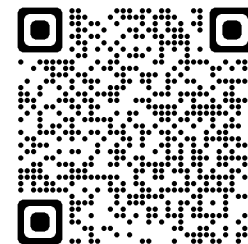
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Benefits for a Spouse

- Benefit is between 35% (age 62) and 50% (age 66) of primary worker's full benefit.
- Amount depends on age of spouse, lower percentage for early retirement
- If spouse's own benefit is **less than 50%** of the primary worker's, the benefits are combined
- If spouse's own benefit is **more than 50%** of primary worker's, no spouse's benefit can be paid
- Primary worker's benefit is not reduced if someone is receiving a dependent benefit from his/her record.
- www.ssa.gov/planners/retire/ (fill in year of birth)



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Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if he or she has remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

ssa.gov/benefits/retirement/planner/applying7.html#h4



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Survivors Benefits

Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time high school student
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Surviving Spouse or Divorced Surviving Spouse Note: Remarriage after age 60 will not affect benefits.	May receive full benefits at full retirement age or reduced benefits: <ul style="list-style-type: none">• as early as age 60• as early as 50 and has a disability• at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits

ssa.gov/survivors



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Survivor Benefits

When the worker passes away
their surviving spouse can claim:

- At Full Retirement Age = 100% of benefit or
- At age 60 = 71.5% of full benefit
- It increases each month they wait, up to 100% or
- A widow(er) can remarry after age 60 and continue to collect the survivor benefit
- **Reminder about Earnings Limits**



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Disability Benefits (SSDI)

- SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s).
- Medical condition(s) expected to last at least 12 months or result in death
- Younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- Recent work and a certain number of work credits based on age



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Supplemental Security Income (SSI)

- SSI is a federal program that provides monthly payments to people who have *limited income and resources*.
- People who are 65 or older, blind, or who have a disability, and *limited income and resources*.



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Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

- **Individual Limit: \$2,000 / Couples Limit: \$3,000**



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Income

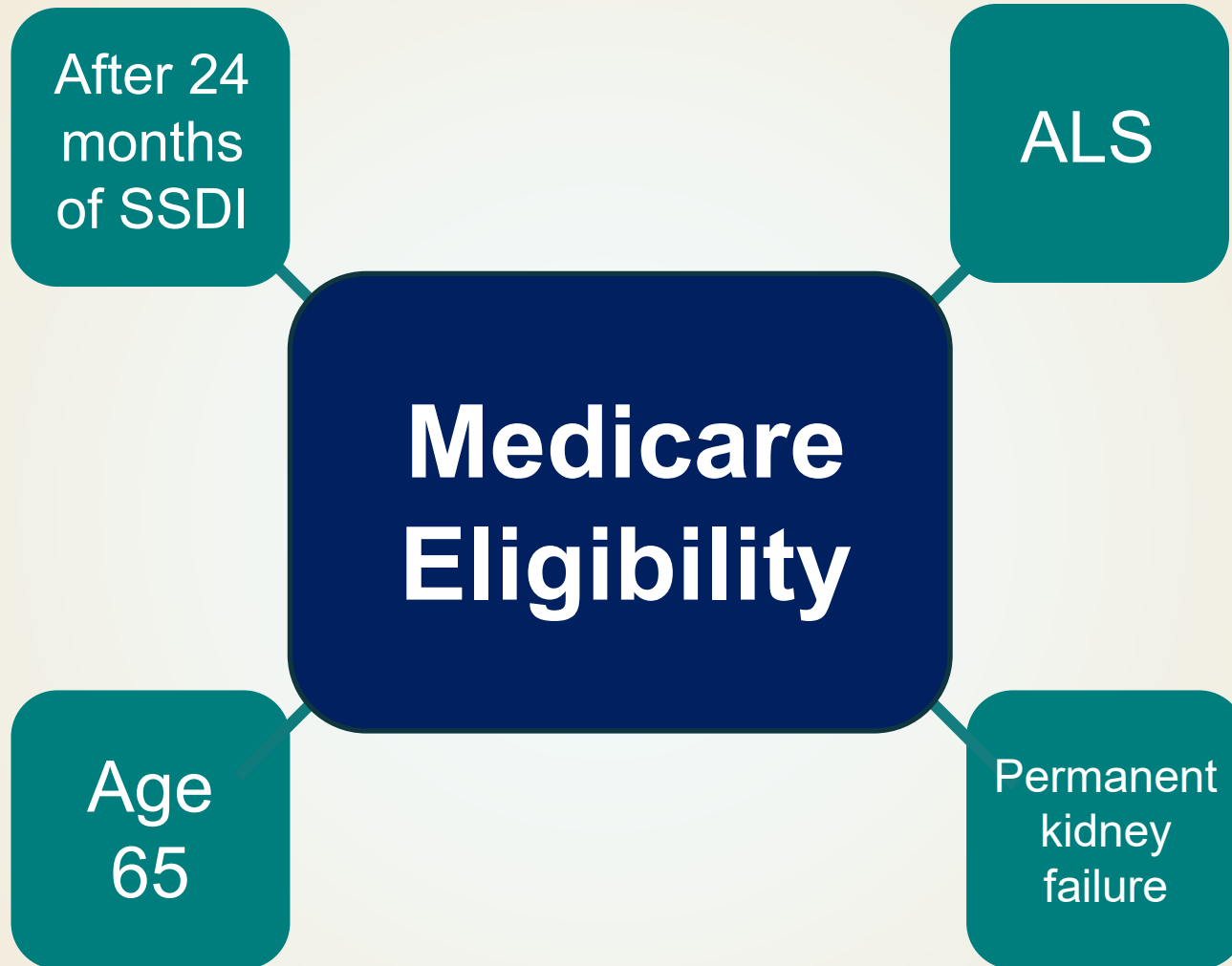
Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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When are you Eligible for Medicare?



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Medicare Coverage and Premiums

PART	DESCRIPTION	PREMIUM
A	HOSPITAL INSURANCE	FREE for most workers (\$1,676 deductible)
B	MEDICAL INSURANCE	2025: \$185* base premium; <u>Covers 80%</u> doctor bills & other outpatient medical expenses
C	ADVANTAGE PLANS or a 20% supplemental plan	Varies depending on coverage needs
D	PRESCRIPTION DRUG COVERAGE	Varies depending on state and coverage needs

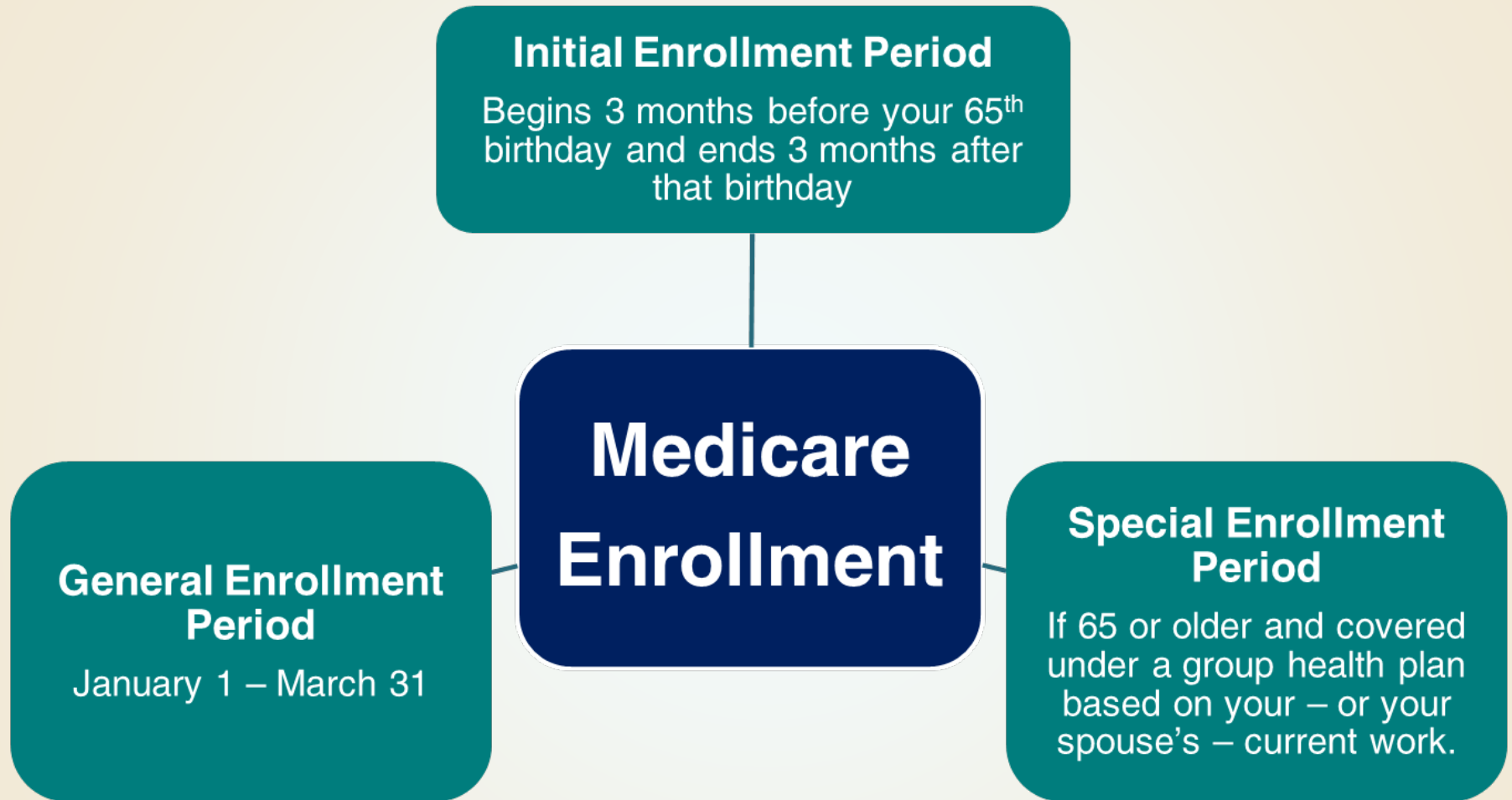
Senior Linkage Line 1-800-333-2433



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Medicare Enrollment Periods



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Medicare Part B Coverage

Initial Enrollment Period (IEP)

Beginning in 2023, if you enroll in this month of your initial enrollment period:	Your Part B Medicare coverage starts:
One to three months before you reach age 65	The month you turn age 65
The month you reach age 65, or one to three months after you reach age 65	The first day of the month after you sign up.



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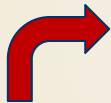
[SSA.gov](https://www.ssa.gov)

Medicare Part B Coverage

Special Enrollment Period (SEP)

If you are covered under a Group Health Plan based on current employment, you have a SEP to sign up for Part A and/or Part B anytime after age 65 as long as:

- You or your spouse is working
- You (or spouse) are covered by a group health plan (GHP) through the employer based on current employment
- You have an 8-month SEP window to sign up for Part A and/or Part B at no penalty



You do not pay a late enrollment penalty if you sign up during a SEP

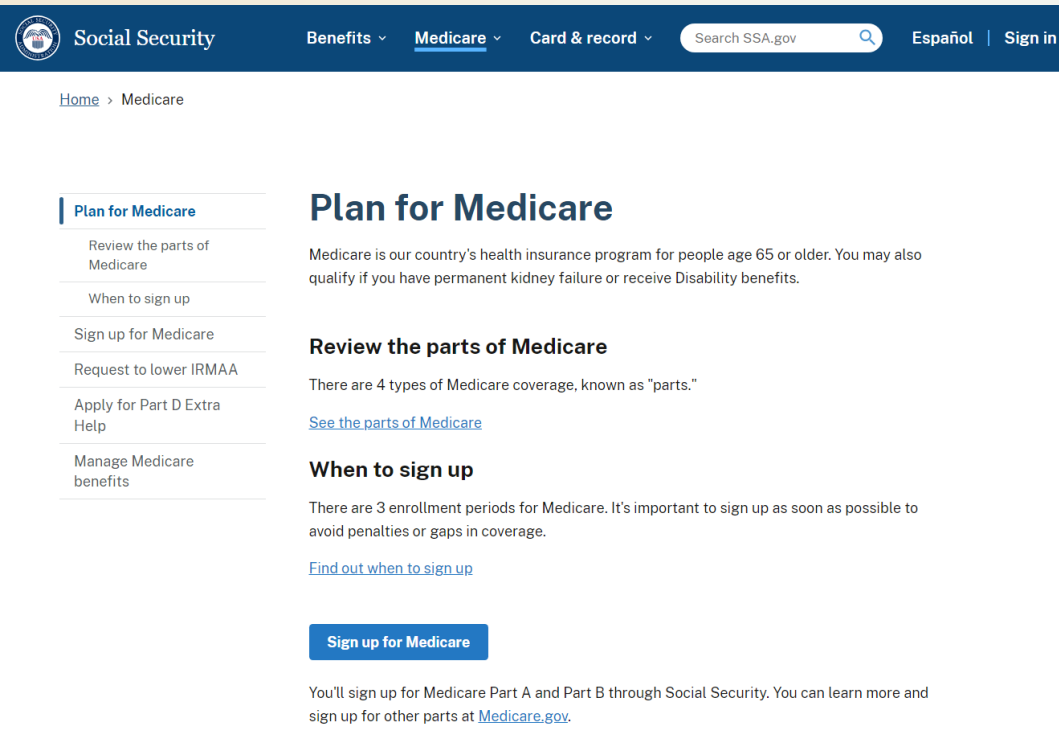
CMS- L564 (employer form) and CMS - 40B (employee form)



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How to Submit CMS 40B and L564 to SSA



The screenshot shows the top navigation bar of the SSA.gov website. It includes the Social Security logo, links for Benefits, Medicare, and Card & record, a search bar, and options for Español and Sign in. Below the navigation bar, the breadcrumb trail reads 'Home > Medicare'. On the left, a sidebar lists various Medicare-related links. The main content area is titled 'Plan for Medicare' and includes sections for 'Review the parts of Medicare', 'When to sign up', and 'Sign up for Medicare'.

Plan for Medicare

Medicare is our country's health insurance program for people age 65 or older. You may also qualify if you have permanent kidney failure or receive Disability benefits.

Review the parts of Medicare

There are 4 types of Medicare coverage, known as "parts."

[See the parts of Medicare](#)

When to sign up

There are 3 enrollment periods for Medicare. It's important to sign up as soon as possible to avoid penalties or gaps in coverage.

[Find out when to sign up](#)

[Sign up for Medicare](#)

You'll sign up for Medicare Part A and Part B through Social Security. You can learn more and sign up for other parts at [Medicare.gov](#).

If you already have Medicare Part A and wish to add Medicare Part B:

- complete the online application, or
- fax or mail completed forms CMS-40B and CMS-L564 to your local Social Security office.

ssa.gov/Medicare



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Save money with the Medicare Savings Programs

QMB / SLMB

PART B	MEDICAL INSURANCE <i>Save Money \$\$</i>	2025: \$185 base premium <u>Covers 80%</u> doctor bills & other outpatient medical expenses
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- Helps pay for Medicare Part B premiums (State program)
- Meet income and resource limits
- File with County/State or Dept. on Aging
- **Note: If you are over age 65 and did not apply for Part B; this program allows you to apply/enroll anytime at no penalty



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Extra Help with Medicare Prescription Drug Plan Costs

- Medicare beneficiaries may qualify for Extra Help with Medicare prescription drug plan costs
- Needs-based program for people with limited income and resources
- Extra Help may be worth an estimated \$5,300 per year



ssa.gov/extrahelp



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How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor* application is not available online.



Schedule phone or



in-office appointment

(Call 1-800-772-1213 8 a.m. – 7 p.m. Monday through Friday).

***Child and survivor claims can only be done by phone or in the office.**

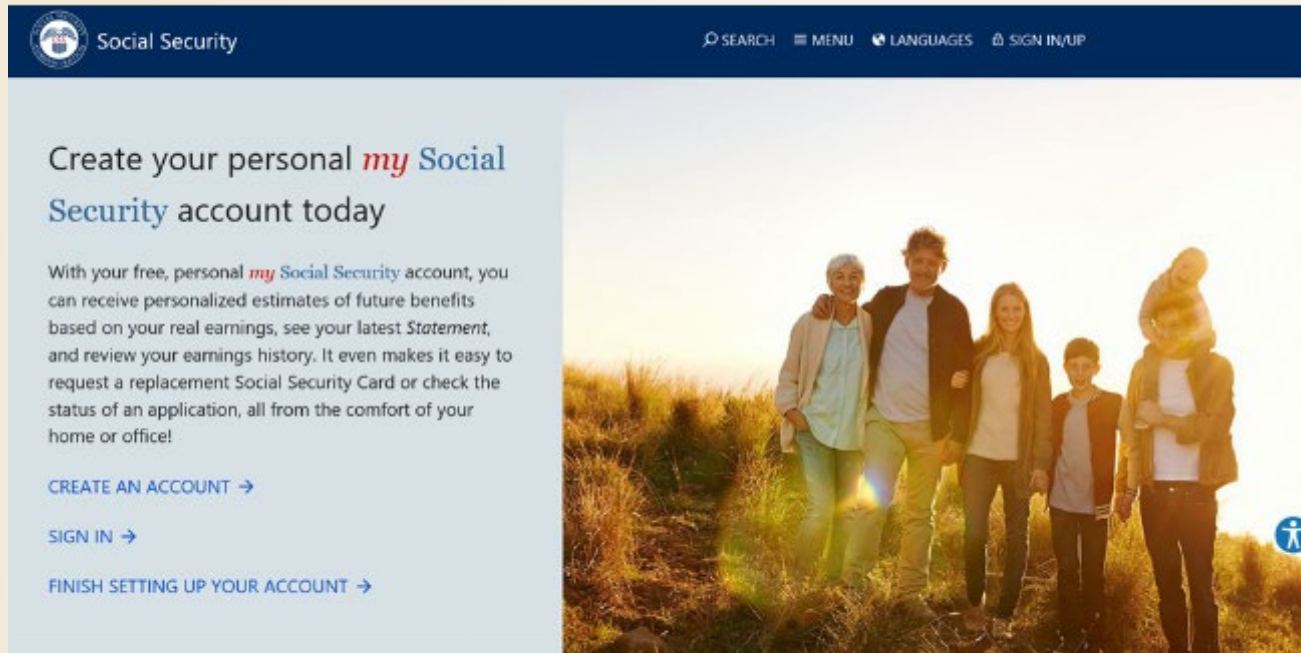
Local Office Locator: www.ssa.gov/locator



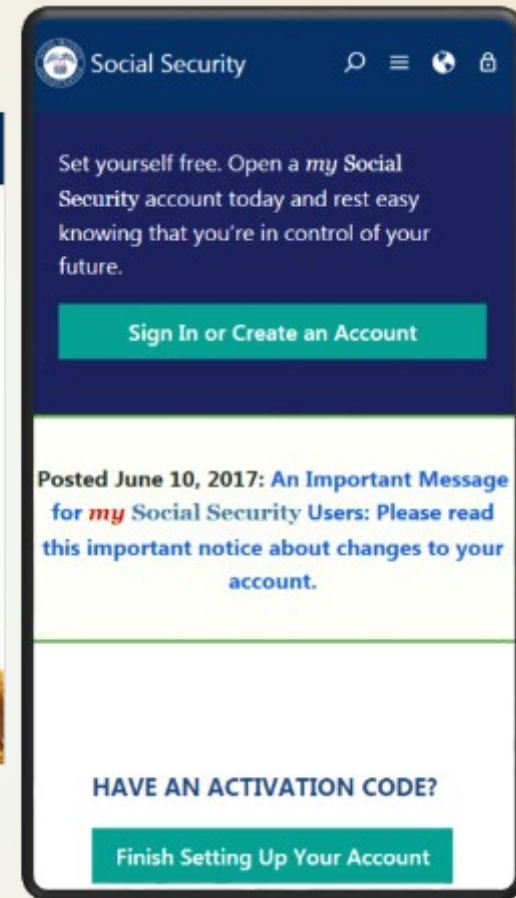
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my Social Security



The screenshot shows the homepage of the my Social Security website. At the top is a dark blue header with the Social Security logo, a search icon, a menu icon, a languages icon, and a sign in/up icon. The main content area has a light blue background on the left with the heading "Create your personal my Social Security account today". Below this heading is a paragraph explaining the benefits of a free account, such as receiving personalized estimates of future benefits, seeing the latest Statement, and reviewing earnings history. It also mentions the ability to request a replacement Social Security Card or check the status of an application. There are three links: "CREATE AN ACCOUNT →", "SIGN IN →", and "FINISH SETTING UP YOUR ACCOUNT →". To the right of the text is a large image of a diverse group of people (an older woman, a man, a woman, a young boy, and a man carrying a child) standing in a field of tall grass at sunset. A small accessibility icon is visible in the bottom right corner of the image.



The screenshot shows the mobile app interface of my Social Security. At the top is a dark blue header with the Social Security logo, a search icon, a menu icon, a globe icon, and a lock icon. The main content area has a dark blue background with the 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 text is a green button that says "Sign In or Create an Account". There is a white section with a green border containing the text "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 another white section with a green border containing the text "HAVE AN ACTIVATION CODE?" and a green button that says "Finish Setting Up Your Account".

ssa.gov/myaccount



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How to Open/Sign In to a *my* Social Security Account

Sign In

Accounts created **before** September 18, 2021 should enter a Username and Password.

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

Sign in

Sign in with  LOGIN.GOV

Sign in with  ID.me

[Learn more.](#)

[Create an account](#)

[Use an activation code](#)

1. Visit www.ssa.gov/myaccount
2. Select: "Sign In or Create an Account"
3. If you already have an account, select Sign In and enter:
 - Existing my Social Security username and password
 - Existing Login.gov or ID.me credentials
4. To create a new account, select Create an Account on this and the next screen. You will be directed to Login.gov for next steps.
5. After creating your Login.gov account, you will be directed back to our website where you will provide personal information so we can verify your identity.
6. Complete the registration process using the activation code we send you.



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What you can do with a *my* Social Security account



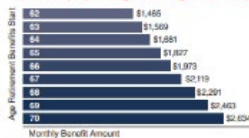
Your Social Security Statement

See your **Statement** and customized fact sheets!

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work—up to four each year. Your full retirement age is 67, based on your date of birth: April 5, 1962. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life. These personalized estimates are based on your earnings to date and assume you continue to earn \$54,480 per year until you start your benefits. Learn more at ssa.gov/benefits/retirement/learn.html.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$2,083 a month. Learn more at ssa.gov/disability.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$1,562
Spouse, if caring for a disabled child or child younger than age 16:	\$1,562
Spouse, if benefits start at full retirement age:	\$2,083
Total family benefits cannot be more than:	\$3,802

Your spouse or minor child may be eligible for an additional one-time death benefit of \$255. Learn more at ssa.gov/survivors.

Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at ssa.gov/ThereForMe.

- Get your *Social Security Statement*
- Check your application status
- File an appeal (4 levels of appeal)
- Get a replacement Social Security Card
- Print a benefit verification letter
- Set up or change direct deposit
- Change your address



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