

www.socialsecurity.gov

1-800-772-1213

▲ Coronavirus (COVID-19) Updates ▲



Social Security

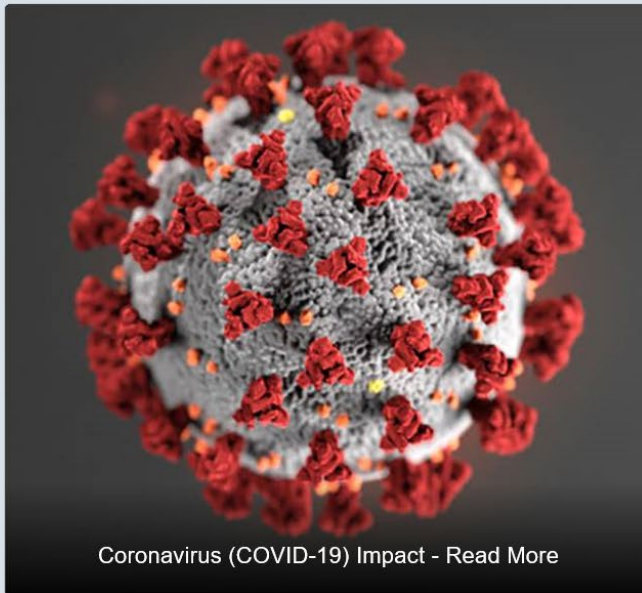
SEARCH

MENU

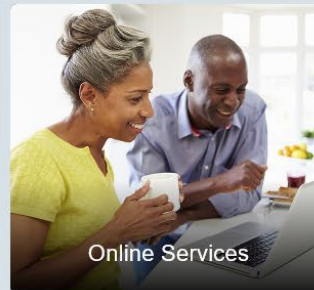
LANGUAGES

SIGN IN/UP

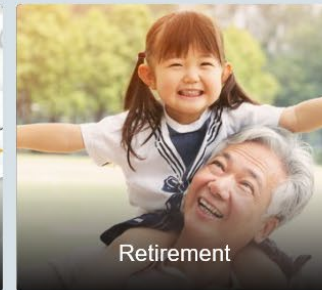
What should I do if I get a call claiming there's a problem with my Social Security number or account?



Coronavirus (COVID-19) Impact - Read More



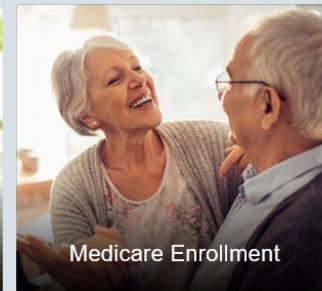
Online Services



Retirement



Disability



Medicare Enrollment



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Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive. All from anywhere!

Create an Account

Sign In

Finish Setting Up Your Account

Or, you can access your account using ID.me, if you already have an ID.me account.

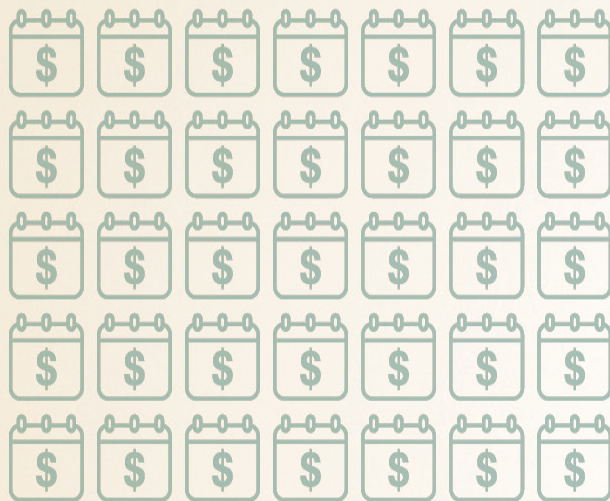
Sign in with ID.me

[What is ID.me?](#)





Know How Social Security Retirement Benefits Are Calculated



Benefits are based on
your highest **35** years
of earnings.



You only need a
minimum of **10** years of
wages to be fully insured
for retirement benefits.

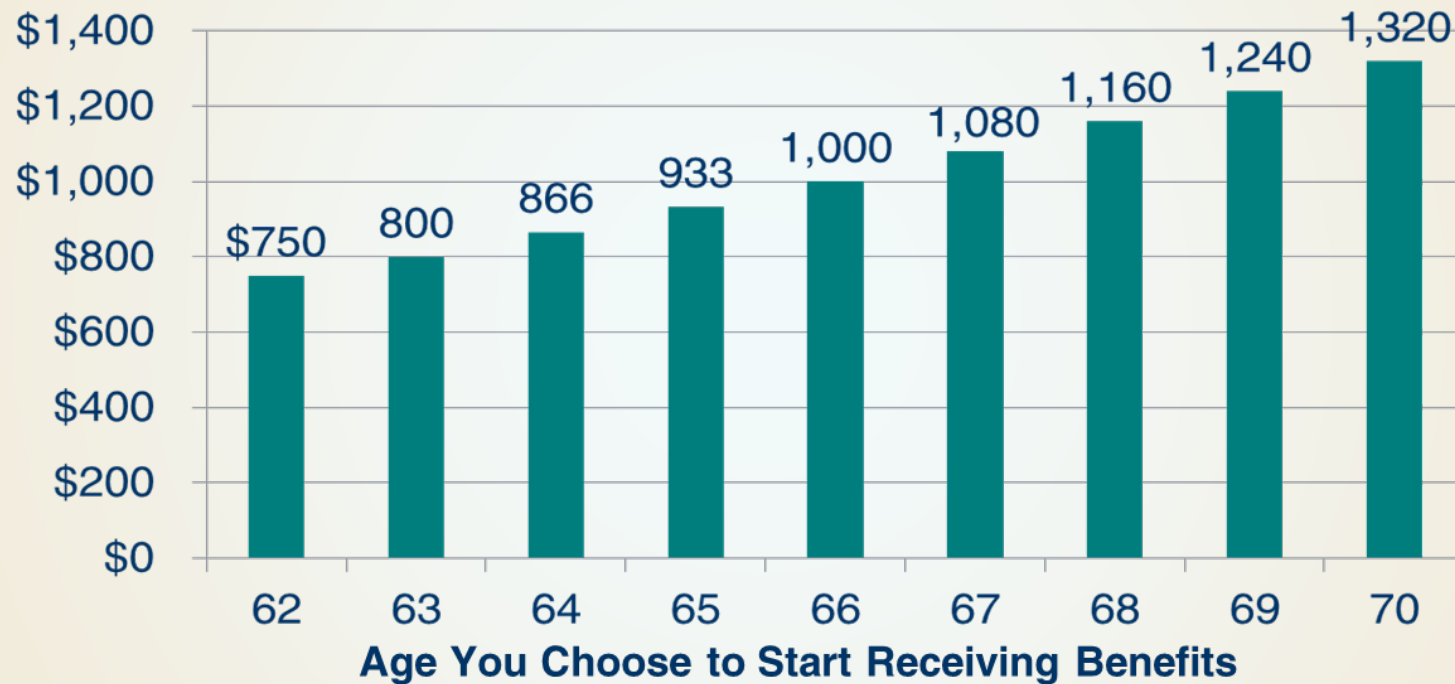


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Know your Age

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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3 Ways Your Retirement Benefit Can Grow

1. Cost of Living Adjustment (COLA)
2. Adjustment of the Reduction Factor at Full Retirement Age
3. Working after Retirement



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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	\$18,240/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$48,600/yr. before month of full retirement age	\$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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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

Your adjusted gross income
+ Nontaxable interest
+ 1/2 of your Social Security benefits
= Your "***combined income***"



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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)



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Initial Enrollment Period

Begins 3 months before your 65th 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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New Filing Option - Medicare Part B

Social Security
Official Social Security Website

Accessibility Contact Us FAQs Español Other Languages Sign In

Search...

Home Numbers & Cards Benefits Information for... Business & Government Our Agency

How To Apply Online For Just Medicare

Medicare enrollment using our online application

It's convenient, quick and easy. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

Use our online application to sign up for Medicare. It takes less than 10 minutes. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information. Otherwise you'll receive your Medicare card in the mail.

Medicare is managed by the Centers for Medicare and Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

For more information about applying for Medicare only and delaying retirement benefits, visit [Applying for Medicare Only - Before You Decide](#).

Apply for Medicare Only Use the online application to apply for just Medicare.

Return to a Saved Application Finish an application you already started.

Check Application Status Check the status of an application you submitted.

Publications

[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](#)

[Checklist For The Online Medicare, Retirement, And Spouses Application](#)

If you already have Medicare Part A and wish to add Medicare Part B, you can now **complete Medicare Part B form, CMS-40B and CMS-L564** online or by fax at 1-833-914-2016.



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Extra Help Program

Medicare beneficiaries may qualify for Extra Help with their Medicare prescription drug plan costs.



Find out if you qualify at socialsecurity.gov/extrahelp



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from the 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.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays benefits to individuals who are 65 years or older, and disabled individuals who are unable to work. Pays benefits for children with disabilities.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Must have limited income and limited resources.



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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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Auxiliary Benefits for Children under 18

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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Survivor Eligibility Factors

Child	May receive benefits if not married and is under age 18 (or under age 19 if still in high school)
Disabled Child	May receive benefits beyond age 18 if not married and was disabled before age 22
Widow / Widower Or Divorced Widow/Widower	May 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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Medicare.gov

The Official U.S. Government Site for Medicare

- [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 Medicare coverage info on the go!

Learn about our new app

- [Find health & drug plans](#)
- [Compare coverage options](#)
- [Estimate Medicare costs](#)



[Find out how much Medicare costs in 2019](#) [Learn more](#)

[Important information about new Medicare cards](#) [Learn more](#)

Address change/Medicare card issue?

Information for my situation

Find someone to talk to

1-800-MEDICARE or Medicare.gov



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Fraud Prevention and Reporting...

A message from Social Security

We are committed to preventing, detecting, and eliminating fraud in our programs.

Our mission is to deliver Social Security services that meet the changing needs of the public. Every day our employees work diligently to ensure the public receives the services and benefits it deserves. We strive to ensure the integrity of our programs and provide a high level of service to the public despite the efforts of those who seek to abuse our programs.



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Scam Awareness - Tips to Protect Yourself

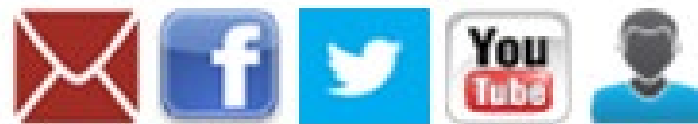
If you receive a call or email that you believe to be suspicious:

1. **HANG UP** or do not respond!
2. **DO NOT** provide the caller with money — cash, gift card, wire transfers, or pre-paid debit cards — or personal information.
3. **REPORT IT** at oig.ssa.gov
4. **SHARE** this information with others, to help spread awareness.



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- Discover us on Facebook, Twitter, YouTube, and our blog, *Social Security Matters*
- View popular agency webinar videos at www.socialsecurity.gov/webinars
- Sign-up to get emails and SMS/Texting when we update popular www.socialsecurity.gov web pages



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