# Social Security:
# With You Through Life's Journey…

Securing today
and tomorrow

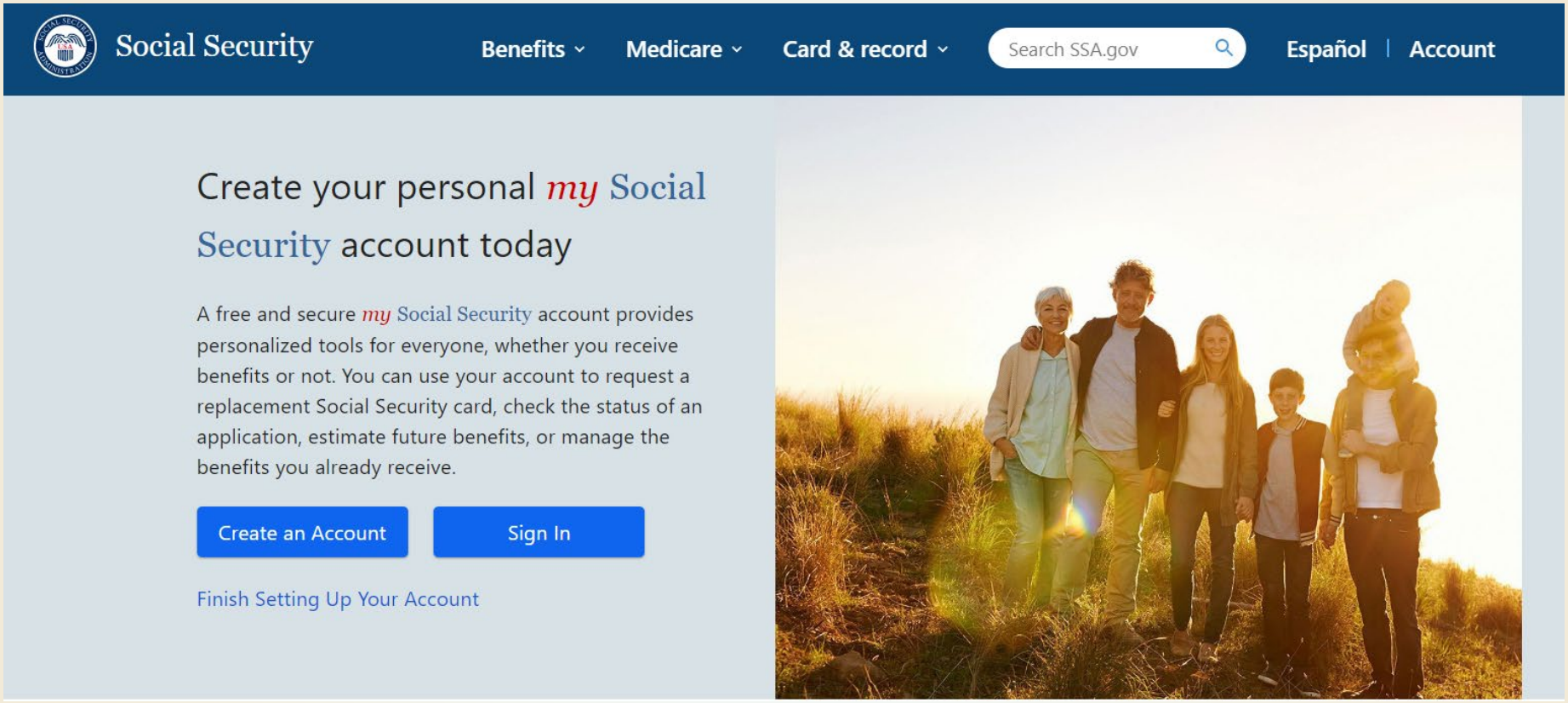
Produced at U.S. taxpayer expense

# Presentation Overview – 2025

- Program Introduction
- Online Services
- Retirement Benefits
- Disability Benefits
- Spousal Benefits
- Survivor Benefits
- Medicare Coverage
- Q & A

*Information contained in this presentation is subject to changes in legislation, policies, or procedures*

# *my* Social Security




**ssa.gov/myaccount**

# *my* Social Security **Services**

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- 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 recent earnings history, to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes you've paid.

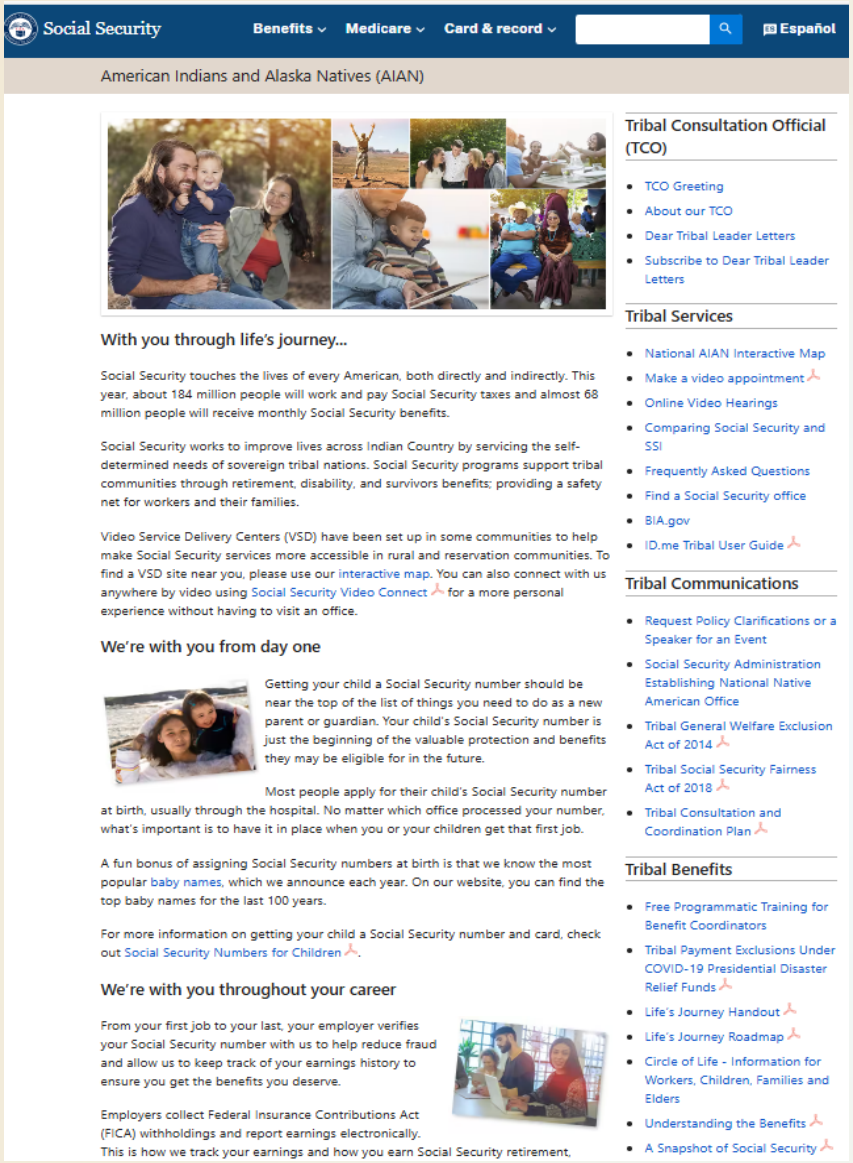
**ssa.gov/myaccount/what.html**

# *my* Social Security **Services**

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- 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 (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- Submit your advance designation of representative payee request*;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

**ssa.gov/myaccount/what.html**




# American Indians and Alaska Natives AIAN Page

**ssa.gov/people/aian/**

# Spotlight on AIAN Provisions

- Tribal General Welfare Exclusion Act of 2014 (**TGWEA**)
- Trusts Established Under the Indian Gaming Regulatory Act (**IGRA-Trust**)
- SSI Exclusions for American Indians & Alaska Natives

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Tribal General Welfare Exclusion Act of 2014

A Social Security claim specialist will review the program's eligibility requirements, determine if the program is ABON, and create a precedent.

If a program uses income to determine payment amounts, but not program eligibility, it is **not** ABON.

**Assistance Based On Need (ABON)**

For SSI purposes, ABON is assistance:

- provided under a program which uses income as a factor of **eligibility**; and
- funded **wholly** by a State (including the District of Columbia, Indian tribes and the Northern Mariana Islands), a political subdivision of a State, or a combination of such jurisdictions.

**EXCEPTION:** State supplementary payments, as defined in ***SI 01401.001***, made to refugees are considered to be ABON, even if the federal government reimburses the state.

Assistance based on need is excluded from income.

***Note:*** *The Tribal General Welfare Exclusion Act of 2014 amends the Internal Revenue Service (IRS) code. The bill language does not add any new exclusions from Indian income to the SSI program, thus, the Act has no bearing on SSI in deciding countable income for SSI eligibility and payment purposes. Its primary purpose is to codify that those payments, programs, or services provided by tribal governments for the general welfare of their people that meet the requirements under the Tribal Act are excluded from federal income tax. This is similar to the way in which the IRS treats TANF, SSI benefits, and other social services in that they are not taxed.*

**For More Information**
ssa.gov/people/aian
**Email us at:** ssa.tribal.communications@ssa.gov

SocialSecurity.gov

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Building Tribal Program and Trust Precedents at Social Security

**Tribal Programs and Trusts Can Affect Supplemental Security Income Benefits**

Tribes develop programs to distribute payments to Tribal members from gaming revenue or to establish Indian Gaming Regulatory Act (IGRA) trusts, with the goal of protecting and preserving the interests of minor children and incompetent adults entitled to receive any of the gaming revenue. These types of payments can affect Supplemental Security Income (SSI) benefits by either impacting eligibility for benefits or reducing the amount payable by the Social Security Administration (SSA).

To determine if these Tribal payments can be excluded for SSI purposes, SSA must review each Tribal program, and trusts with benefit payments to SSI recipients under the program rules. SSA relies on documentation provided by Tribes, such as award letters, tax documents, Tribal letters, paystubs, signed agreements, or trust documents. SSA may rely on the individual Tribal member to provide us with documentation about the payments and benefits they receive from Tribal programs, including any trusts, to determine if an exclusion for SSI benefits applies.

**Native American Precedent Resource Center (NAPR)**

We are working to ensure quality and consistent application of SSI policies for income and resource determinations regarding Tribal programs and trusts. In response to Tribal Consultation, we developed an internal national database called the **Native American Precedent and Resource Center, or NAPR**. The NAPR site assists our claim specialists nationwide to provide customer service anywhere a Tribal member may reside. It serves as a one-stop center for our employees to research SSI Tribal policies and Tribal precedents to provide SSI exclusions where applicable. This tool is designed for quality decisions for SSI exclusions and reduce repeat requests for documents from Tribes and Tribal members.

**How You Can Help**

Tribal Coordinators can help us build a complete precedent directory for their Tribe's programs by sending information that explains how each specific program or trust is set up and administered to Tribal members. The program award letters and pay stubs providing the full program overview (rules, eligibility requirements, copy of the application, etc.) will help us better serve Tribal members who receive SSI. Tribal Coordinators can share information with their local contact in the field office or by email to: **SSA.Tribal.Communications@ssa.gov**. If we need more information, SSA may ask the SSA Regional Communication Director's office to reach out to you for additional documentation.

When you conduct business with us about a Tribal income, resource, and IGRA trust, our claim specialists must first check the **NAPR** site to reduce any duplicative requests for documentation from the Tribe. If there are gaps in documentation previously collected, you may be asked to help us.

**Other Resources**

For more information on how Social Security is working to improve lives across Indian Country, visit our American Indians and Alaska Natives (AIAN) website at: www.ssa.gov/people/aian.

SSA's AIAN website provides many useful publications to Tribes and its members. It includes specific information about SSI income and resource exclusions, such as our Assistance Based on Need (ABON) program, COVID related disaster relief payments, and IGRA trusts. The site also highlights the Tribal General Welfare Exclusion Act of 2014 and explains the requirements necessary to classify a Tribal program as ABON income for exclusions under the SSI policy.

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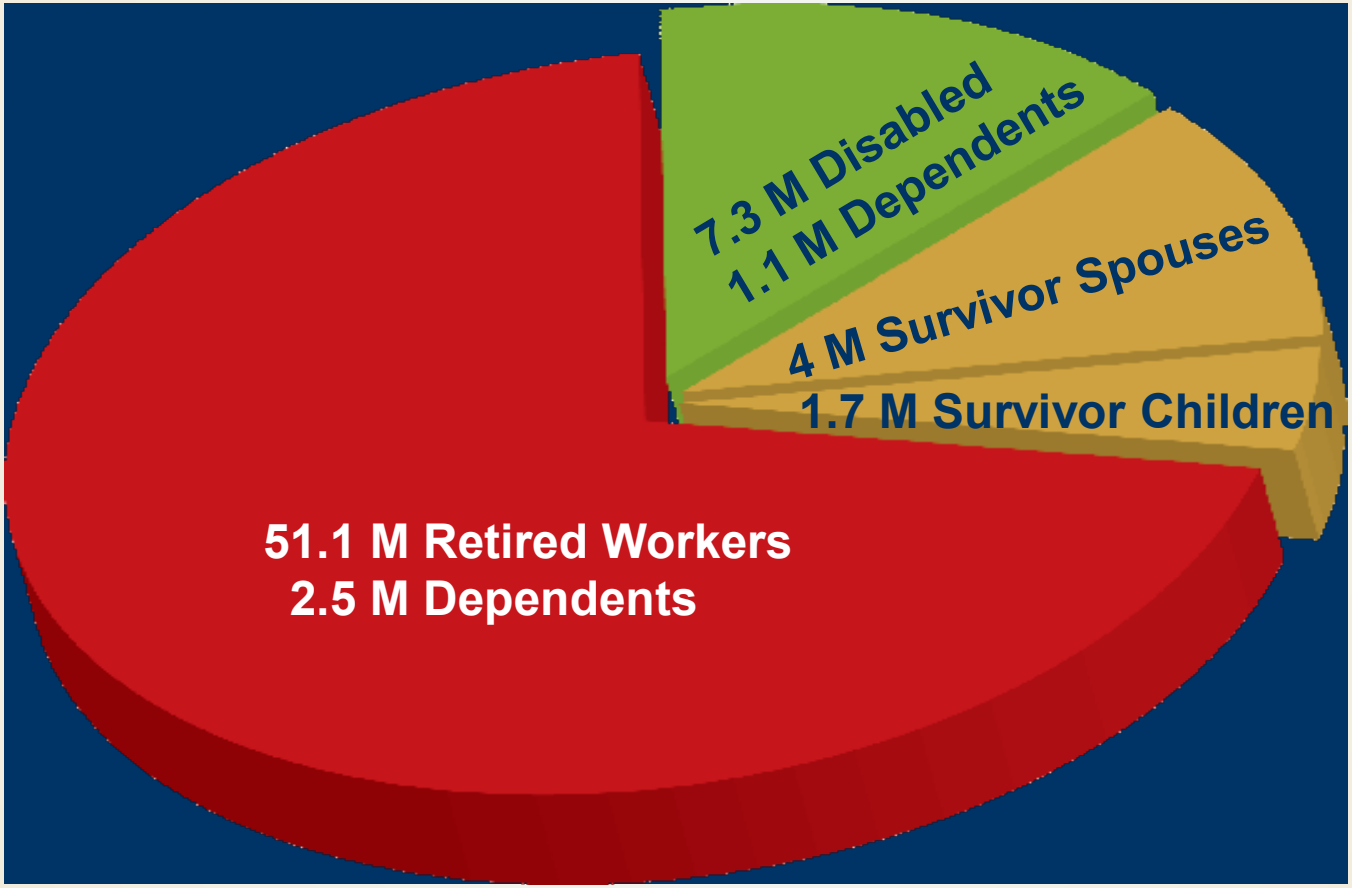
# Over 67 Million Receiving Benefits
# (Over ONE Trillion Per Year)
## *Based on Monthly Statistical Information, September 2024



# Social Security in the Future

- The two Social Security trust funds – Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) – will be able to pay all benefits in full and on time until 2035.
- The trust funds have come close to running out of asset reserves in the past, but Congress made substantial changes to prevent this.
- If Congress does not act before 2035, the trust funds will still be able to pay 83% of each benefit due.

# We Wouldn't Miss Your Retirement Party

# 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**

# 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”

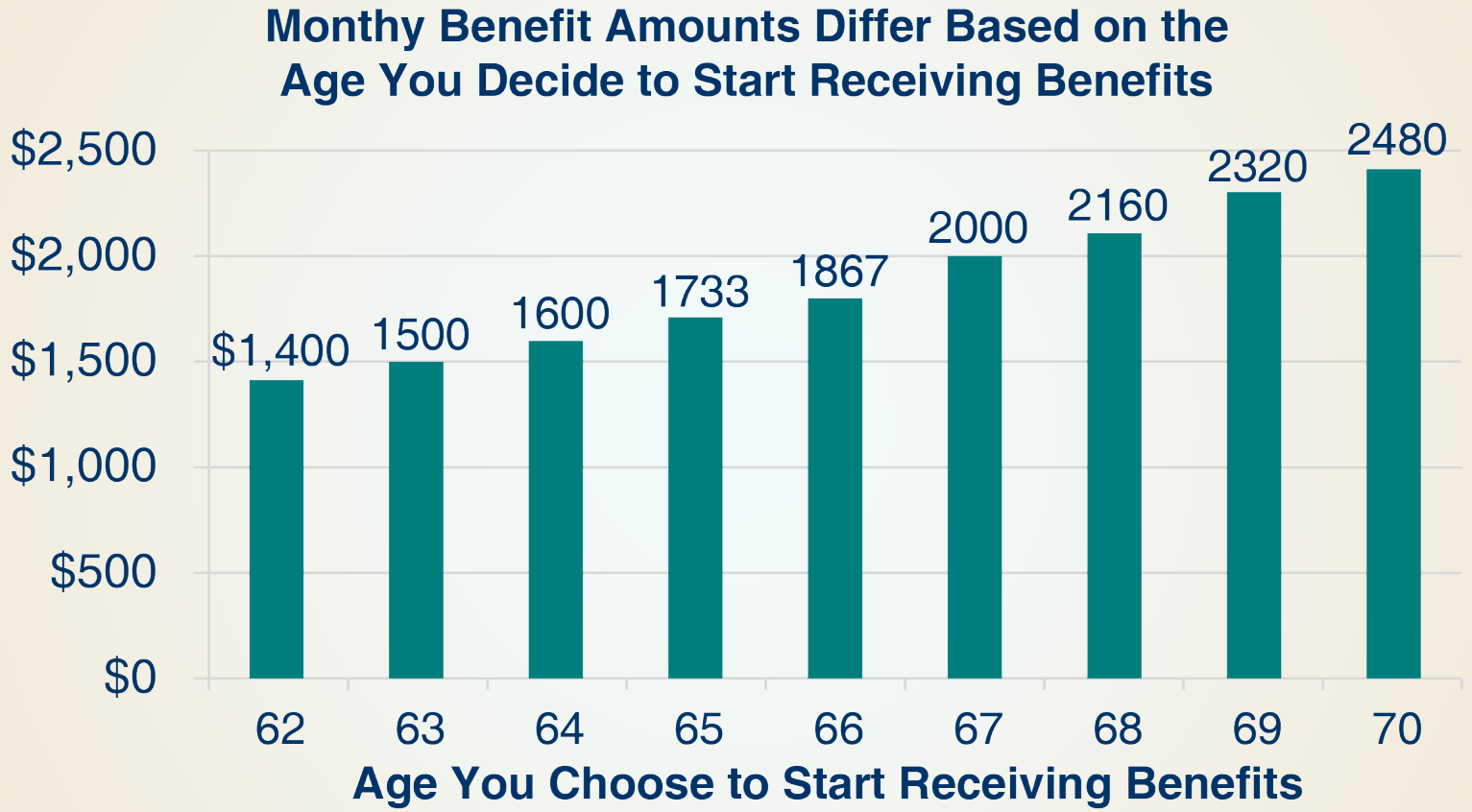
**ssa.gov/OACT/COLA/Benefits.html**

# Benefits Chart by Age

| 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% |

**ssa.gov/oact/quickcalc/earlyretire.html**

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



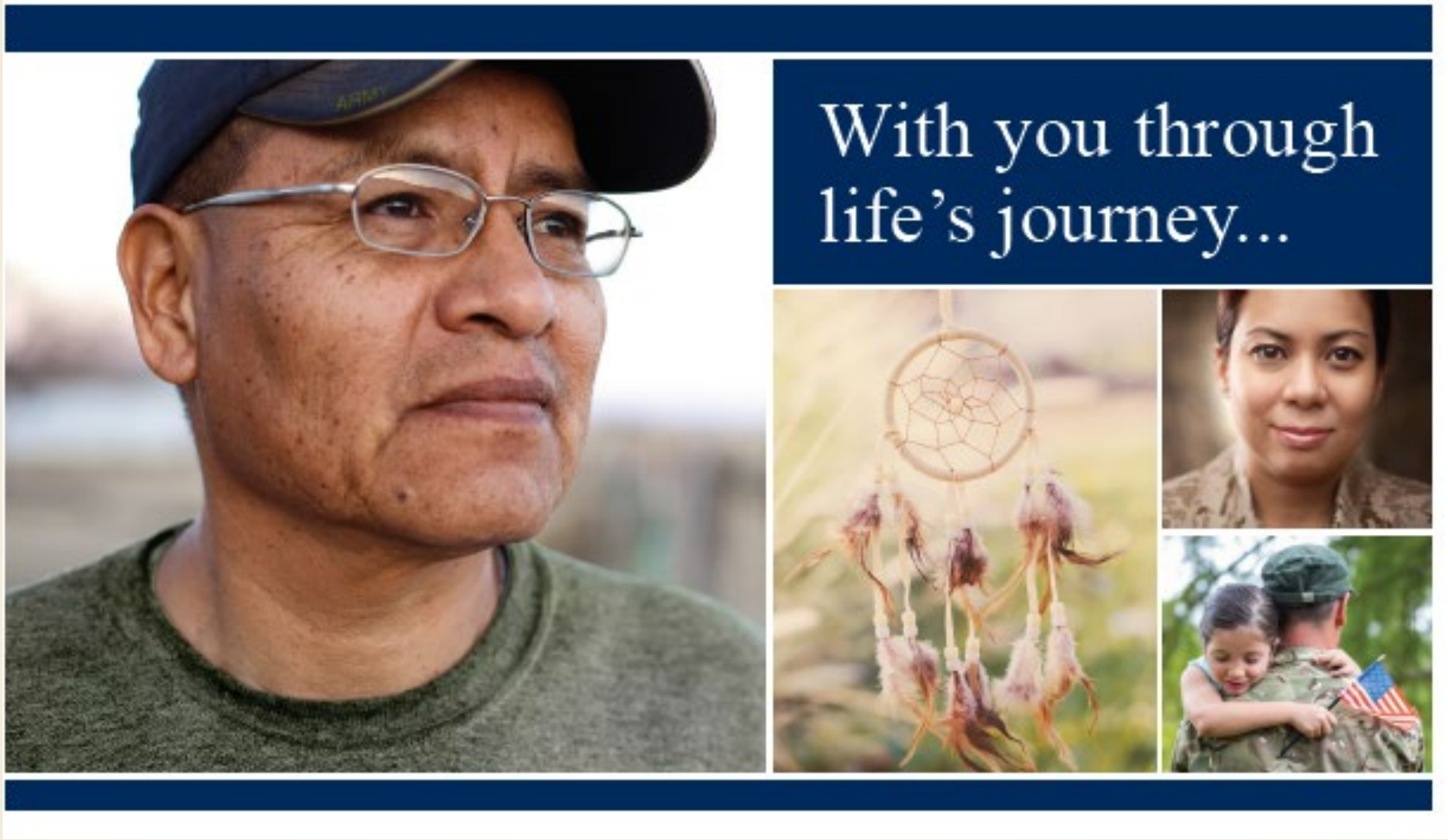

*Note: This example assumes a benefit of $2,000 at a full retirement age of 67*

# 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. | $1 for every $2 earned above the limit |
| The Year Full Retirement Age is Reached | $62,160/yr. before month of full retirement age | $1 for every $3 earned above the limit |
| Month of Full Retirement Age and Above | No Limit | No Limit |

**Retirement Earnings Test Calculator:**
**ssa.gov/OACT/COLA/RTeffect.html**

# We're There If The Unexpected Happens



# SSDI vs. SSI

| Social Security Disability Insurance | Supplemental Security Income |
|---|---|
| Payments come from Social Security trust funds and are based on a person's earnings. | Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings. |
| Insurance that workers earn by paying Social Security taxes on their wages. | Needs-based program where eligibility depends largely on limited income and resources. |
| Pays benefits to disabled individuals who are unable to work, regardless of their income and resources. | Pays disabled individuals who are unable to work AND have limited income and resources; pays aged individuals 65 and older with limited income and resources. |
| Pays benefits for workers and for adults disabled since childhood. Must meet insured status requirements. | Benefits for children and adults in financial need. Must have limited income and limited resources. |

# Definition of Disability - Adult

**The Social Security Act defines disability as:**

A person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

The person's medical condition must prevent them from doing substantial gainful employment

**Disability** ($1,620/month) **Blind** ($2,700/month) – work that they did in the past, and it must prevent the person from adjusting to other work.

**ssa.gov/disability**

# We'll Be Here For Your Family In The Future

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and tomorrow

SSA.gov

# 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

**ssa.gov/planners/retire/yourspouse.html**

# 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**

# Spouse Benefit Computation

Kelly's **own Full Retirement Age (FRA)** benefit = **$800**

Kelly's spouse/Ex-spouse FRA amount = **$2,000**

**$1,000** Kelly's max spouse benefit (**50%** of **$2,000**)

**- $800** Kelly's own FRA benefit

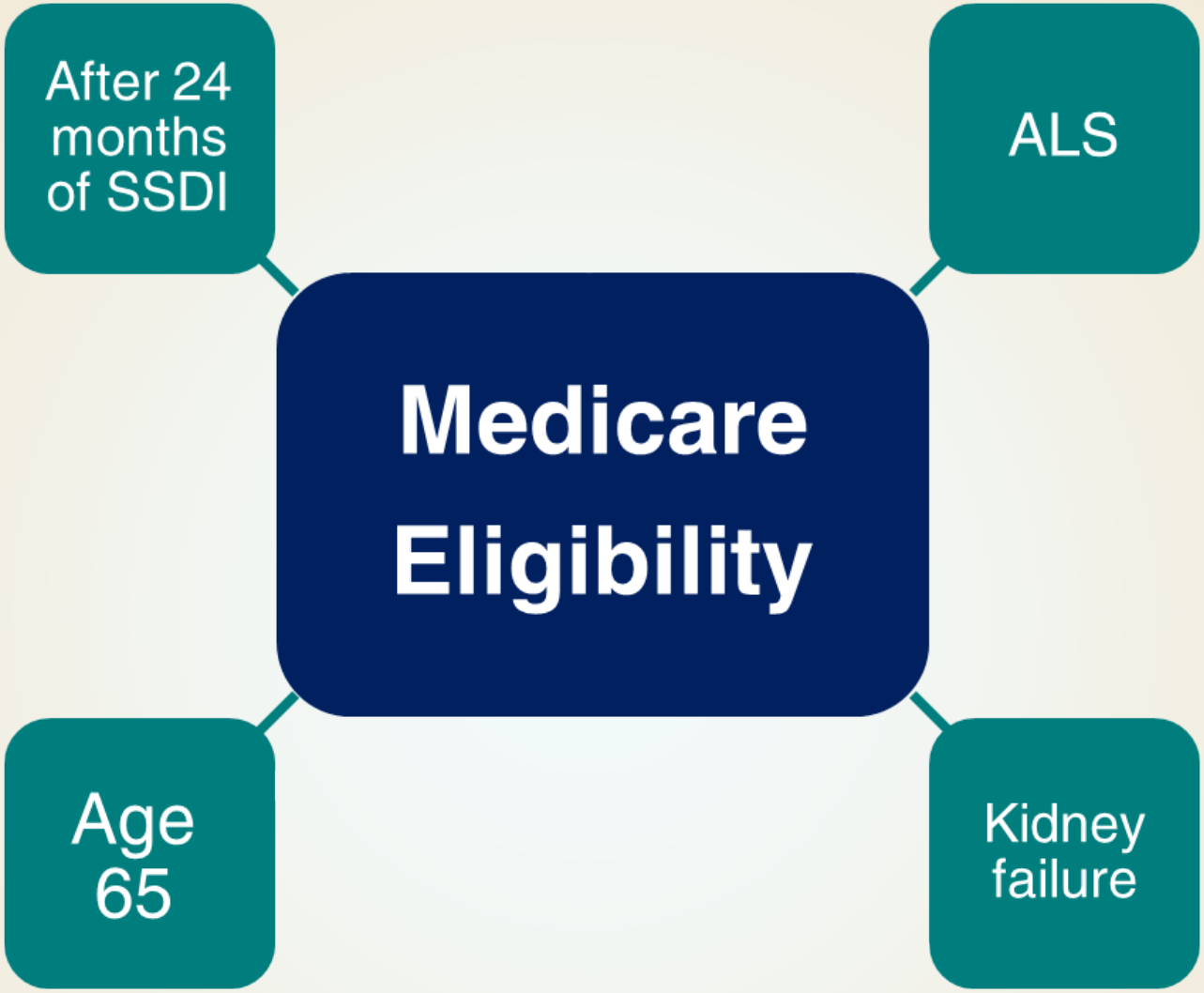
**$200** Kelly's **spousal** payment

Kelly's spousal benefit **($200**) is added to Kelly's own FRA benefit **($800**) for a **total benefit** of **$1,000**

# Survivor Benefits

| | |
|---|---|
| Child | May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time student (no higher than grade 12) |
| Disabled Child | May receive benefits after age 18 if unmarried and has a disability that started 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:<br>• as early as age 60<br>• as early as 50 and has a disability<br>• 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/benefits/survivors/**


After 24 months of SSDI
ALS
Medicare Eligibility
Age 65
Kidney failure

# Medicare

| Original Medicare | Medicare Advantage (aka Part C) |
|---|---|
| Part A (Hospital Insurance)<br>Part B (Medical Insurance) | Part A (Hospital Insurance)<br>Part B (Medical Insurance) |
| **You can add:**<br>Part D (Prescription Drug Coverage) | **Most plans include:**<br>Part D (Prescription Drug Coverage)<br>Extra Benefits (e.g., vision, hearing, dental, and more) |
| **You can also add:**<br>Supplemental insurance coverage (Medigap) | **Some plans also include:**<br>Lower out-of-pocket costs |

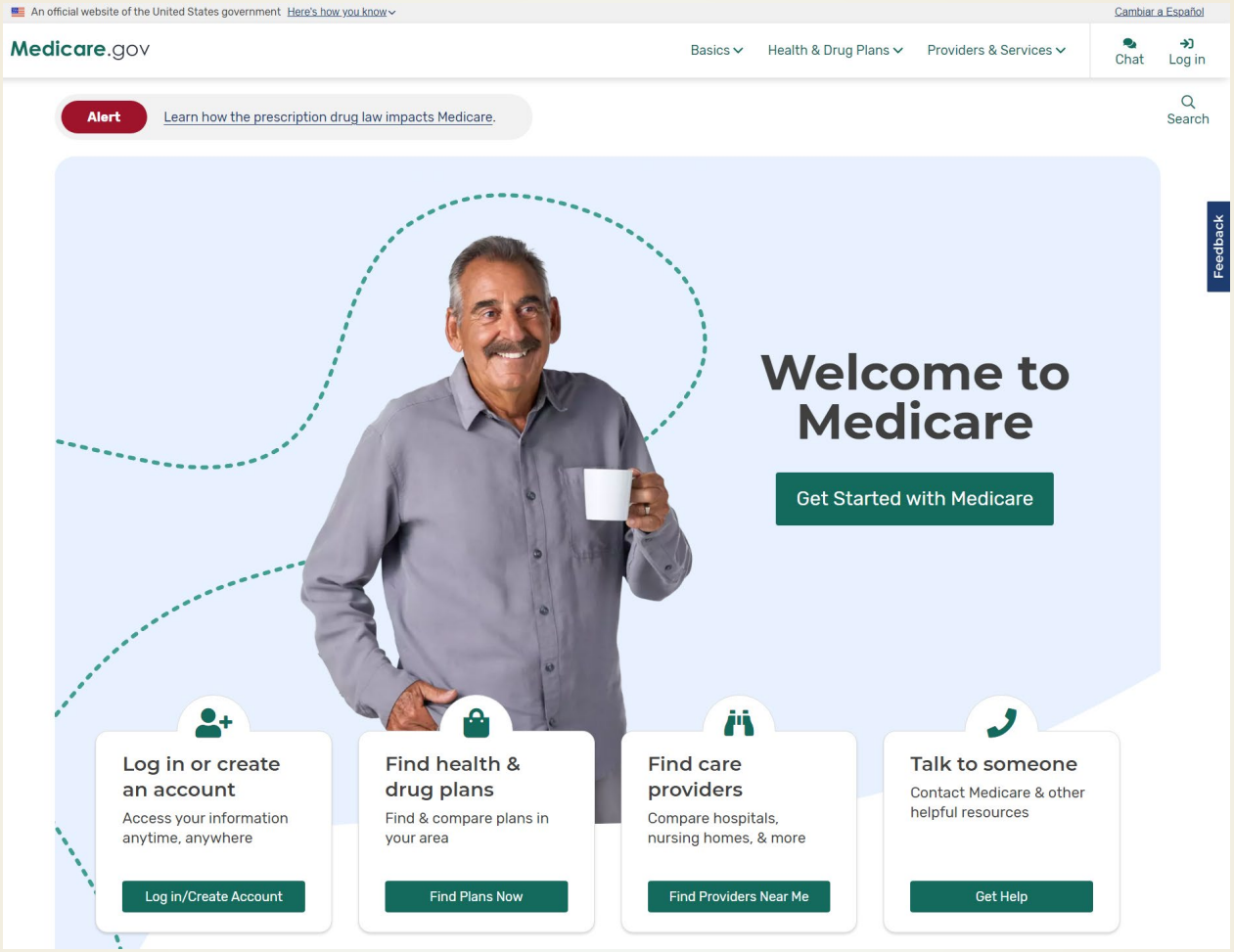
**Medicare.gov**

# 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 $5,100 per year

**ssa.gov/extrahelp**

# Medicare.gov




**1-800-MEDICARE or Medicare.gov**

# 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 appointment at 1-800-772-1213, 8 a.m. – 7 p.m. Monday through Friday.

Schedule in-office appointment at 1-800-772-1213.

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

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?

Social Security

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

# Securing your **today** and **tomorrow**

## Prepare

Check eligibility for benefits

Plan for retirement

## Apply

Apply for benefits

Sign up for Medicare

## After you apply

Check application or appeal status

Appeal application decision

Feedback

# 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

# Q&A Session

*Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.*

# Knowledge Check

*What is the full retirement age for a person born after 1960?*

A. 65
B. 67
C. 66
D. 66 and 6 months
E. 70

# Knowledge Check

*How long must a disability be expected to last to meet the definition of Disability under Social Security Rules.*

A. 18 months or result in death
B. 24 months or result in death
C. 12 months or result in death
D. 6 months or result in death
E. There is no minimum time to meet the definition of Disability

# Knowledge Check

*What is the Social Security individual online access portal called?*

A. The Social Security Access account
B. SSA Magic Door account
C. The My Social Security account
D. The SSA Portal account
E. The My SSA Express account