



# Social Security: With You Through Life's Journey... a presentation for NY Metro APA



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and tomorrow





We're with you from Day 1.



We're with you when you start work.



We're with you for your wedding.



We're With You If The Unexpected Happens



We're There If You Lose A Loved One



We Wouldn't Miss Your Retirement Party



We'll Be Here For Your Family In The Future

# We're With You Through Life's Journey

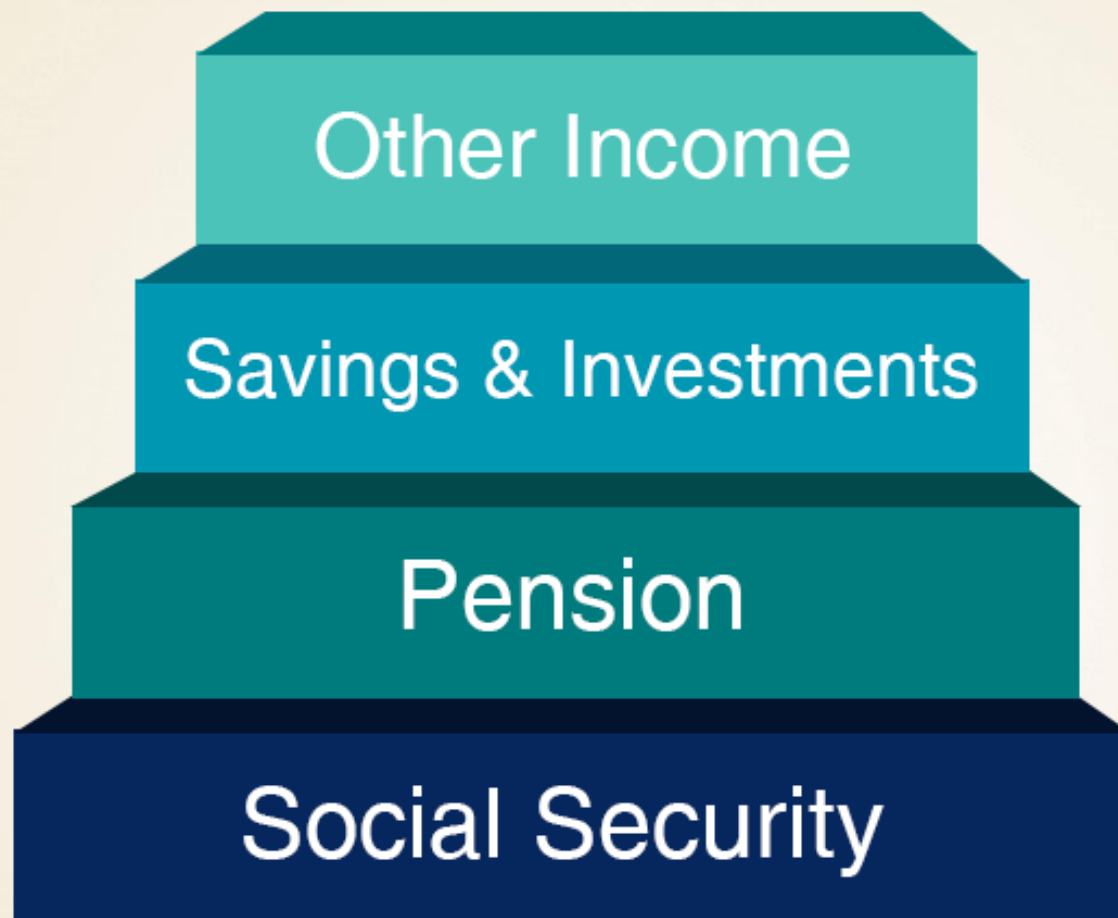


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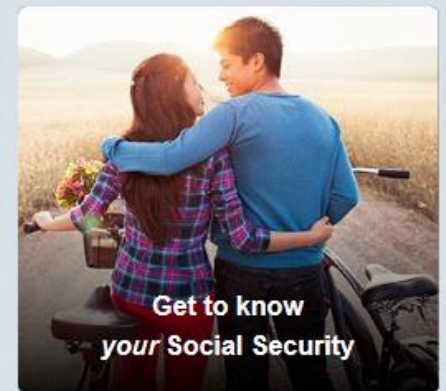
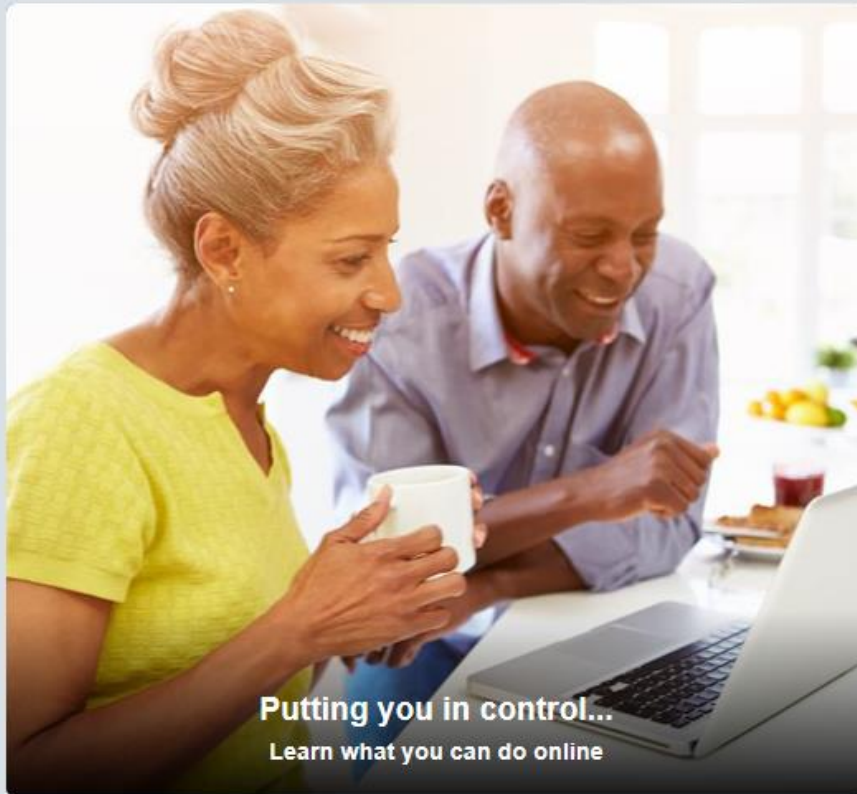


# April is National Social Security Month



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## 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.



# 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](https://socialsecurity.gov/estimator)

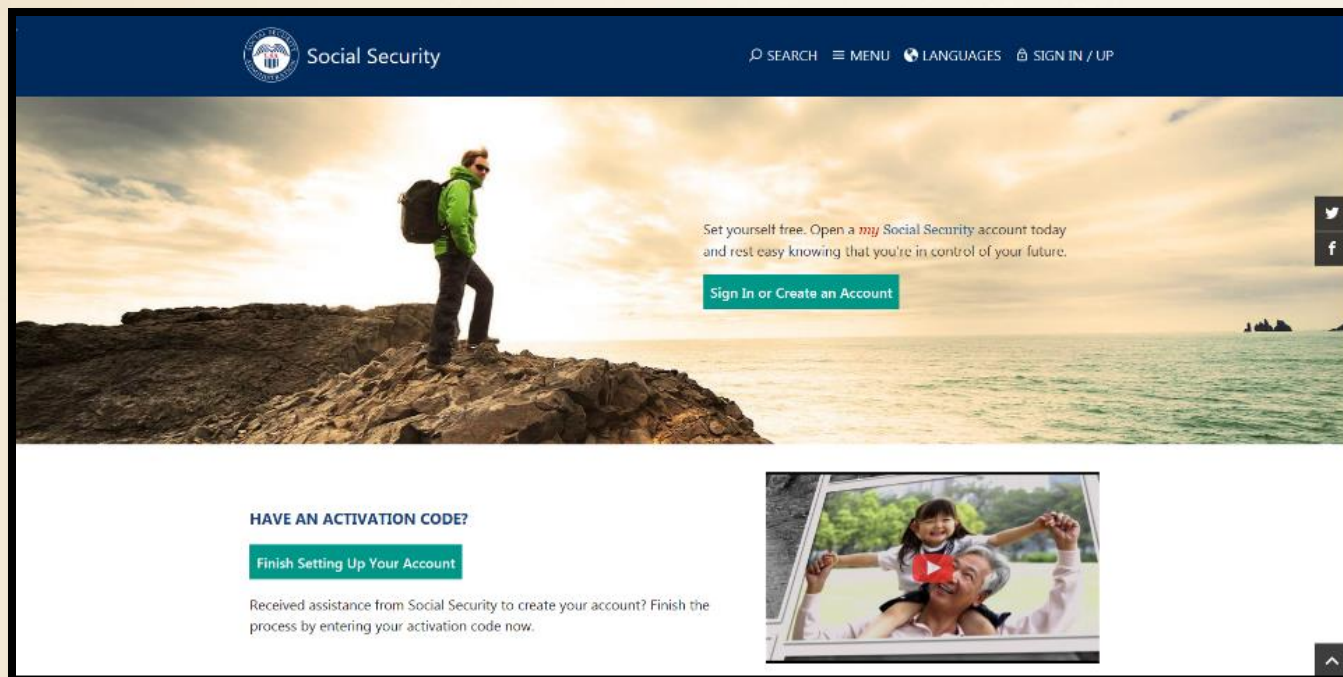


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# my Social Security



The desktop view of the my Social Security website features a dark blue header with the Social Security logo, search, menu, language, and sign-in options. The main content area has a large background image of a person hiking on a rocky shore. Text on the page encourages users to set themselves free by opening a my Social Security account. A green button labeled 'Sign In or Create an Account' is prominent. Below this, a section titled 'HAVE AN ACTIVATION CODE?' includes a button 'Finish Setting Up Your Account' and a video thumbnail showing a family.

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SEARCH MENU LANGUAGES SIGN IN / UP

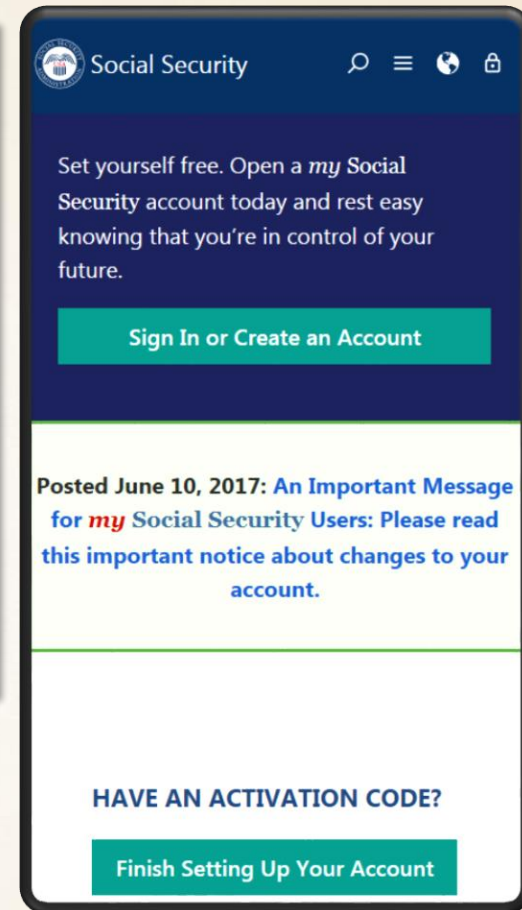
Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

**HAVE AN ACTIVATION CODE?**

[Finish Setting Up Your Account](#)

Received assistance from Social Security to create your account? Finish the process by entering your activation code now.



The mobile view of the my Social Security website shows a similar layout but with a more compact design. The header is dark blue with the Social Security logo and navigation icons. The main content area features the same background image and text as the desktop view. A green button labeled 'Sign In or Create an Account' is prominent. Below this, a section titled 'HAVE AN ACTIVATION CODE?' includes a button 'Finish Setting Up Your Account' and a video thumbnail showing a family.

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Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

**Posted June 10, 2017: An Important Message for my Social Security Users: Please read this important notice about changes to your account.**

**HAVE AN ACTIVATION CODE?**

[Finish Setting Up Your Account](#)

[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)



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# How to Open a *my* Social Security Account

- 1 Visit [socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)
- 2 Select: “Sign In or Create an Account.”
- 3 Provide some personal information to verify your identity.
- 4 Choose a username and password, then select how you would like to receive a one-time security code to create your account.

*No matter what type of device you use, the *my* Social Security portal will automatically re-adjust to fit the appropriate screen size, providing you full, easy-to-use access to your personal account!*



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# *my* Social Security Services

## **If you do not receive benefits, you can:**

- 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.

## **If you receive benefits or have Medicare, you can:**

- Request a replacement Social Security card if you meet certain requirements;
- 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;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.



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## Enhanced Security for your *my* Social Security Account

- We recently added a second method to check the identification of account holders when you register or sign in.
- This is in addition to the first layer of security, your username and password.
- You will be able to choose either your cell phone or your email address as your second identification method.
- Each time you sign in to your account, you will complete two steps:
  - Step 1: Enter your username and password.
  - Step 2: Enter the security code we send by text message or email, depending on your choice (cell phone provider text message and data rates may apply).

*If a user does not have a text-enabled cell phone, or does not wish to provide their cell phone number, they will need to use their email address as a second identification method instead.*



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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 \$1,360 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

*Note: To earn 4 credits in 2019, you must earn at least \$5,440.00.*



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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”



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# What Is Your Full Retirement Age?

## Age To Receive Full Social Security Benefits

(Called "full retirement age" or "normal retirement age.")

Year of Birth *	Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943--1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

*\*If you were born on January 1st of any year you should refer to the previous year. (If you were born on the 1st of the month, we figure your benefit (and your full retirement age) as if your birthday was in the previous month.)*

**Note:** If you delay your retirement benefits until after full retirement age, you also may be eligible for delayed retirement credits that would increase your monthly benefit. If you decide to delay your retirement, be sure to **sign up for Medicare at age 65**.

In some circumstances, medical insurance costs more if you delay applying for it.

<https://www.ssa.gov/planners/retire/retirechart.html>



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Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by
1943-1954	66	25%
1955	66 and 2 months	25.83%
1956	66 and 4 months	26.67%
1957	66 and 6 months	27.5%
1958	66 and 8 months	28.33%
1959	66 and 10 months	29.17%
1960 +	67	30%

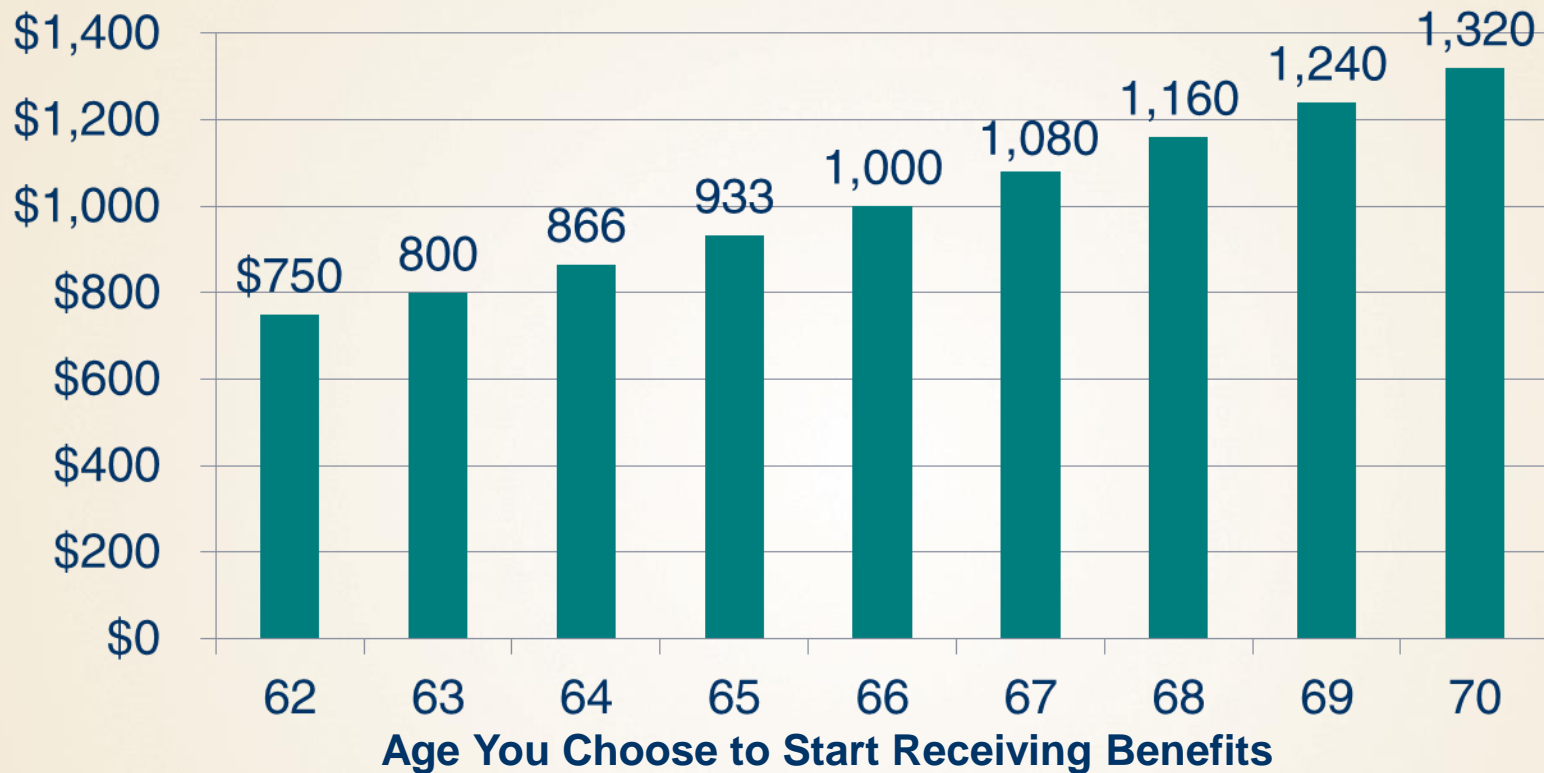


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# What Is the Best Age to Retire?

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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# 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	\$17,640/yr. (\$1,470/mo.)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$46,920/yr. before month of full retirement age (\$3,910/mo.)	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.



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# Spousal Benefits

- Benefit is 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined
- Does not reduce payment to the worker



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Year of Birth	Full Retirement Age	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	30%
1955	66 and 2 months	30.83%
1956	66 and 4 months	31.67%
1957	66 and 6 months	32.5%
1958	66 and 8 months	33.33%
1959	66 and 10 months	34.17%
1960 +	67	35%



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# Benefits for Divorced Spouses

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record (even if he or she has remarried) if:

- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits; and
- The benefit you are entitled to receive based on your own work is less than the benefit you would receive based on your ex-spouse's work.



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# 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 / Widower	Can get full benefits at full retirement age – or reduced benefits at age 60 – or as early as age 50 if disabled – or at any age if caring for child under 16 or a disabled child



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# Survivor Benefits

When you pass away, your surviving spouse can:

- Receive 100% of your full benefit if full retirement age; 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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# Other Survivor Benefits

- Parents' Benefits
- Lump Sum Death Payment

[socialsecurity.gov/survivors](https://socialsecurity.gov/survivors)



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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

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



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# If You Receive Survivor Benefits

You can switch to retirement as early as age 62 if that benefit is higher than your widows benefit.



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# Auxiliary Benefits for Children

A child must have:

- 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.

The child must also be:

- 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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# Taxation of Social Security Benefits



If you:

**file a federal tax return as an "individual"** and your *combined income\** is

- between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
- more than \$34,000, up to 85 percent of your benefits may be taxable.



**file a joint return**, and you and your spouse have a *combined income\** that is

- between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits
- more than \$44,000, up to 85 percent of your benefits may be taxable.



**are married and file a separate tax return**, you probably will pay taxes on your benefits.

Visit [IRS.gov](https://www.irs.gov) and search for Publication 554, *Tax Guide for Seniors*, and Publication 915, *Social Security And Equivalent Railroad Retirement Benefits*



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# Taxation of Social Security Benefits

$$\begin{aligned} &\text{Your adjusted gross income} \\ &+ \text{Nontaxable interest} \\ &+ \underline{\frac{1}{2} \text{ of your Social Security benefits}} \\ &= \text{Your “} \textbf{combined income} \text{”} \end{aligned}$$

*You can ask us to withhold federal taxes from your Social Security when you apply for benefits. If you are already receiving benefits or if you want to change or stop your withholding, you'll need a Form W-4V from the Internal Revenue Service (IRS).*

*For more information, visit <https://www.ssa.gov/planners/taxwithhold.html>.*



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# Medicare

**Part A** = Hospital Insurance

**Part B** = Medical Insurance

**Part C** = Medicare Advantage Plans

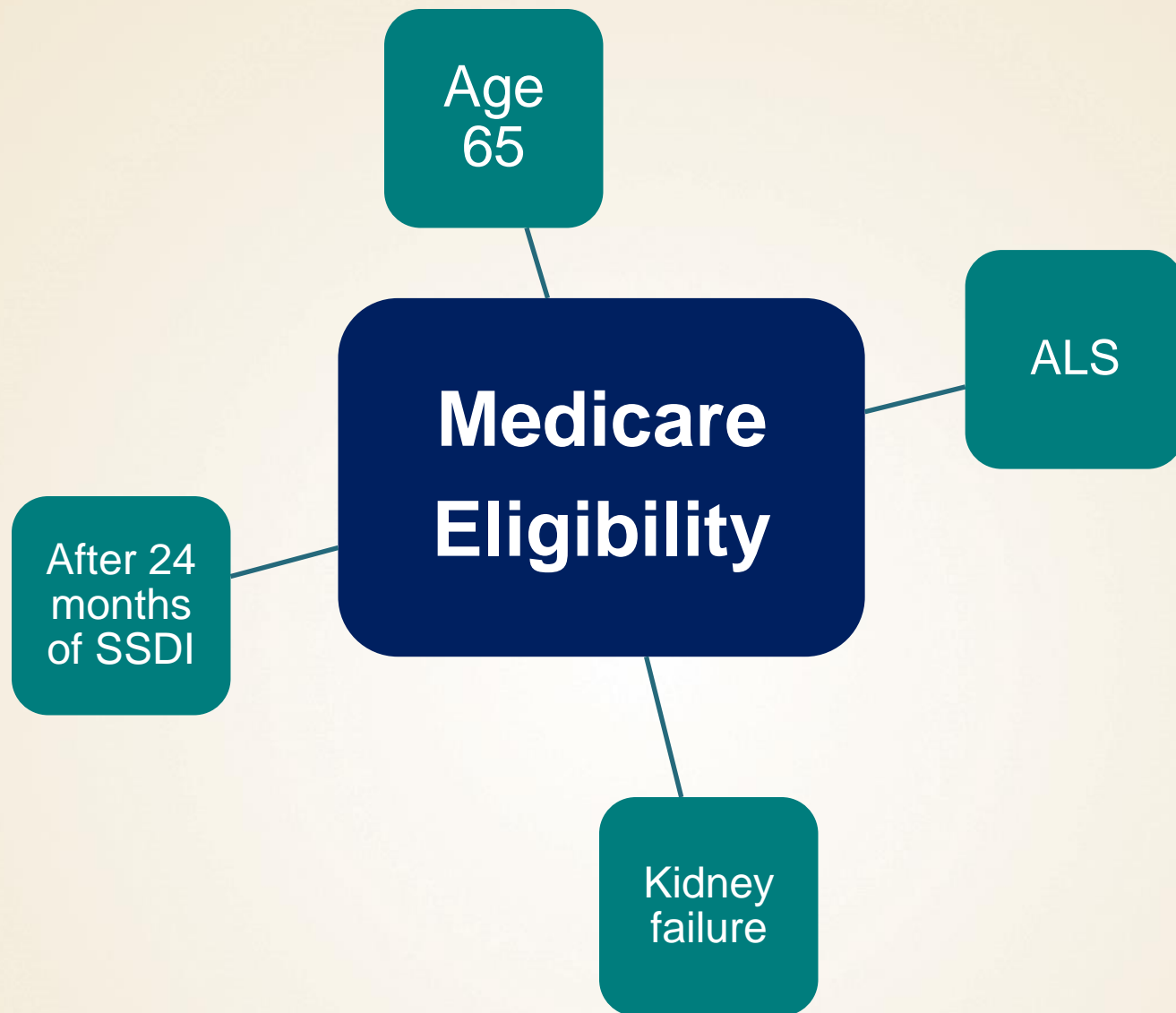
**Part D** = Prescription Drug Plans

Visit [Medicare.gov](https://www.Medicare.gov) for details



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## Initial Enrollment Period

Begins 3 months before your 65<sup>th</sup> birthday and ends 3 months after that birthday

# Medicare Enrollment

## General Enrollment Period

January 1 – March 31

## Special Enrollment Period

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



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## If you enroll in this month of your initial enrollment period:

## Then your Part B Medicare coverage starts:

One to three months before you reach age 65

The month you reach age 65

The month you reach age 65

One month after the month you reach age 65

One month after you reach age 65

Two months after the month of enrollment

Two or three months after you reach age 65

Three months after the month of enrollment



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# The standard Part B premium for 2019 is \$135.50.

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income	Part B monthly premium amount	Prescription drug coverage monthly premium amount
Individuals with a MAGI of \$85,000 or less Married couples with a MAGI of \$170,000 or less	2019 standard premium \$135.50	Your plan premium
Individuals with a MAGI above \$85,001 up to \$107,000 Married couples with a MAGI above \$170,000 up to \$214,000	Standard premium + \$54.10	Your plan premium + \$12.40
Individuals with a MAGI above \$107,001 up to \$133,500 Married couples with a MAGI above \$214,000 up to \$267,000	Standard premium + \$135.40	Your plan premium + \$31.90
Individuals with a MAGI above \$133,501 up to \$160,000 Married couples with a MAGI above \$267,001 up to \$320,000	Standard premium + \$216.70	Your plan premium + \$51.40
Individuals with a MAGI above \$160,001 up to \$499,999 Married couples with a MAGI above \$320,001 up to \$749,999	Standard premium + \$297.90	Your plan premium + \$70.90
Individuals with a MAGI above \$500,000 Married couples with a MAGI above \$750,000	Standard premium + \$325.00	Your plan premium + \$77.40



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# Contacting Medicare

**Medicare.gov**  
The Official U.S. Government Site for Medicare

type search term here

[Sign Up / Change Plans](#) [Your Medicare Costs](#) [What Medicare Covers](#) [Drug Coverage \(Part D\)](#) [Supplements & Other Insurance](#) [Claims & Appeals](#) [Manage Your Health](#) [Forms, Help, & Resources](#)

**Is my test, item, or service covered?**

type your test, item, or service here

[Find health & drug plans](#) [Apply for Medicare](#) [Get started with Medicare](#)

[New measures for home health services](#) [Learn more](#)

[Get your Medicare Summary Notices \(MSNs\) electronically](#) [Go paperless](#)

**Address change/Medicare card issue?**

**Information for my situation**

**Find someone to talk to**

1-800-MEDICARE or Medicare.gov



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# Medicare Applications



The screenshot shows the Social Security Administration's official website. At the top, there's a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is a search bar. The main header includes links for Home, Numbers & Cards, Benefits, Information for..., Business & Government, and Our Agency. The page title is "How To Apply Online For Just Medicare". The content is divided into two columns. The left column, titled "Medicare enrollment using our online application", describes the convenience of online application and provides instructions. The right column, titled "Publications", lists several documents: Medicare, Apply Online For Medicare In Less Than 10 Minutes - Even If You Are Not Ready To Retire, How To Apply Online For Medicare Only, and Checklist For The Online Medicare, Retirement, And Spouses Application. At the bottom, there are three buttons: "Apply for Medicare Only" (with the text "Use the online application to apply for just Medicare."), "Return to a Saved Application" (with the text "Finish an application you already started."), and "Check Application Status" (with the text "Check the status of an application you submitted.").

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

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



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# My Medicare

Español | A A A | Print

About Us | FAQ | Glossary | CMS.gov | MyMedicare.gov Login

Live Chat

## Medicare.gov

The Official U.S. Government Site for Medicare

type search term here Search

[Sign Up / Change Plans](#) [Your Medicare Costs](#) [What Medicare Covers](#) [Drug Coverage \(Part D\)](#) [Supplements & Other Insurance](#) [Claims & Appeals](#) [Manage Your Health](#) [Forms, Help, & Resources](#)

Get your Medicare Summary Notices (MSNs) electronically [Go paperless](#)

### Getting Started

Welcome to Medicare's free, secure online service for accessing personalized information about your Medicare benefits and services. After you sign in, you can fill out the Initial Enrollment Questionnaire (IEQ), view claims information, get quality information about your providers, and more.

New to MyMedicare.gov? [Create an account](#)





[MyMedicare.gov](#) [Claims](#) [Plans & Coverage](#) [My Health](#) [Online Tour](#)

## Manage your Medicare benefits online.

## MyMedicare.gov



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# Applying for Social Security and Medicare Benefits

3 options available to apply:



Online



By phone 1-800-772-1213



At our office

*You choose the most convenient option for you!*

Note: Child and survivor claims can only be done by phone or in a field office (not online) at this time.



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# Getting Information

## Social Security publications are available:

- *Online at [www.ssa.gov/pubs/](http://www.ssa.gov/pubs/)*
  - *in .pdf (English, and some in Spanish and other languages)*
  - *In Audio*
- *In Print at [www.ssa.gov/pubs/#](http://www.ssa.gov/pubs/#) (select Order in the top right hand corner)*
  - *Specify:*
    - *publication name and number*
    - *quantity (usually sent in packages of 100)*
    - *delivery address and attention*
  - *Some publications also are available for order in alternative media, incl. braille, audio CD, or large print.*



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