



Social Security 101



Securing today
and tomorrow

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Video Training Reminders

- ❑ This event is public. Please **do not** share any personal information, such as dates of birth or Social Security numbers about yourself or others during the Q&A portion of the presentation or in the chat feature.
- ❑ This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://www.ssa.gov) for up-to-date information on our programs.



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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
- ❑ 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/planners/credits.html



Your Age at the Time You Elect Retirement Benefits Affects the Amount

For example, if you were born from 1943 through 1954:



- Age 62 75% of benefit
- Age 66 100% of benefit
- Age 70 132% of benefit

<https://www.ssa.gov/benefits/retirement/planner/agereduction.html>



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Full Retirement Age

Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943 – 1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 or later	67



In Addition to the Retiree, Who Else Can Get Benefits?

Your Child

- Not married under 18
(under 19 if still in high school)
- Not married and disabled
before age 22

Your Spouse

- Age 62 or older
- At any age, if caring for a child under
age 16 or disabled





Benefits for a Spouse

- ❑ Maximum benefit = 50% of worker's unreduced benefit
- ❑ Reduction for early retirement
- ❑ If spouse's own benefit is less than 50% of the worker's, they will be combined to equal to 50% of the worker's
- ❑ Does not reduce payment to the worker
- ❑ Benefit is unreduced if claiming spouse is caring for a child who is under age 16 or who has a disability
- ❑ Spouse benefits are not payable until worker collects
- ❑ Divorced spouses may also qualify





my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español | Account

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

- Request a replacement Social Security card
- Upload documents and submit online forms

If you are not receiving benefits:

- Get personalized retirement benefit estimates
- Get estimates for spouse's benefits
- Get proof that you do not receive benefits
- Check your application status
- Get your *Social Security Statement*

If you are receiving benefits:

- Set up or change direct deposit
- Get a Social Security 1099 (SSA-1099) form
- Print a benefit verification letter
- Change your address

ssa.gov/myaccount



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Applying for Retirement Benefits

Social Security | Benefits | Medicare | Card & record | Search SSA.gov | Español | Sign in

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Prepare

- Check eligibility for benefits
- Get a benefits estimate
- Plan for retirement

Apply

- Apply for benefits**
- Sign up for Medicare
- Apply for SSI

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
- Change sex identification
- Report a death

my Social Security account | Use your account to access many of our personalized online services | [Learn about your account](#)

Prepare

Apply

- Check application or appeal status
- Appeal application decision
- Manage benefits

Apply for Social Security benefits

Who do you want to apply for?

An adult (age 18 and over)

A child (under age 18)

What do you want to apply for?

Benefits

Retirement
You worked and paid Social Security taxes.

Family
Your current or ex-spouse worked and paid Social Security taxes.

Disability
You have a condition and expect it to affect your ability to work for a year or more or will result in death.

Survivor
Your spouse died and paid Social Security taxes when they worked.

Supplemental Security Income

Supplemental Security Income for Disability
You're blind or have a disability. And it's hard to pay for essentials like food, clothing, and a home.

Supplemental Security Income for Age 65+
You're 65 or older. And it's hard to pay for essentials like food, clothing, and a home.

[Learn how to apply](#)



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/er or Divorced Widow/er (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, if disabled• at any age if caring for child younger than 16 or disabled

* Survivor application is not available online.



Disability Programs

Title II

SSDI
Social
Security
Disability
Insurance
Medicare

Title XVI

SSI
Supplemental
Security
Income
Medicaid



SSDI and SSI – What’s the difference?

Social Security Disability Insurance	Supplemental Security Income
<p>Payments come from the Social Security trust funds and are based on a person’s earnings.</p>	<p>Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person’s earnings.</p>
<p>An insurance that workers earn by paying Social Security taxes on their wages.</p>	<p>A needs-based public assistance program that does not require a person to have work history.</p>
<p>Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.</p>	<p>Pays disabled individuals who are unable to work AND have limited income and resources.</p>
<p>Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.</p>	<p>Benefits for children and adults in financial need. Must have limited income and limited resources.</p>



A medical condition or combination of impairments preventing substantial work for at least 12 months or expected to result in death. The determination also considers age, education & work experience.



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Social Security Benefits for Adults Disabled Since Childhood



Benefits can be paid on the record of a disabled, retired or deceased parent to an unmarried child of any age if the child became disabled before the age of 22.



Who Can Get SS Disability Benefits?

Your Child

- Not married under 18
(under 19 if still in high school)
- Not married and disabled
before age 22

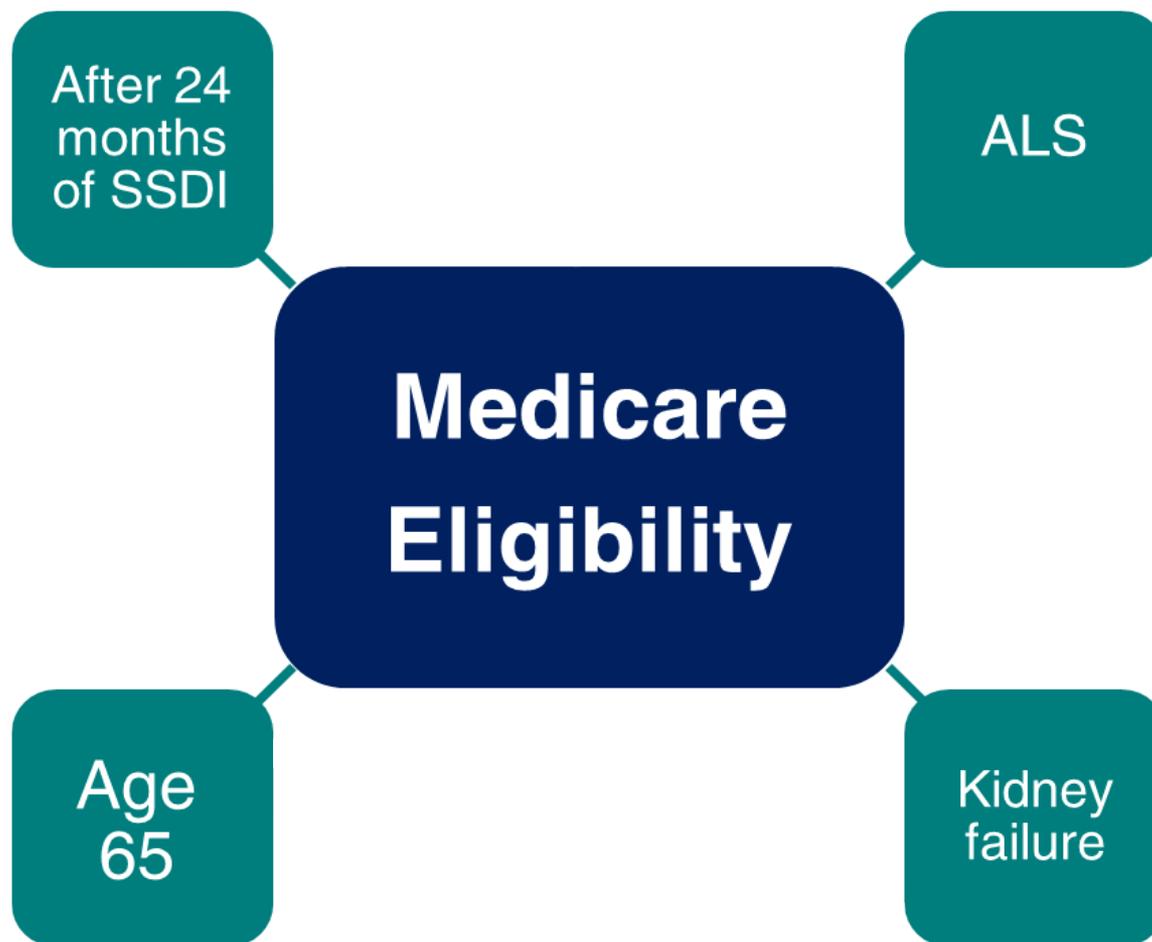


Your Spouse

- Age 62 or older
- At any age, if caring for a child under age 16 or disabled
- Divorced Spouses may also qualify



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To be eligible for SSI, you must:

- have a medical condition that keeps you from working and is expected to last at least one year or result in death
- have limited income and few resources
- be age 65 or older
- be totally or partially blind
- live in the U.S. or Northern Mariana Islands

<https://www.ssa.gov/ssi/eligibility>



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SSI Requirements for Children

- Condition must be expected to last at least 12 months or result in death.
- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.



Income and Resources

- ❑ Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
 - **Children’s income examples:**
 - Child support
 - Social Security auxiliary benefits
 - Gifts

- ❑ Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
 - **Individual Limit: \$2,000 / Couples Limit: \$3,000**



Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility

<https://www.ssa.gov/ssi/text-living-ussi.htm>



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Medicaid

- ❑ People who qualify for SSI also qualify for Medicaid.
- ❑ Your local medical assistance office will contact you for additional information the agency needs for qualification.





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Applying for Disability Benefits

An official website of the United States government [Here's how you know](#)

What should I do if I get a call claiming there's a problem with my Social Security number or account?

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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 incorrect birthday
Update sex identification

my Social Security account
Use your account to access many of our personalized online services [Learn about your account](#)

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[Learn how to apply](#)



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When should I apply for disability benefits?

- Apply as soon as you develop a disability.
- Processing times for an application for disability benefits varies from state to state.
- We may be able to process your application faster if you help us by getting any other information we need.

<https://www.ssa.gov/disability/disability.html>



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Compassionate Allowances (CAL)

- ❑ A way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information
- ❑ Allows Social Security to target the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly
- ❑ Is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs

ssa.gov/compassionateallowances



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Disability Determination Services - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.

<https://www.ssa.gov/disability/determination.htm>



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 \$6,200 per year

April 2025

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Understanding the *Extra Help* with Your Medicare Prescription Drug Plan

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

Your situation:	Income limit:	Resource limit: What counts in resource limits? ⓘ
Individual	\$23,475	\$17,600
Married couple	\$31,725	\$35,130

ssa.gov/extrahelp



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Applying for Medicare and Extra Help

An official website of the United States government [Here's how you know](#)

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Prepare	Apply	After you apply
<ul style="list-style-type: none"> Check eligibility for benefits Plan for retirement 	<ul style="list-style-type: none"> Apply for benefits Sign up for Medicare 	<ul style="list-style-type: none"> Check application or appeal status Appeal application decision

Manage benefits & information

Documents	Number & card
<ul style="list-style-type: none"> Get benefit verification letter Get tax form (1099/1042s) 	<ul style="list-style-type: none"> Replace card Request number for the first time Report stolen number
Payment	Record
<ul style="list-style-type: none"> Update direct deposit Repay overpaid benefits Request to withhold taxes View benefit payment schedule 	<ul style="list-style-type: none"> Change name Update contact information Update incorrect birthday Update sex identification

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Home Medicare Sign up for Medicare

Plan for Medicare

Sign up for Medicare

Sign up for Part B only

Request to lower IRMAA

Apply for Part D Extra Help

Manage Medicare benefits

Sign up for Medicare

Medicare is our country's health insurance program for people age 65 or older. You'll sign up for Medicare Part A and Part B through Social Security, so you can make both retirement and Medicare choices and withhold any premiums from your benefit payments.

If you're under age 65, you may be eligible for Medicare if you have [permanent kidney failure](#) or if you receive Disability benefits. Supplemental Security Income (SSI) does not qualify you for Medicare on its own. Even if you receive SSI, you must meet one of the other requirements to qualify.

Information you'll need to provide +

Sign up for Medicare

If you're 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you're already covered through an employer group health plan.

The application is for retirement benefits and Medicare, or Medicare only.

[Apply online](#)

Sign up for Part B only

If you've previously declined or never signed up for Part B, you can sign up for Part B only.

[Get started](#)



<https://www.ssa.gov/people/aian/>

Social Security Benefits ▾ Medicare ▾ Card & record ▾ Español

American Indians and Alaska Natives (AIAN)



With you through life's journey...

Social Security touches the lives of every American, both directly and indirectly. This year, about 184 million people will work and pay Social Security taxes and almost 68 million people will receive monthly Social Security benefits.

Social Security works to improve lives across Indian Country by servicing the self-determined needs of sovereign tribal nations. Social Security programs support tribal communities through retirement, disability, and survivors benefits, providing a safety net for workers and their families.

Video Service Delivery Centers (VSD) have been set up in some communities to help make Social Security services more accessible in rural and reservation communities. To find a VSD site near you, please use our [interactive map](#). You can also connect with us anywhere by video using [Social Security Video Connect](#) for a more personal experience without having to visit an office.

We're with you from day one



Getting your child a Social Security number should be near the top of the list of things you need to do as a new parent or guardian. Your child's Social Security number is just the beginning of the valuable protection and benefits they may be eligible for in the future.

Most people apply for their child's Social Security number at birth, usually through the hospital. No matter which office processed your number, what's important is to have it in place when you or your children get that first job.

A fun bonus of assigning Social Security numbers at birth is that we know the most popular baby names, which we announce each year. On our website, you can find the

Tribal Consultation Official (TCO)

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- [Frequently Asked Questions](#)
- [Find a Social Security office](#)
- [BIA.gov](#)
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Tribal Communications

- [Request Policy Clarifications or a Speaker for an Event](#)
- [Social Security Administration Establishing National Native American Office](#)
- [Tribal General Welfare Exclusion Act of 2014](#)
- [Tribal Social Security Fairness Act of 2018](#)
- [Tribal Consultation and Coordination Plan](#)

Tribal Benefits



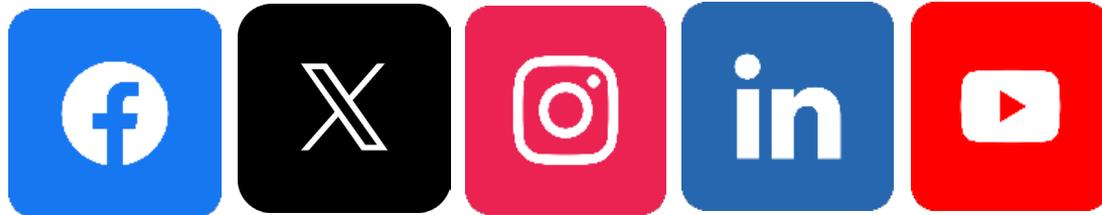
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Q&A Session

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