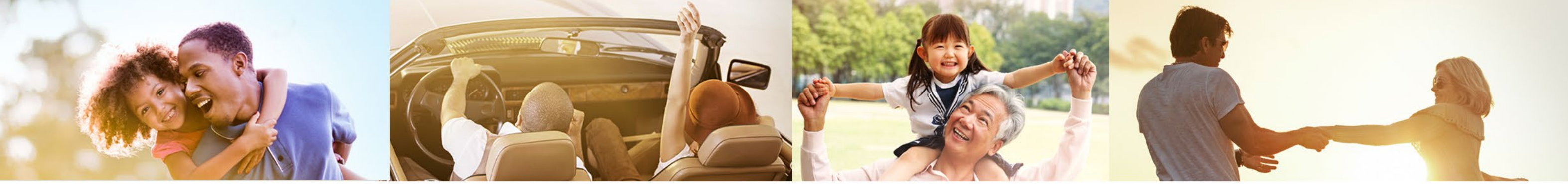
Video Training Reminders

- 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 for up-to-date information on our programs.



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 2026, 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

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

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

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
- ❑ Divorced spouses may also qualify.

ssa.gov/family

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/family

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/family

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	$24,480/yr.	$1 for every $2
The Year Full Retirement Age is Reached	$65,160/yr. before month of full retirement age	$1 for every $3
Month of Full Retirement Age and Above	No Limit	No Limit

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

What Is the Best Age to Retire?

- Deciding what is the 'right' age to retire
- Check your online *Social Security Statement*
- How working after retirement can affect benefits
- Medicare considerations
- Online retirement estimator
- How to apply online for benefits

When to Start Receiving Retirement Benefits

At Social Security, we're often asked, "What's the best age to start receiving retirement benefits?" The answer is that there's not a single "best age" for everyone and, ultimately, it's your choice. The most important thing is to make an informed decision. Base your decision about when to apply for benefits on your individual and family circumstances. We hope the following information will help you understand how we fit into your retirement decision.

Your decision is a personal one

Would it be better for you to start getting benefits early with a smaller monthly amount for more years or wait for a larger monthly payment in a shorter timeframe? The answer is personal and depends on several factors, such as your current cash needs, your current health, and family longevity. Also, consider if you plan to work in retirement and if you have other sources of retirement income. You must also study your future financial needs and obligations and calculate your future Social Security benefit. We hope you'll weigh all the facts carefully before making the crucial decision about when to begin to receive Social Security benefits. This decision affects the monthly benefit you will receive for the rest of your life and may affect benefit protection for your survivors.

Your monthly retirement benefit will be higher if you delay your start date

Your full retirement age varies based on the year you were born. You can visit ***www.ssa.gov/benefits/retirement/planner/ageincrease.html*** to find your full retirement age. We calculate your basic Social Security benefit — the amount you would receive at your full retirement age — based on your lifetime earnings. However, the actual amount you are entitled to each month depends on when you start to receive benefits. You can start your retirement benefit at any point from age 62 up until age 70. Your benefit will be higher the longer you delay your start date. This adjustment is usually permanent. It sets the base for the benefits you'll get for the rest of your life. You'll get annual cost-of-living adjustments and, depending on your work history, may receive higher benefits if you continue to work.

The chart below shows an example of how your monthly benefit increases if you delay when you start to receive benefits.

Let's say you turn 62 in 2023, your full retirement age is 67, and your monthly benefit that starts at full retirement age is $1,000. If you start to get benefits at age 62, we'll reduce your monthly benefit 30% to $700 to account for the longer time you receive benefits. This decrease is usually permanent.

If you choose to delay your receipt of benefits until age 70, you would increase your monthly benefit to $1,240. This increase is the result of delayed retirement credits you earn for your decision to postpone receipt of benefits past your full retirement age. The benefit at age 70 in this example is about 77% more than the benefit you would receive each month if you start to get benefits at age 62 — a difference of $540 each month.

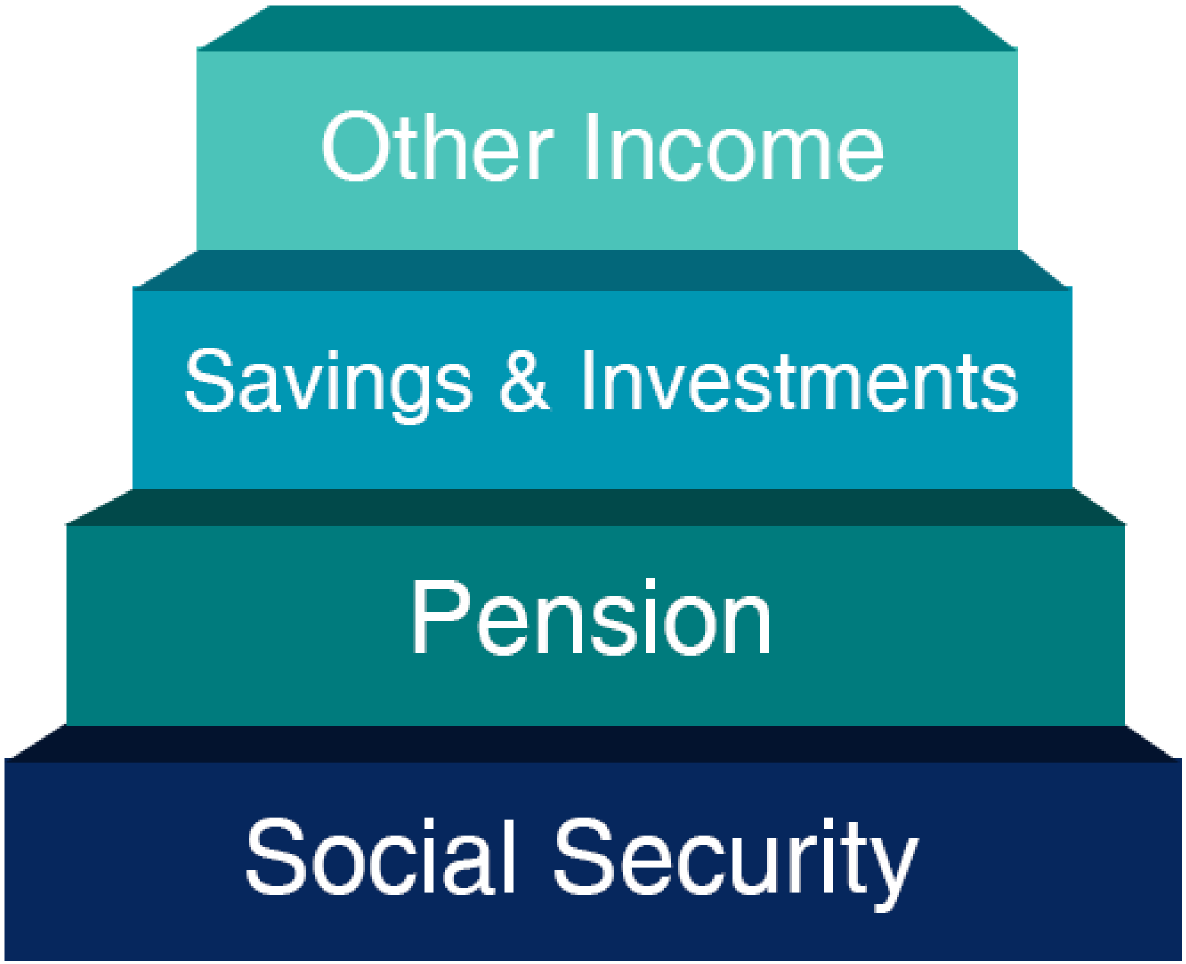
Retirement may be longer than you think

When you think about retirement, be sure to plan for the long term. Many of us will live much longer than the "average" retiree, and most women live longer than men. About 1 out of every 3 65-year-olds today will live until at least age 90, and 1 out of 7 will live until at least age 95. Social Security benefits, which

SSA.gov

(over)

When to Start Receiving Retirement Benefits


Other Income
Savings & Investments
Pension
Social Security

Securing today and tomorrow

my Social Security

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

To create an account, you must:

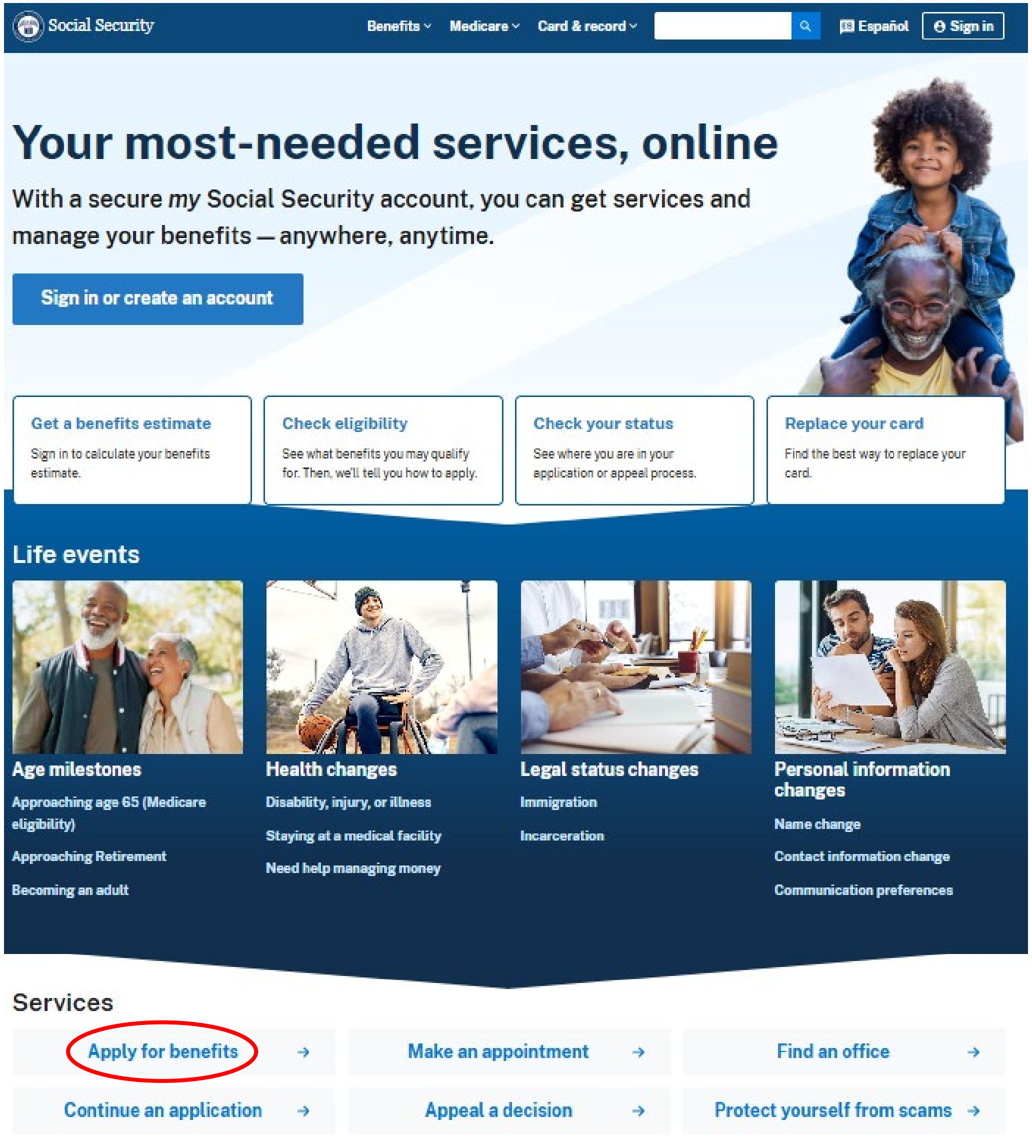
18

Be at least 18 years of age

Have a Social Security number

Have an email address

1-800-772-1213



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: • 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.

ssa.gov/survivor

Medicare Eligibility

After 24 months of SSDI

ALS

Age 65

Kidney failure

medicare.gov/

Medicare

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

[Medicare.gov](https://www.medicare.gov)

General Enrollment Period

January 1 – March 31

Medicare Enrollment

Initial Enrollment Period

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

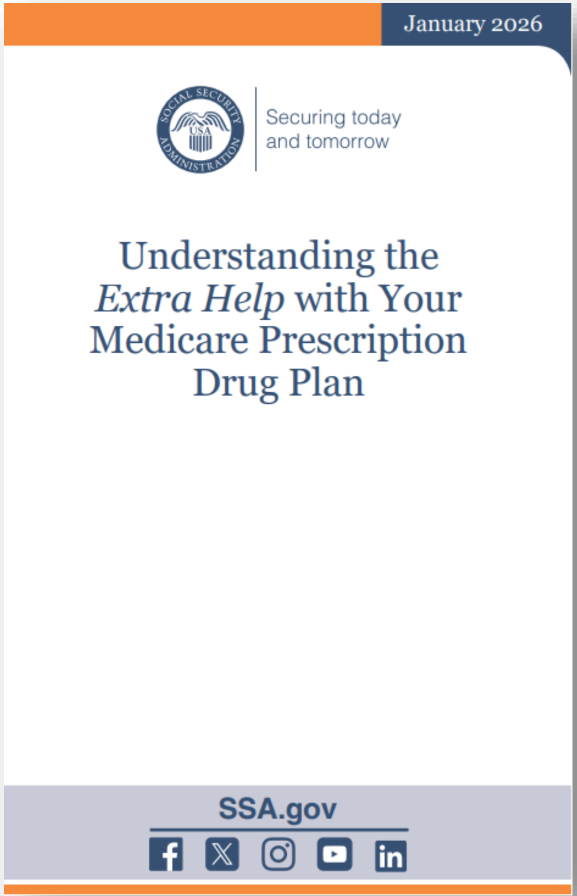
Special Enrollment Period

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

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 $5,700 per year
- Our "Resources and income" section provides a list of what doesn't count toward the resource and income limits for the Extra Help benefit. American Indians and Alaska Natives may have other resources and income that are excluded.

Your situation:	Income limit: What counts in income limits?	Resource limit: What counts in resource limits?
Individual	$23,940	$18,090
Married couple	$32,460	$36,100


January 2026

Securing today and tomorrow

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

SSA.gov

ssa.gov/extrahelp

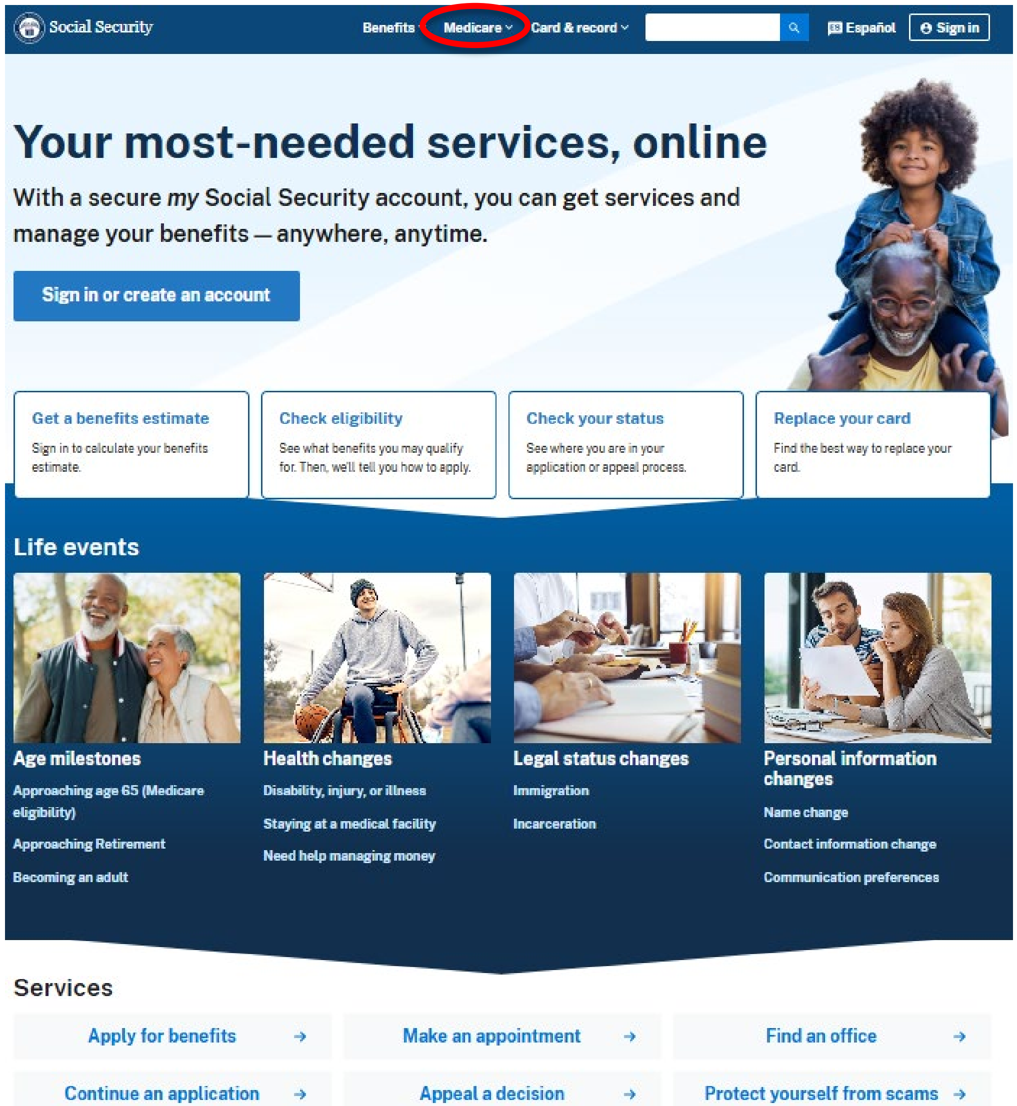
medicare.gov/basics/costs/help/drug-costs

Need Local Help With Medicare

Contact your local SHIP for in depth, one-on-one insurance counseling and assistance with Medicare.

Alabama	Illinois	Nebraska	South Carolina
Alaska	Indiana	Nevada	South Dakota
Arizona	Iowa	New Hampshire	Tennessee
Arkansas	Kansas	New Jersey	Texas
California	Kentucky	New Mexico	US Virgin Islands
Colorado	Louisiana	New York	Utah
Connecticut	Maine	North Carolina	Vermont
Delaware	Maryland	North Dakota	Virginia
District of Columbia	Massachusetts	Ohio	Washington
Florida	Michigan	Oklahoma	West Virginia
Georgia	Minnesota	Oregon	Wisconsin
Guam	Mississippi	Pennsylvania	Wyoming
Hawaii	Missouri	Puerto Rico	
Idaho	Montana	Rhode Island	

1-800-772-1213



1-800-MEDICARE or Medicare.gov

Welcome to Medicare

Get Started with Medicare

Talk to Someone >

Quick tasks

- Log in/create account →
- Find health & drug plans →
- Find care providers →
- Pay your premium →
- Report fraud →
- Replace your card →

www.ssa.gov/people/aian/

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

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 Exclusion Act of 2014
- Tribal Social Security Fairness Act of 2018

Tribal Benefits

- Free Programmatic Training for Benefit Coordinators
- Tribal Payment Exclusions Under COVID-19 Presidential Disaster Relief Funds
- Life's Journey Handout
- Life's Journey Roadmap

Knowledge Check and Q&As

Stay current on Social Security issues

www.ssa.gov/news

Follow Us on Social Media!

@SocialSecurity

https://www.ssa.gov/locator/