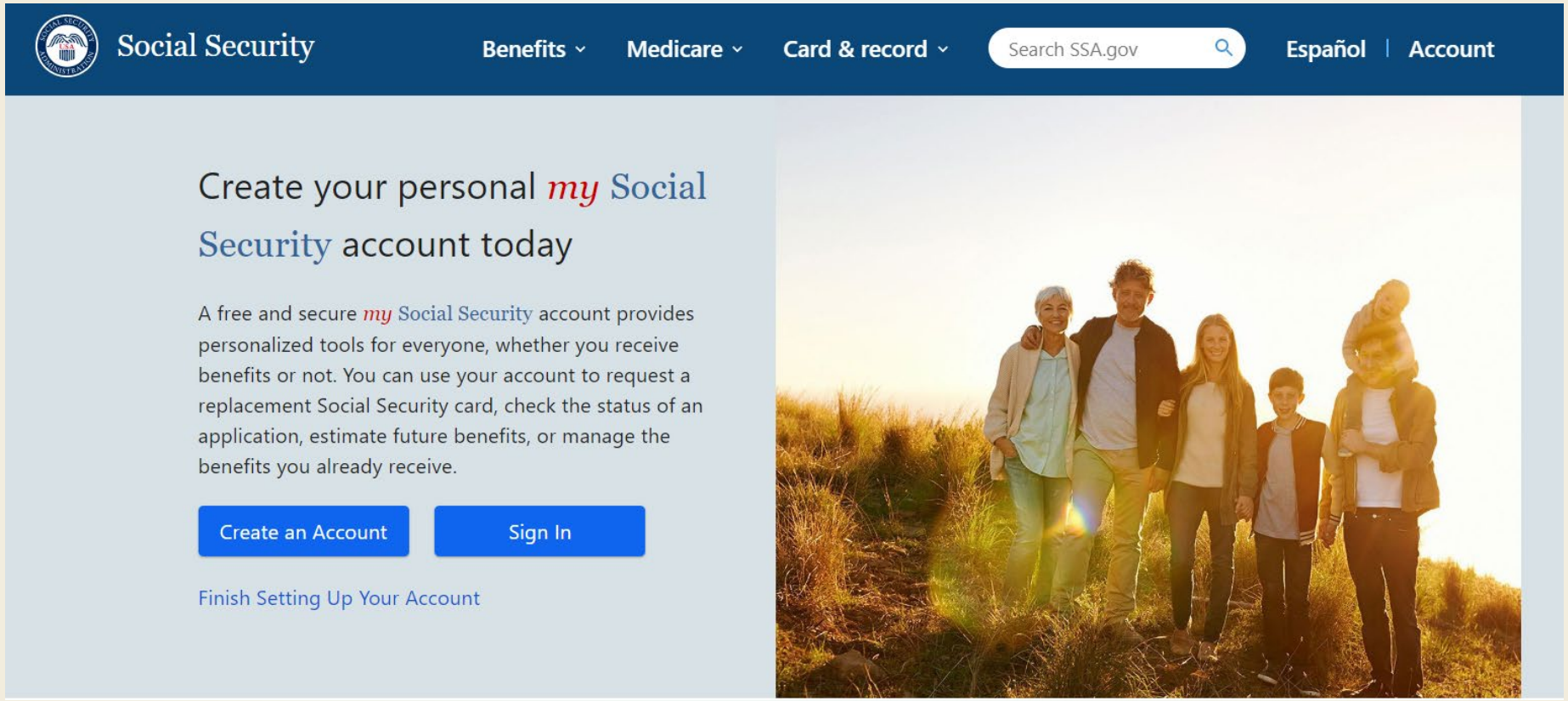
Social Security:
With You Through Life's Journey…

Securing today
and tomorrow

Produced at U.S. taxpayer expense

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.

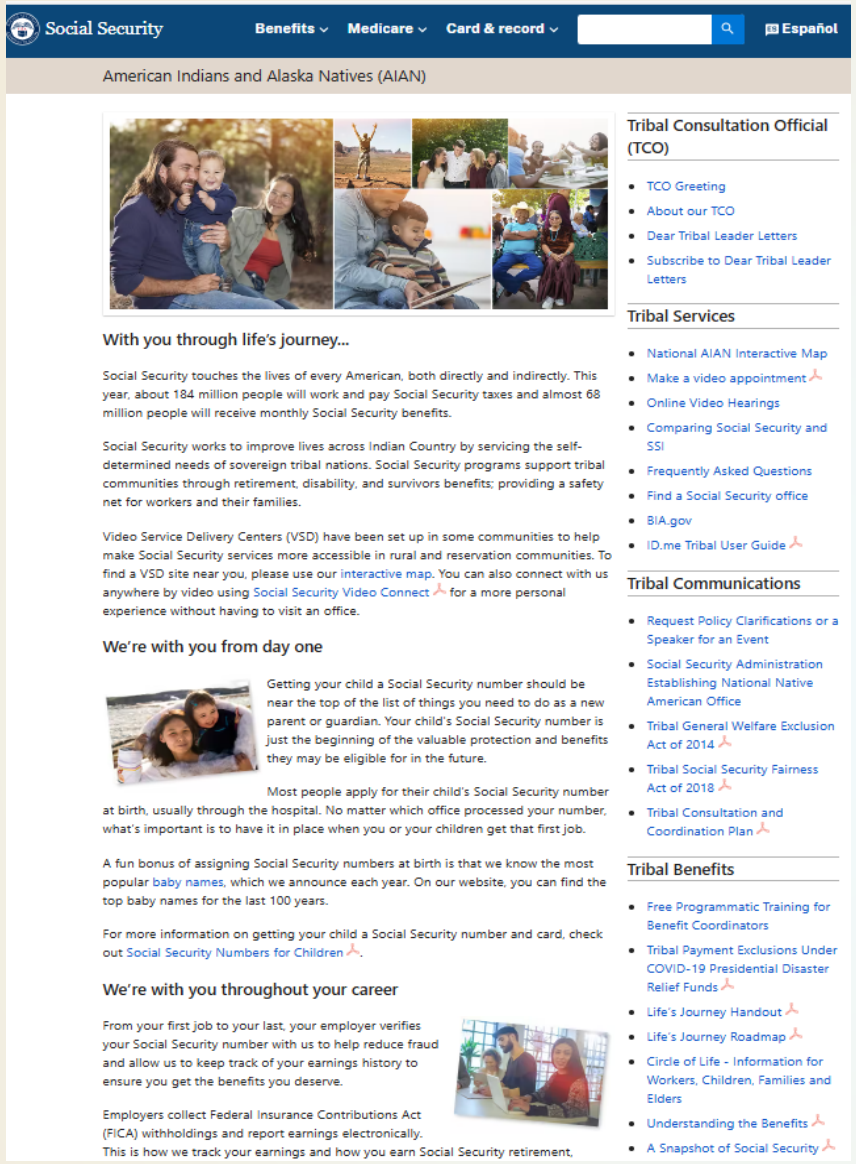
ssa.gov/myaccount/what.html

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

With you through life's journey...

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 70 Million Receiving Benefits
(Over ONE Trillion Per Year)
*Based on Monthly Statistical Information, November 2025

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 2034.

- 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 2034, the trust funds will still be able to pay 81% 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 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.

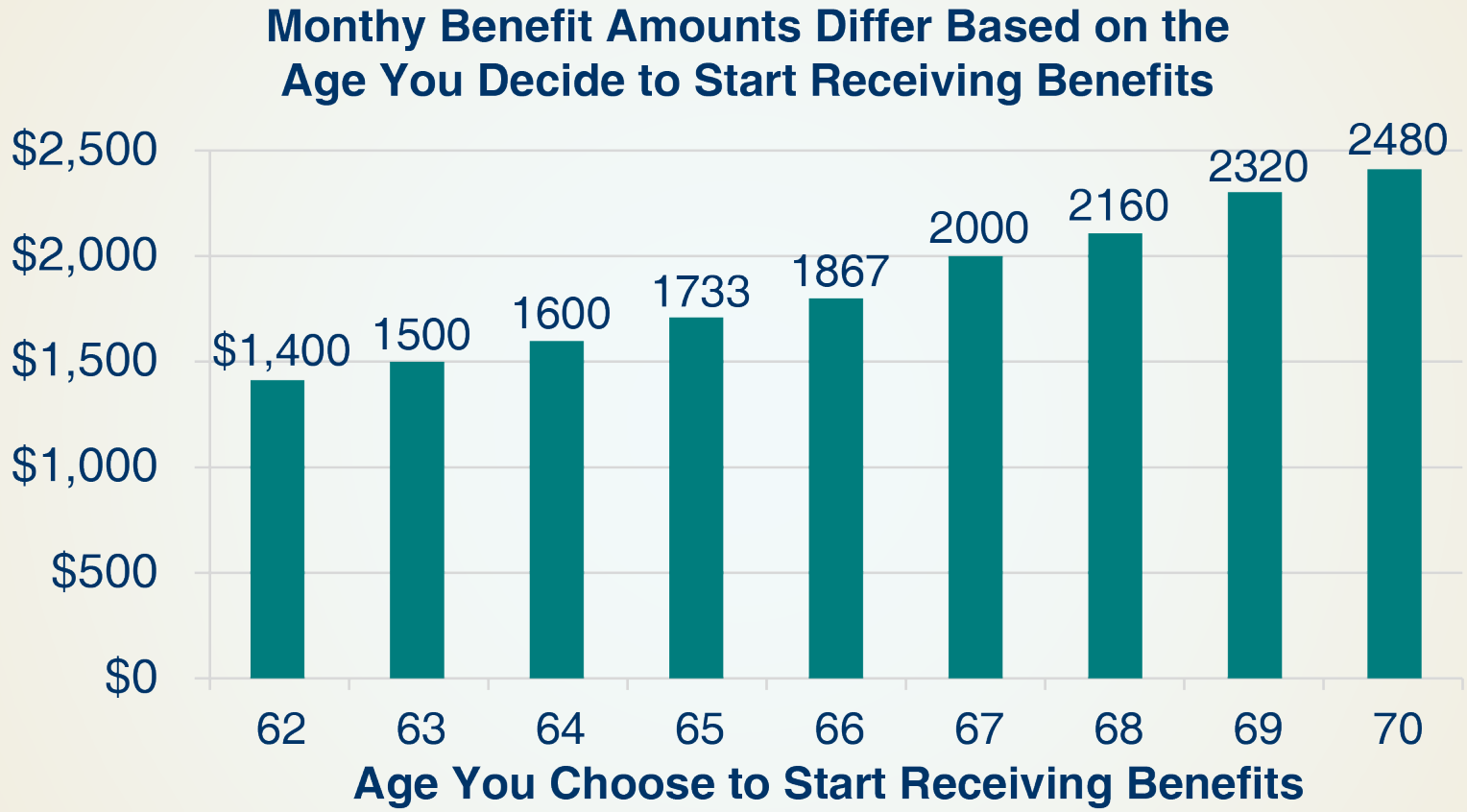
ssa.gov/benefits/retirement/planner/credits.html

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?



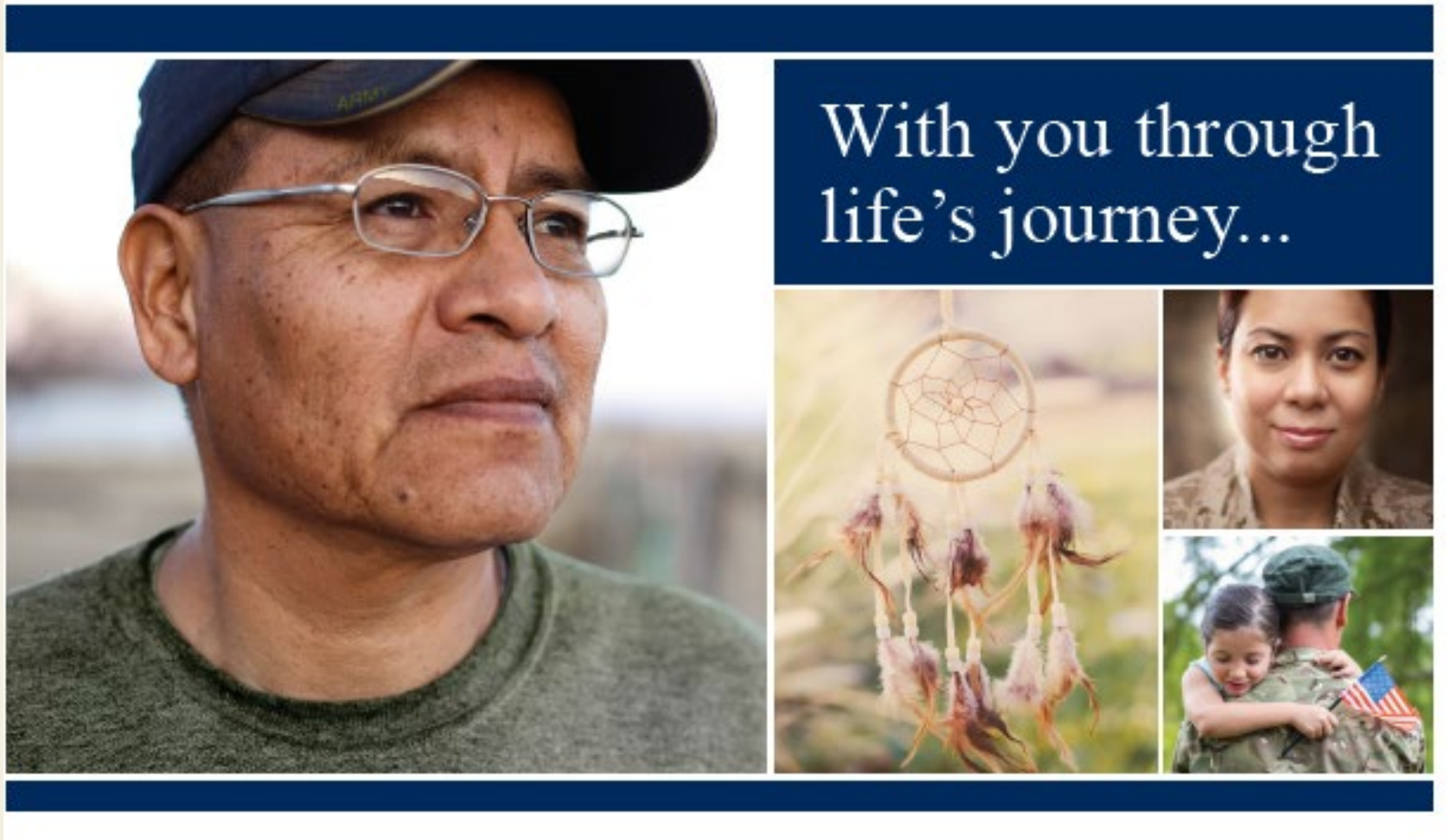
Note: This example assumes a benefit of $2,000 at a full retirement age of 67

Working While Receiving Benefits

If you are	In 2026, you can earn up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	$24,480/yr.	$1 for every $2 earned above the limit
The Year Full Retirement Age is Reached	$65,160/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 ($1,690/month) **Blind** ($2,830/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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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

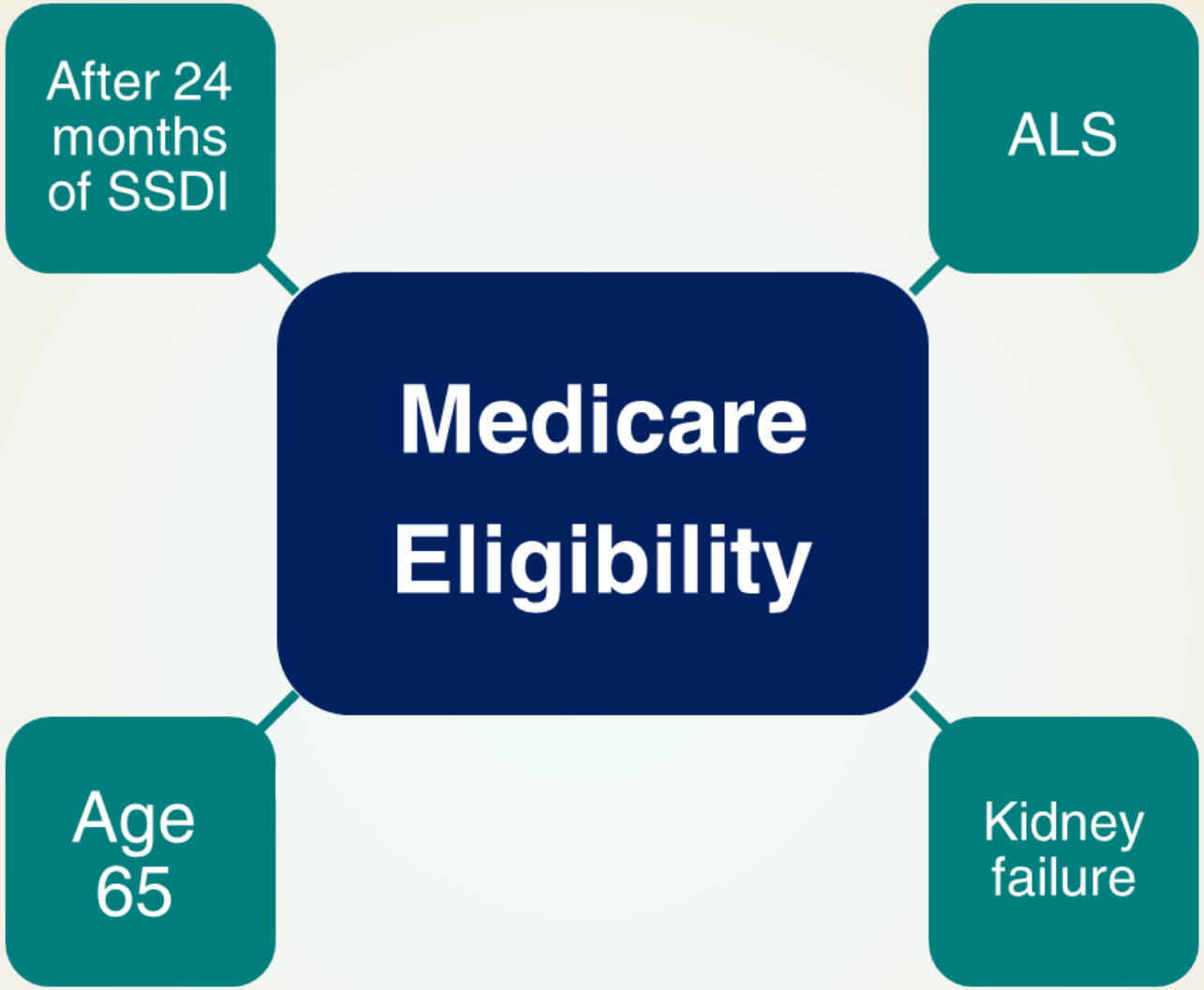
$200 Kelly's **spousal** payment

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: • 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/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) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
You can add: Part D (Prescription Drug Coverage)	**Most plans include:** Part D (Prescription Drug Coverage) 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

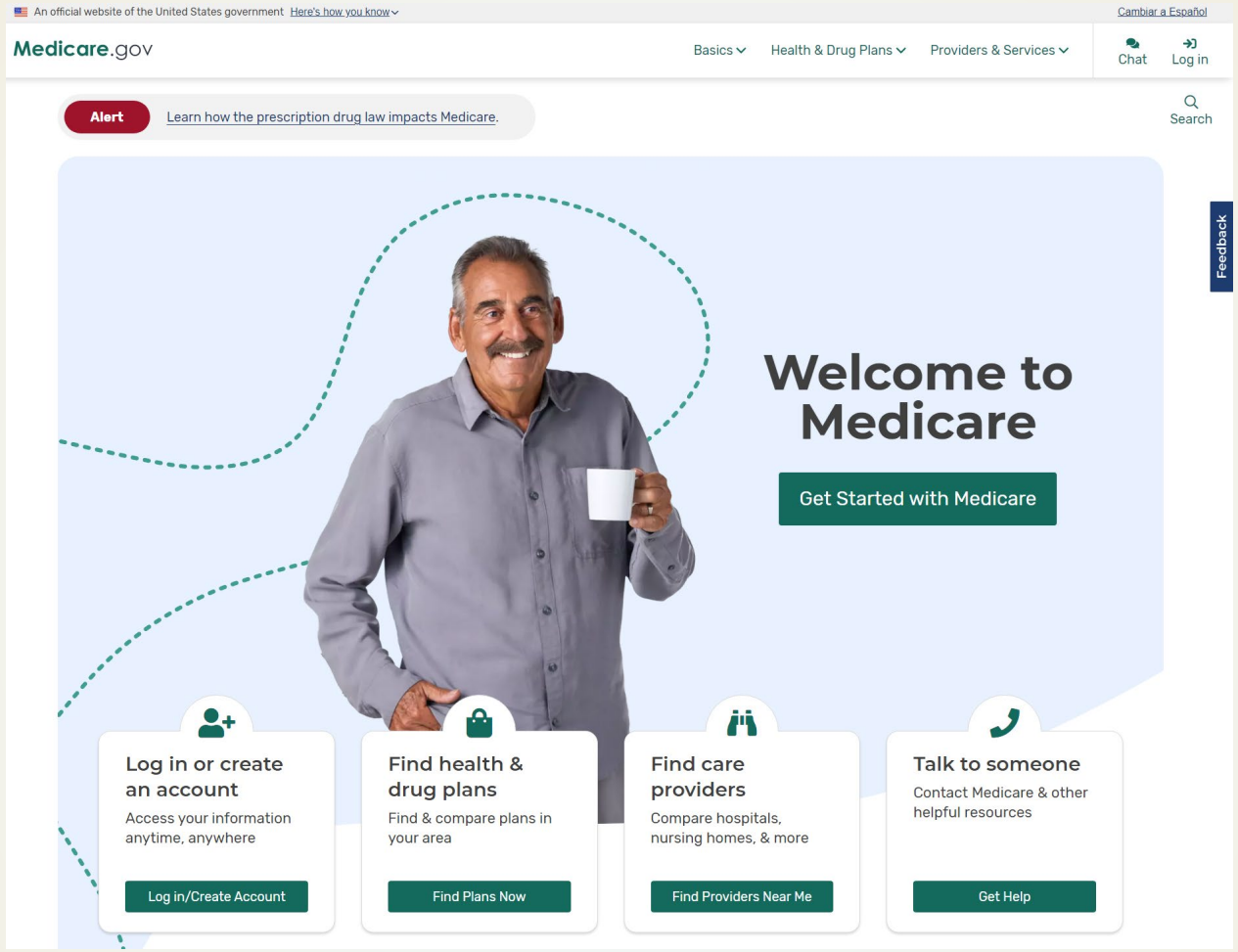
Medicare.gov

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

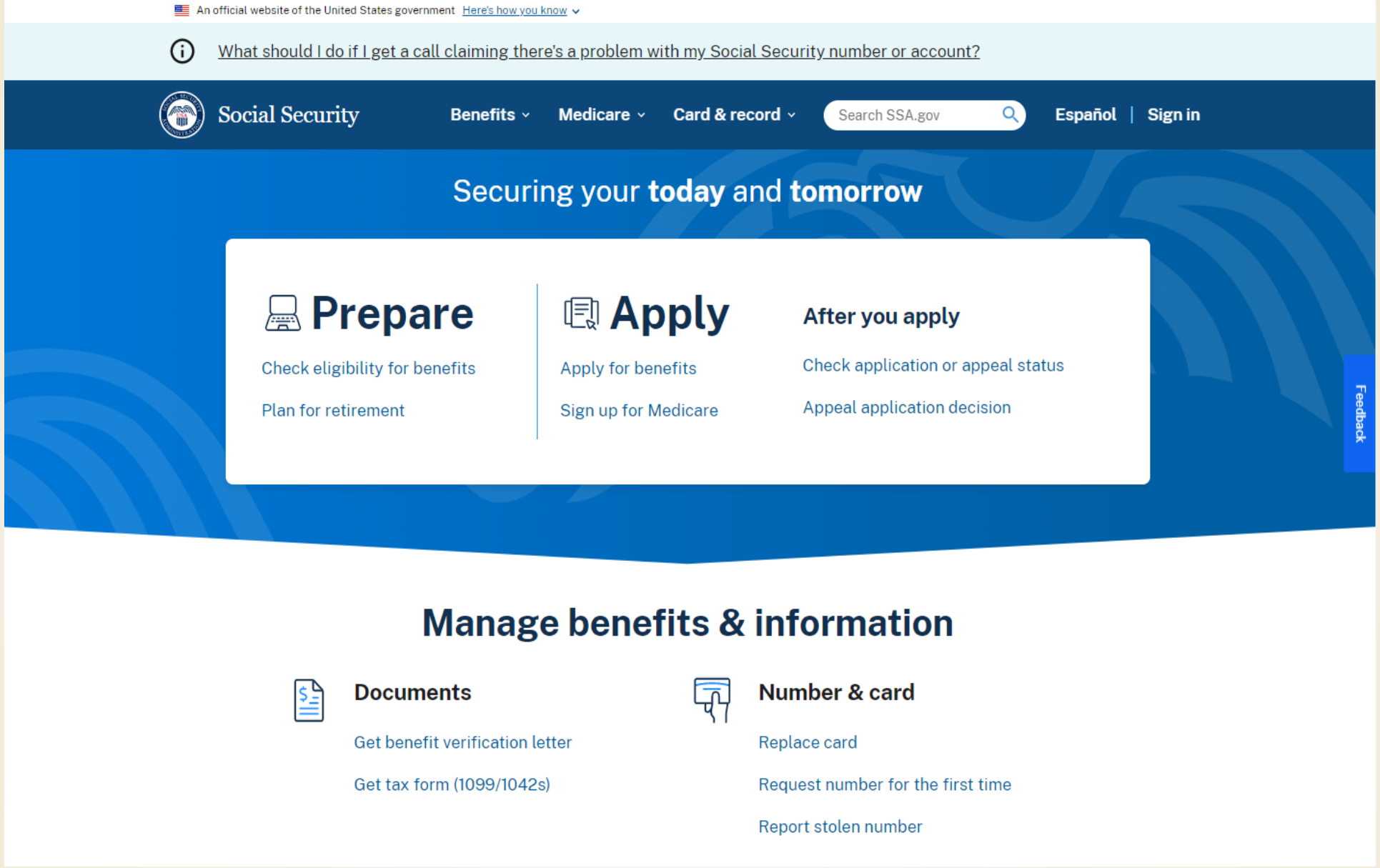
File online for Retirement, Spouse, Disability, or Medicare Only

- 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

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