



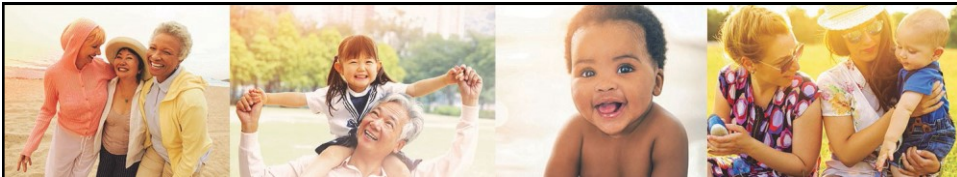
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Social Security: With You Through Life’s Journey...



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Produced at U.S. taxpayer expense

2

We Wouldn't Miss Your Retirement Party




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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
- Each \$1,510 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2022, you must earn at least \$6,040.

ssa.gov/planners/credits.html


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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



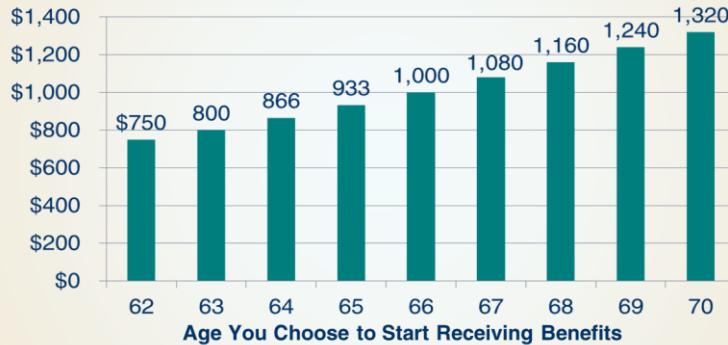
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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$1,000 at a full retirement age of 66




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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%



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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	\$19,560/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$51,960/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


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We're There For Your Family




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Auxiliary Benefits for Children

<p>A child must have:</p> <ul style="list-style-type: none"> • A parent who's disabled or retired and entitled to Social Security benefits; or • A parent who died after having worked long enough in a job where they paid Social Security taxes. 	<p>The child must also be:</p> <ul style="list-style-type: none"> • Unmarried; • Younger than age 18; • 18-19 years old and a full-time student (no higher than grade 12); or • 18 or older and disabled. (The disability must have started before age 22.)
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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 spouse is caring for worker's child younger than age 16 or disabled
- Spouse benefits are not payable until worker collects

ssa.gov/planners/retire/yourspouse.html



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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/planners/retire/yourdivspouse.html



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We're There If You Lose A Loved One



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Survivor Benefits

Child	May receive benefits if unmarried and younger than age 18 (or younger than 19 if still in high school)
Disabled Child	May receive benefits after age 18 if unmarried (unless married to another beneficiary) and 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

ssa.gov/planners/survivors/



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Survivor Benefits

When you pass away, your surviving spouse may:

- At full retirement age, receive 100% of deceased worker's unreduced benefit; or,
- At age 60, receive 71.5% of your full benefit and increases each month you wait up to 100% if you start at full retirement age; or
- Claim survivor benefits at any age between 60 and full retirement age.



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Spouse (living) benefits

- Can start from age 62 to Full Retirement Age (FRA)
- 50% at FRA or less if you start prior to FRA (reduction for each month you take it early)

Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met

Survivor (death) benefits

- Can start from age 60 to Full Retirement Age (FRA)
- 71.5% at age 60 and increases each month you wait, up to 100% if you start at FRA, or as early as age 50 if disabled

Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met



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You can switch to retirement on your own record as early as age 62 if that benefit is higher than your surviving spouse's benefit.

OR

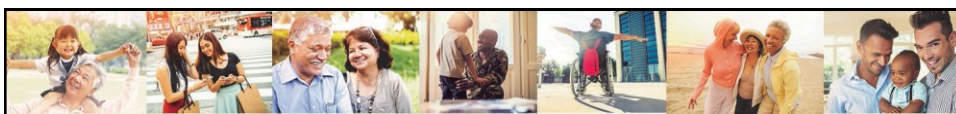
You can take retirement as early as age 62, then switch to surviving spouse's at full retirement age if benefit is higher.



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Other Survivor Benefits

- Parents' Benefits – For a parent who is age 62 and was receiving at least one-half of his or her financial support from the son or daughter who died.
- Lump Sum Death Payment – A surviving spouse or child may receive a one-time lump-sum death payment of \$255.00 if they meet certain requirements.

socialsecurity.gov/survivors



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Medicare

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans

Part D = Prescription Drug Plans

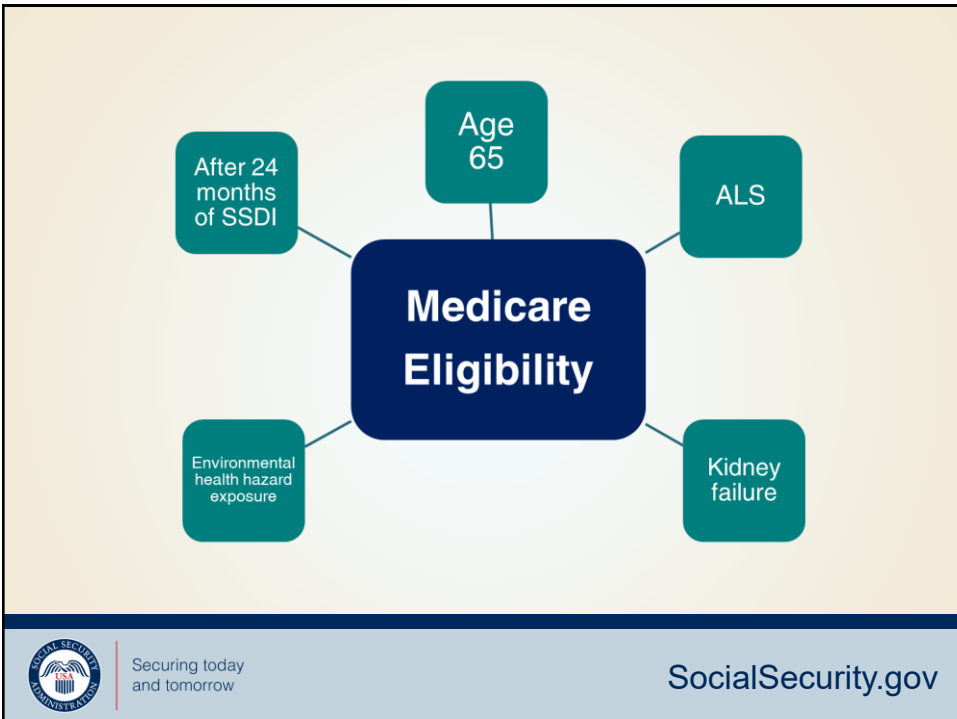
[Medicare.gov](https://www.Medicare.gov)



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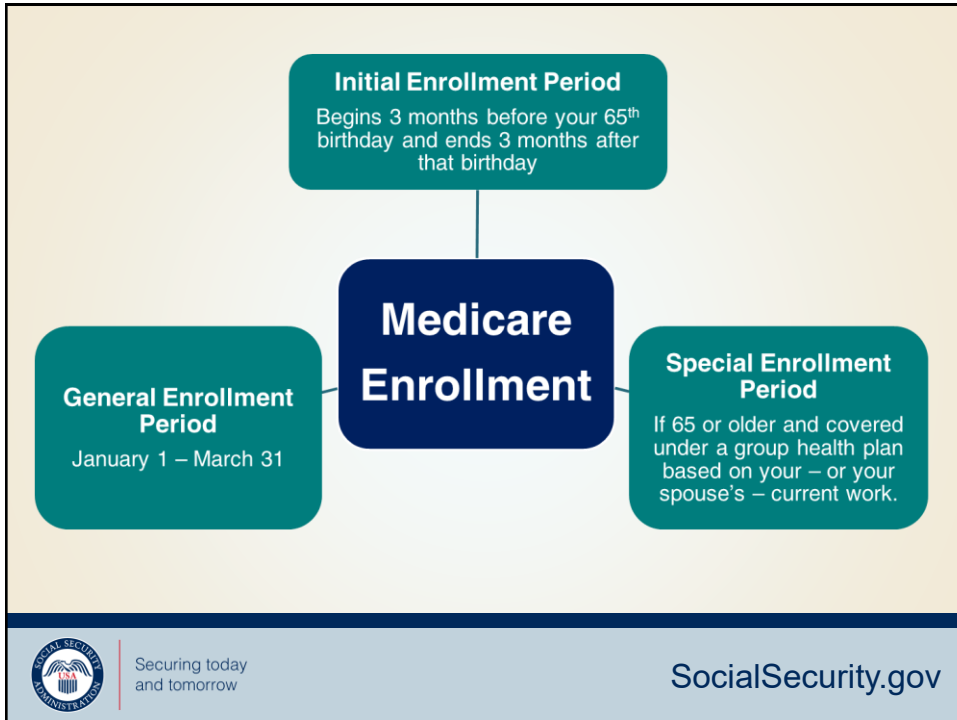
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A collage of six photographs showing diverse groups of people, including families, friends, and individuals, representing the beneficiaries of Medicare.

How much does Medicare cost in 2022?

- Medicare Part B Standard Premium \$170.10/month
- Medicare Part B Deductible for 2022 \$233, you typically pay 20% of Medicare-approved amount after deductible is met
- Medicare Part A Premium for uninsured individuals \$499/month, if you have 30-39 credits \$274/month
- Medicare Part A Deductive for 2022 \$1556

At the bottom of the slide, there is a footer with the Social Security Administration logo, the slogan "Securing today and tomorrow", and the website "SocialSecurity.gov".

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The screenshot shows the Medicare.gov homepage. At the top, there are navigation links for 'Español', 'A A', and 'Print'. On the right, there are links for 'About Us', 'Glossary', 'CMS.gov', and 'MyMedicare.gov Login'. The main header features the 'Medicare.gov' logo and the tagline 'The Official U.S. Government Site for Medicare'. Below this is a search bar with the placeholder text 'type search term here' and a 'Search' button. A horizontal menu contains several categories: 'Sign Up / Change Plans', 'Your Medicare Costs', 'What Medicare Covers', 'Drug Coverage (Part D)', 'Supplements & Other Insurance', 'Claims & Appeals', 'Manage Your Health', and 'Forms, Help, & Resources'. The main content area has a large heading 'Get Medicare coverage info on the go!' with a sub-heading 'Learn about our new app'. Below this are three green buttons: 'Find health & drug plans', 'Compare coverage options', and 'Estimate Medicare costs'. A hand holding a smartphone is shown with the Medicare app interface, which includes a question 'Is my item or service covered?'. Further down, there are yellow buttons for 'Find out how much Medicare costs in 2019' and 'Important information about new Medicare cards', both with 'Learn more' links. At the bottom of the main content area, there are three sections: 'Address change/Medicare card issue?' with a dropdown menu, 'Information for my situation' with a dropdown menu and a 'Go' button, and 'Find someone to talk to' with a dropdown menu and a 'Go' button. Below these sections is a large blue banner with the text '1-800-MEDICARE or Medicare.gov'. At the very bottom of the page is the Social Security Administration logo and the text 'Securing today and tomorrow' and 'SocialSecurity.gov'.

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Medicare Applications



The screenshot shows the 'How To Apply Online For Just Medicare' page on Social Security.gov. It includes a search bar, navigation links, and a main heading 'How To Apply Online For Just Medicare'. The page content describes the online application process, stating it is convenient and quick, taking less than 10 minutes. It also provides links for 'Apply for Medicare Only', 'Return to a Saved Application', and 'Check Application Status'. A 'Publications' section lists various guides like 'Medicare', 'Apply Online For Medicare In Less Than 10 Minutes', and 'Checklist For The Online Medicare Retirement And Spouses Application'.

If you already have Medicare Part A and wish to add Medicare Part B, simply take or mail forms CMS-40B and CMS-L564 to your local Social Security office

[socialsecurity.gov/medicare/apply.html](https://www.socialsecurity.gov/medicare/apply.html)

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Español | A A A | Print About Us | FAQ | Glossary | CMS.gov | MyMedicare.gov Login Live Chat

MyMedicare.gov

The Official U.S. Government Site for Medicare

Getting Started
Account Services
Claims Menu
My Health
Plans & Coverage
MSP & MSA
Security & Privacy
Customer Service

Getting Started

Registering online

Benefits

Signing in for the first time

MyMedicare.gov Help

Getting Started

Find information on how you can get started in registering for your own MyMedicare.gov account.

Benefits of using MyMedicare.gov

Registering with MyMedicare.gov gives you access to your personalized information at any time. Registering lets you:

- Check your Medicare information, such as your Medicare claims as soon as they are processed and important [Medicare](#)-related information specific to you.
- Find your eligibility, entitlement, and preventive service information.
- Check your health and prescription drug enrollment information.
- View your Part B deductible information.
- Manage your prescription drug list and other personal health information.
- Create an "On the Go Report" that allows you to print your health information to share with your healthcare providers.

Start your [online registration](#) and follow the simple step-by-step process.

MyMedicare.gov

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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

*Child and survivor claims can only be done by phone.

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Please visit our Field Office Locator

Social Security Office Locator www.ssa.gov/locator

⚠️ We are OPEN to receive your calls

On Tuesday, March 17, 2020, we suspended face-to-face service to the public in our field offices and hearings offices nationwide until further notice. However, we are still able to provide critical services via phone, fax and online.

Find the Office for this ZIP Code.

ZIP:

[Zip Code Look Up](#)
[Services Outside the United States](#)

Using our online services, you can:

- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#)

National 800 Number

Toll-Free: 1-800-772-1213



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▲ Coronavirus (COVID-19) Updates ▲



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

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



Cost-of-Living Adjustment (COLA) 2021



Online Services



Retirement



Disability



Medicare Enrollment



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



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Please Subscribe to our Covid-19 Updates

<http://www.ssa.gov/coronavirus/>



Social Security

Email and Text Message Updates

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

Subscription Type

Email Address *

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Online Calculators

Online WEP
 Life Expectancy Calculator
 Retirement Earnings Test
 Early or Late Benefits for Spouses
 GPO Quick Estimator
 Detailed Age

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Retirement Estimator

- Gives estimates based on your actual Social Security earnings record
- You can use the Retirement Estimator if:
 - You have enough Social Security credits at this time to qualify for benefits **and**
 - You are **not**:
 - Currently receiving benefits on your own Social Security record;
 - Waiting for a decision about your application for benefits or Medicare;
 - Age 62 or older and receiving benefits on another Social Security record; **or**
 - Eligible for a Pension Based on Work Not Covered By Social Security.

socialsecurity.gov/estimator



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my Social Security






socialsecurity.gov/myaccount



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 Social Security

Sign in with Login.gov

[Sign in with LOGIN.GOV](#)
The public's one account for government.

Or, use a partner account you already have

[Sign in with ID.me](#)

[About External Websites](#)

[Create a new account](#) [Use my activation code](#)

Privacy and Security
[OMB No. 0960-0789](#) [Privacy Policy](#) [Privacy Act Statement](#) [Accessibility Help](#)

Accounts created **before** September 18, 2021


Username

[Forgot Username?](#)

Password


[Forgot Password?](#)

[Sign in](#)

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 Social Security

Create your new account using Login.gov

[Sign in with LOGIN.GOV](#) The public's one account for government.


Or, use a partner account you already have

[Sign in with ID.me](#)

[About External Websites](#)

[Sign in to my account](#) [Use my activation code](#)

Privacy and Security
[OMB No. 0960-0789](#) [Privacy Policy](#) [Privacy Act Statement](#) [Accessibility Help](#)

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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 earnings once a year 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



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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;
- Start or change direct deposit of your benefit payment;
- 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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Beware of Social Security Phone Scams



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Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP!**
2. **DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://oig.ssa.gov)**



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- » Learn more at oig.ssa.gov/scam
- » Share this information with others




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Q&A Session



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