



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

CMS ITU Training 2026





GO!

DIGITAL

Before the presentation starts, please use your smartphone to create your personal *my* Social Security account at ssa.gov/myaccount or scan the QR code below.

To create an account, you must:



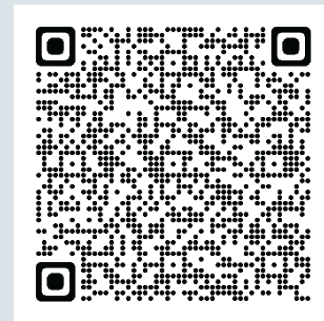
Be at least 18 years of age



Have a Social Security number



Have an email address



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Disclaimer

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

Social Security News



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Social Security Fairness Act of 2025

- The Act was signed into law on January 5, 2025.
- The Act ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions reduced or eliminated the Social Security benefits of over 3.2 million people who receive a pension based on work that was not covered by Social Security (a “non-covered pension”) because they did not pay Social Security taxes. This law increases Social Security benefits for certain types of workers, including some:
 - teachers, firefighters, and police officers in many states;
 - federal employees covered by the Civil Service Retirement System; and
 - people whose work had been covered by a foreign social security system.



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Scams



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If you receive a suspicious call:



- **Hang up**
- **Don't** believe them
- **Don't** trust your caller ID
- **Don't** give them money
- **Don't** give them personal information
- Report the scam at **oig.ssa.gov**



SSA.GOV/SCAM

Social Security Administration | Publication No. 86-024 | June 2023 | Produced at U.S. taxpayer expense



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How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need as quickly as possible.



Go online to [SSA.gov](https://www.ssa.gov). Our website is the best way for most people to get help.



If you cannot use our website, call our National 800 Number (1-800-772-1213) or your local Social Security office for help.



We will schedule an **appointment** to serve you by phone or in person.

To ensure the best service, customers must make an appointment. If you require urgent assistance, let us know and we'll be glad to help you.

When You Visit an Office:

Our Mobile Check-In Express feature makes it easier to check-in, just scan the QR code located at your local Social Security office to check-in for your appointment.



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Your most-needed services, online

With a secure my Social Security account, you can get services and manage your benefits – anywhere, anytime.

[Sign in or create an account](#)



Get a benefits estimate

Sign in to calculate your benefits estimate.

Check eligibility

Before you apply for benefits, see if you may qualify.

Check your status

See where you are in your application or appeal process.

Replace your card

Find the best way to replace your card.

Life events



Age milestones

Approaching age 65 (Medicare eligibility)
Approaching Retirement
Becoming an adult



Health changes

Disability, injury, or illness
Staying at a medical facility
Need help managing money



Legal status changes

Naturalization
Change in immigration status
Incarceration



Personal information changes

Name change
Contact information change
Communication preferences

Services

[Apply for benefits](#) →

[Make an appointment](#) →

[Find an office](#) →

[Continue an application](#) →

[Appeal a decision](#) →

[Protect yourself from scams](#) →



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my Social Security Services

If you do not receive benefits, you can:

- Compare **retirement benefit estimates** based on your selected date or age to begin receiving benefits with retirement estimates for ages 62, Full Retirement Age (FRA), and 70 with **the new Retirement Calculator**;
- 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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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



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Minimum Work History for Retirement Benefits



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How to Qualify for Retirement & Medicare

- 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 for benefits and must be 65 for Medicare
- Each \$1,890 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2026, you must earn at least \$7,560.

ssa.gov/planners/credits.html



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How Much Will My Retirement Benefit Be?



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How Social Security Determines Your Benefit

Benefits are based on SS taxable work 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”



**Maximum contributions: \$184,500 in 2026

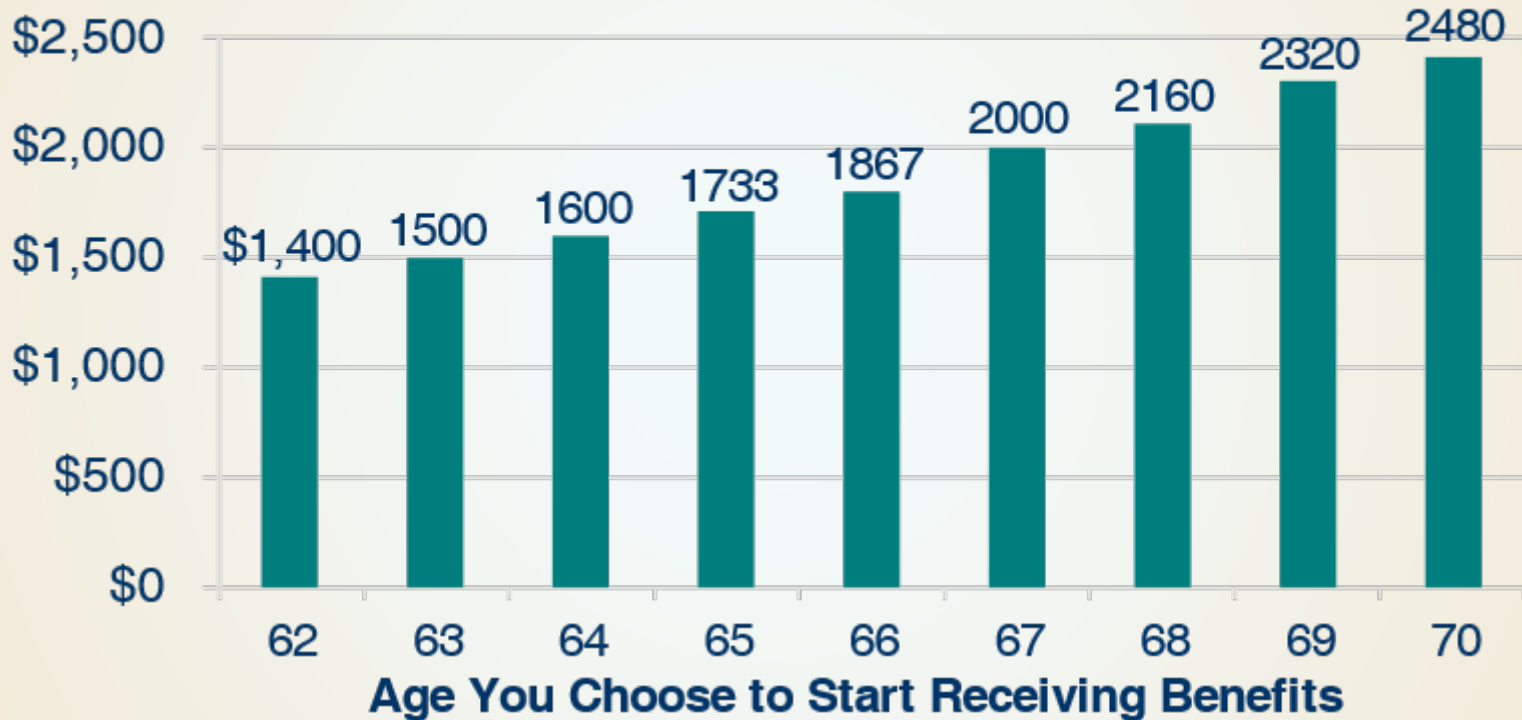


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

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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How to Apply for Benefits



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

- If you have a disability, 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.***



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Your most-needed services, online

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Spouse/Divorced Spousal Benefits



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Spouse vs. Surviving Spouse Benefits

Spouse & Ex-spouse (living)	Surviving Spouse (deceased)
May start as early as age 62 but <u>no earlier than retiree's benefit</u> (exception for divorced spouses with 10-year marriage to retiree)	May start as early as age 60 or as early as 50 if disabled Divorced spouses with 10-year marriage to deceased can apply
<ul style="list-style-type: none">• 50% of retiree's full retirement benefit if you wait until FRA• not payable if spouse's own retirement benefit is higher	71.5% at age 60, increases each month you wait and get closer to FRA
Less than 50% if you start before FRA (reduction for each month you take benefit early)	<ul style="list-style-type: none">• 100% if you start at FRA• Can collect and later switch to your retirement benefit

Certain conditions must be met.

ssa.gov/planners/survivors/ifyou.html#h6



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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

ssa.gov/survivors



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We're With You If The Unexpected Happens



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Wounded Warriors & Veterans

Wounded warriors and veterans with 100% Permanent & Total disability ratings from the VA may be able to get expedited medical decisions on SSDI and SSI applications.

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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 – work that they did in the past, and it must prevent the person from adjusting to other work. \$2,8300/mo. is SGA for those with blindness (\$1,690)



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How is a Disability Determination Made?

Five-step process:

1. Are you working?
2. Is your medical condition “severe” ?
3. Does your impairment(s) meet or medically equal a listing?
4. Can you do the work you did before?
5. Can you do any other type of work?



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Disability Determination Services Office - 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.



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Disability Evaluation Under Social Security

Also known as “The Social Security Blue Book”

- 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
- Lists specific criteria under which claimants who suffer from a disabling condition can qualify for Social Security disability benefits.

ssa.gov/disability/professionals/bluebook





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

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

Medical/Professional Relations

[SSA Home](#) > [Disability](#) > [Medical/Professional Relations](#) > Disability Evaluation Under Social Security

Adult Listings (Part A)

Disability Evaluation Under Social Security

[Childhood Listings \(Part B\)](#)

Disability Evaluation Under Social Security provides physicians and other health professionals with an introduction to the disability programs administered by the Social Security Administration.

[General Information](#)

General Information describes our programs, the disability determination process, and the role of health care professionals in the process.

[Evidentiary Requirements](#)

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



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[Get a benefit verification letter.](#)

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[Adult Listings \(Part A\)](#)

Disability Evaluation Under Social Security

[Childhood Listings \(Part B\)](#)

Listing of Impairments - Adult Listings (Part A)

[General Information](#)

The following sections contain medical criteria that apply to the evaluation of impairments in adults age 18 and over and that may apply to the evaluation of impairments in children under age 18 if the disease processes have a similar effect on adults and younger children.

[Evidentiary Requirements](#)

[Listing of Impairments \(overview\)](#)

[Revisions to Rules Regarding the Evaluation of Medical Evidence](#)

1.00 Musculoskeletal Disorders	2.00 Special Senses and Speech	3.00 Respiratory Disorders
4.00 Cardiovascular System	5.00 Digestive Disorders	6.00 Genitourinary Disorders



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Section

2.00 Special Senses and Speech



2.01

Category of Impairments, Special Senses and Speech

A. *How do we evaluate visual disorders?*

1. *What are visual disorders?* Visual disorders are abnormalities of the eye, the optic nerve, the optic tracts, or the brain that may cause a loss of visual acuity or visual fields. A loss of visual acuity limits your ability to distinguish detail, read, or do fine work. A loss of visual fields limits your ability to perceive visual stimuli in the peripheral extent of vision.

2.02

Loss of Central visual acuity

2. *How do we define statutory blindness?* Statutory blindness is blindness as defined in sections 216(i)(1) and 1614(a)(2) of the Social Security Act (Act).

2.03

Contraction of the visual fields in the better eye

a. The Act defines blindness as central visual acuity of 20/200 or less in the better eye with the use of a correcting lens. We use your best-corrected central visual acuity for distance in the better eye when we determine if this definition is met. (For visual acuity testing requirements, see [2.00A5](#).)

2.04

Loss of visual efficiency

b. The Act also provides that an eye that has a visual field limitation such that the widest diameter of the visual field subtends an angle no greater than 20 degrees is considered as having a central visual acuity of 20/200 or less. (For visual field testing requirements, see [2.00A6](#).)

2.07

Disturbance of labyrinthine-vestibular

c. You have statutory blindness only if your visual disorder meets the criteria of [2.02](#) or [2.03A](#). You do not have statutory blindness if your visual disorder medically equals the criteria of [2.02](#) or [2.03A](#) or meets or medically equals the criteria of [2.03B](#), [2.03C](#), [2.04A](#), or [2.04B](#) because your disability is based on criteria other than those in the statutory definition of blindness.





3. What evidence do we need to establish statutory blindness under title XVI? To establish that you have statutory blindness under title XVI, we need evidence showing only that your central visual acuity in your better eye or your visual field in your better eye meets the criteria in [2.00A2](#), provided that those measurements are consistent with the other evidence in your case record. We do not need documentation of the cause of your blindness. Also, there is no duration requirement for statutory blindness under title XVI (see §§[416.981](#) and [416.983](#) of this chapter).

4. What evidence do we need to evaluate visual disorders, including those that result in statutory blindness under title II? To evaluate your visual disorder, we usually need a report of an eye examination that includes measurements of your best-corrected central visual acuity (see [2.00A5](#)) or the extent of your visual fields (see [2.00A6](#)), as appropriate. If you have visual acuity or visual field loss, we need documentation of the cause of the loss. A standard eye examination will usually indicate the cause of any visual acuity loss. A standard eye examination can also indicate the cause of some types of visual field deficits. Some disorders, such as cortical visual disorders, may result in abnormalities that do not appear on a standard eye examination. If the standard eye examination does not indicate the cause of your vision loss, we will request the information used to establish the presence of your visual disorder. If your visual disorder does not satisfy the criteria in [2.02](#), [2.03](#), or [2.04](#), we will request a description of how your visual disorder affects your ability to function.





We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you, and update your personal *my* Social Security account.
- If approved, your personal *my* Social Security account and your mailed letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, your personal *my* Social Security account will be updated, and your mailed letter will explain why and tell you how to appeal the determination if you don't agree with it.



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Representative Payee

What is it?

We appoint a suitable representative payee (payee) who manages the payments on behalf of the beneficiaries.

Who is it for?

Beneficiaries who are incapable of managing their Social Security or Supplemental Security Income (SSI) payments.

Who can be appointed?

Generally, we look for family or friends to serve as payees. When friends or family members are not able to serve as payees, we look for qualified organizations. We also offer the option to advance designate up to three individuals who could serve as payee for you if the need arises.



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www.ssa.gov/people/aian/

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



Social Security

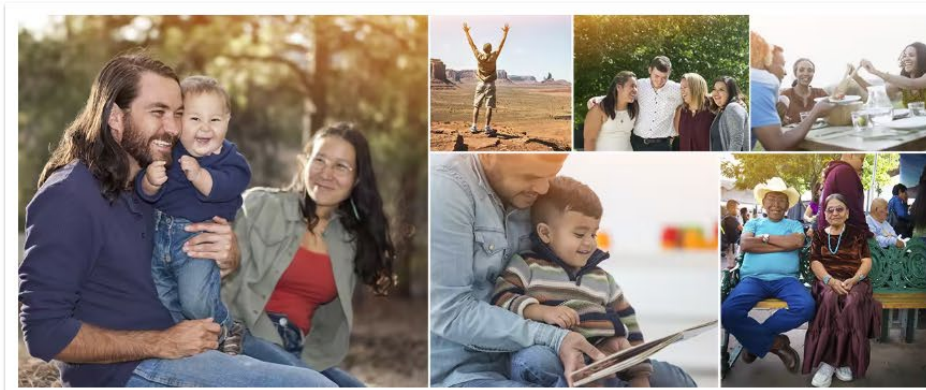
[Benefits](#) ▾ [Medicare](#) ▾ [Card & record](#) ▾



[ES Español](#)

[Sign in](#)

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

Tribal Services

- [National AIAN Interactive Map](#)
- [Make a video appointment](#)
- [Online Video Hearings](#)
- [Comparing Social Security and SSI](#)
- [Frequently Asked Questions](#)
- [Find a Social Security office](#)
- [BIA.gov](#)
- [ID.me Tribal User Guide](#)

Tribal Communications

- [Request Policy Clarifications or a Speaker for an Event](#)
- [Tribal General Welfare Evaluations](#)



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Social Security's Online Services

www.socialsecurity.gov

Online Services for before or after you receive benefits

- Social Security Earnings and Estimate Statement
- Change of Address and Phone Number
- Get a Benefit Verification Letter
- Start or Change Direct Deposit
- Retirement Estimator and Retirement Calculator
- **Applications for Retirement, Spouse, Medicare & Disability Benefits**
- Retirement/Survivors/Disability Planner
- Social Security Card Replacements
- Medicare Card Replacements
- Request a Call-back from a Representative



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Questions?

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