



Social Security Benefits 2022

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Please **do not** share any personal information, such as dates of birth or Social Security numbers, about yourself or others during the event



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Agenda

- Contacting Social Security and **my Social Security**
- Retirement Benefits (*including spouse & survivor*)
- Disability Benefits Review

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Getting Help From Social Security

- **Social Security offices restored in-person services, including for people without an appointment, on April 7, 2022.**
- SSA offices require masks and continue to practice physical distancing so space in lobbies is limited.
- The best way for people to get help from SSA is online at www.ssa.gov. If you are unable to use our website, call our national number @ 1-800-772-1213 M-F 8am -7pm to schedule an interview with your local office.
- Customers who walk in without appointments may encounter delays and long waits- *we strongly encourage* people, who can, to use our online services, or call for appointments in advance, rather than walking in without an appointment.

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Need to Replace Your SSN Card?

- Most adults age 18+ can request a replacement card online in their **my Social Security** account. Create one for free @ www.ssa.gov/myaccount
- If someone prefers to walk into a local office for a replacement card, please note that we must see ORIGINAL identity documents –an unexpired passport, drivers license, or state ID.
- SSN cards are NOT given in person, but are always mailed and CANNOT be expedited.
- **Start the replacement card application process, and learn what documents you may need to provide to your local SSA office @ www.ssa.gov/ssnumber/.**

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Protect Yourself from Social Security Scams

Telephone and email scammers are pretending to be government employees. Scammers will try to scare you and trick you into giving them your personal information and money. Don't be fooled!

Social Security will **not**:

- Tell you there is a problem with or suspend your Social Security number
- Demand immediate payment from you
- Require payment by retail gift card, pre-paid debit card, internet currency, wire transfer, or by mailing cash



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my Social Security



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Your Retirement Benefit




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What is FICA?



- Most employers collect a federal payroll tax known as FICA- Federal Insurance Contributions Act.
- The total FICA tax is 15.3 percent of your gross wages- your employer and you each pay 7.65 percent.
 - 6.2% for Social Security (Retirement, Spouse, Survivor, Disability Insurance)
 - 1.45% for Medicare (Premium Free Part A)
- All employers collect the Medicare portion of the FICA tax, but not all employers collect the Social Security portion (ie. OPERS, STRS).
- If you work in Social Security covered employment, you are earning work credits toward eligibility for Social Security benefits.

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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 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 Calculates the Benefit

If you have 40 credits, Social Security will calculate your benefit on your lifetime of earnings:

Step 1 – We adjust or "index" your FICA wages to account for changes in average wages since the year the earnings were received.

Step 2 – We calculate your average indexed monthly earnings during the 35 years in which you earned the most.

Step 3 – We apply a formula to these earnings and arrive at your basic benefit amount.

See www.ssa.gov/calculators for details

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Approximate Replacement Rates

• The benefit formula is weighted to ensure lower paid workers receive a larger payments (a higher %) in relation to their earnings than higher paid workers.


% of earnings	Worker Type	Avg. Monthly Benefit at FRA*
55%	Low Income Worker: \$24,252	\$1,240
41%	Middle Income Worker: \$53,892	\$2,046
27%	High Income Worker: \$142,800	\$3,313

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Benefit Options: Elect Between 62-70

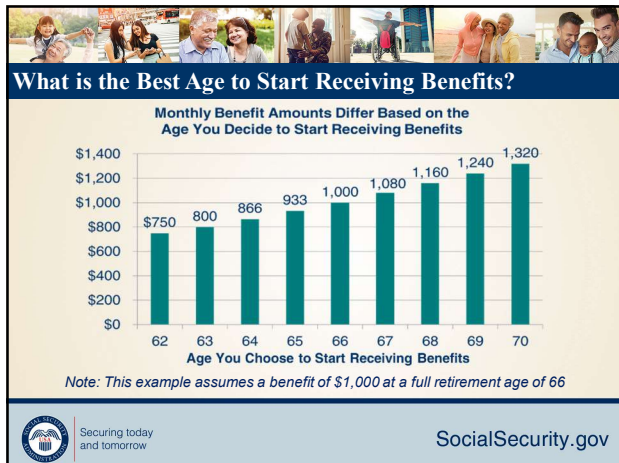


- Start your benefit as early as age 62- with an age-related reduction in monthly amount.
- Wait to start your retirement benefits until your FRA to receive 100%.
- Earn Delayed Retirement Credits- Your benefit increases by a certain percentage for each month you delay starting your benefits beyond full retirement age up to age 70.
- Your benefit will be higher the longer you delay starting it. The amount you receive is permanent setting the base for the benefits you'll receive the rest of your life.

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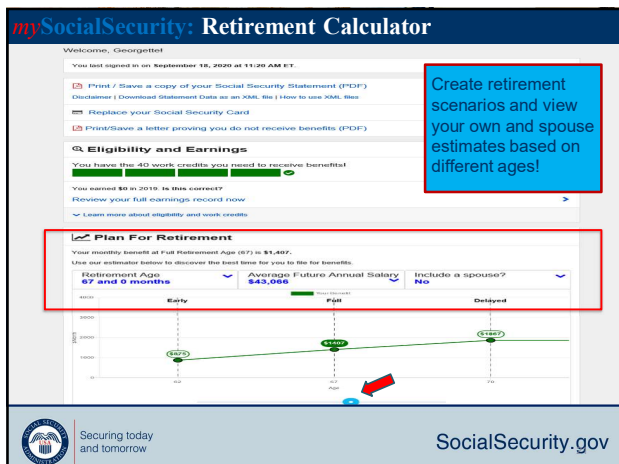
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Benefit Amount Reduction & Increase Based on DOB

Year of Birth	Full Retirement Age	% at age 62	% at age 70
1943-1954	66	75.0%	132.00%
1955	66 + 2 months	74.2%	130.67%
1956	66 + 4 months	73.3%	129.33%
1957	66 + 6 months	72.5%	128.00%
1958	66 + 8 months	71.7%	126.67%
1959	66 + 10 months	70.8%	125.33%
1960 or later	67	70.0%	124.00%

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How Work Affects Your Benefits

- You can get retirement or survivors benefits and work at the same time, but if you are under your Full Retirement Age, there are limits.
- Only your wages count toward our earnings limits. If you're self employed, we count only your net earnings from self employment.
- For earnings limits, we do not count income from investments, other government benefits, interest, pensions, annuities and capital gains.

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How Much Can You Earn and Still Get Benefits?

- If you work and are FRA or older, you may keep all of your monthly SSA benefits, no matter how much you earn.
- If you are under FRA during all of 2022, we must deduct \$1 from your benefits for each \$2 you earn above \$19,560.
- If you reach FRA during 2022, we must deduct \$1 from your benefits for each \$3 you earn above \$51,969 until the month you reach your FRA.

Special Rule! For those that retire mid-year, we look only at your earnings from the point of retirement and will consider you retired if your monthly earnings are \$1,630 or less for that first year of retirement.

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For People Younger than FRA During 2022

If your monthly Social Security Benefit is	And you earn	You'll receive yearly benefits of
\$700	\$19,560 or less	\$8,400
\$700	\$20,600	\$7,880 (11.25 mos)
\$700	\$23,000	\$6,680 (9.54 mos)

Note: SSA doesn't make partial monthly payments, so we determine how much over the limit for the year you estimate to be, and then we hold back enough monthly payments in the year to not pay you the amount we must deduct.

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The Windfall Elimination Provision




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Windfall Elimination Provision (WEP)

- Before 1983, people whose primary earnings were NOT covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers, so they had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job for which they didn't pay Social Security taxes.
- Congress passed the Windfall Elimination Provision in 1983 to remove that advantage.
- **If you work(ed) for an employer who does NOT withhold Social Security taxes from your salary, such as a government agency or an employer in another country, any pension you get from that work can reduce your Social Security benefit.**

ssa.gov/planners/retire/wep.html



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WEP Corrects the Replacement Rates

- WEP corrects the replacement rates, considering the earnings the worker has under a non-FICA system to pay the correct replacement rate based on true lifetime of earnings.

% of earnings



- **Low Income Worker:** \$24,252 avg. \$1,240/month benefit at FRA*
- **Middle Income Worker:** \$53,892 avg. \$2,046/month benefit at FRA*
- **High Income Worker:** \$142,800 avg. \$3,313/month benefit at FRA*



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WEP Calculator: www.ssa.gov/planners/calculators

- Your **my Social Security** account does not figure the Windfall Elimination.
- The online WEP calculator allows you to estimate your Social Security benefit using the information shown on your online Social Security Statement. You will need an estimate of your future non-FICA pension too!

For quick estimate: if your Full Retirement Age benefit amount in 2022 =

- \$1,025 or more, subtract \$512 (*maximum reduction due to WEP*)
- \$1,024 or less, multiply by .445



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Benefits for Spouses




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Living Spouse Eligibility

To qualify on a current spouse's record, you must be:

- At least age 62 to elect reduced benefits;
- Married to the worker for at least 12 months; and
- Your spouse must be receiving a Social Security benefit.

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 and at least 62
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- The benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work



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Applying On A Spouse's Record

- When filing for your spouse benefit, you will file for your own retirement benefit first, and if the amount you'd get as a spouse is higher, we will combine benefits and pay you the higher amount.
- If you apply before your spouse does, you'll have to wait to get a spouse benefit. You cannot collect on their record until they do.
- You will need to verify your marriage, but it can usually be done over the phone via attestation.
- If you are divorced, you will need to provide marriage certificate and divorce decree.
- The benefit you receive as a spouse does NOT reduce the amount paid to the worker you are drawing a benefit from.

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Benefits for a Spouse

- Your maximum benefit as a spouse is 50% of worker's unreduced (FRA) benefit.
 - If your own benefit is less than 50% of your spouse's, the two benefits will be combined to equal to 50% of the worker's (if you are FRA).
- Your spouse benefit is reduced for early retirement (if you draw it before your FRA), unless you are caring for a child younger than 16 or disabled.
- The annual earnings limits apply.

ssa.gov/planners/retire/yourspouse.html

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No Entitlement

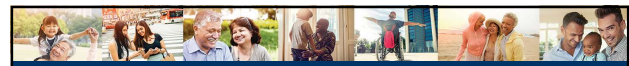
Pat and Terry both paid FICA

Pat's Social Security benefit at Full Retirement Age (FRA)	= \$2,300/month
Terry's retirement benefit on her own work record at FRA	= \$1,400
Terry's spouse benefit (50% of Pat)	= \$1,150
Terry's Social Security benefit	= \$1,400

Terry cannot get a spouse benefit because her own Social Security benefit is higher (more than ½ of Pat's FRA)

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Combining Benefits

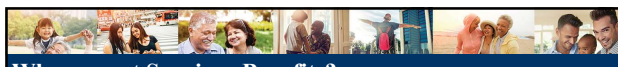
Jack and Sharon both paid FICA

Jack's Social Security benefit at FRA	= \$2,500/month
Sharon's benefit on her own work at FRA	= \$800
Sharon's spouse benefit at FRA (50% of Jack)	= \$1,250
Sharon's "Combined" Social Security benefit at FRA	= \$1,250

Sharon will first receive her own retirement benefit (\$800/mo), but because her FRA amount is less than 50% of her spouses FRA amount, she gets an additional (spouse) benefit added to her own from his work record (\$450) to equal her higher spouse benefit amount.


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Who can get Survivor Benefits?

Children	May receive benefits if unmarried and younger than age 18 (or younger than 19 if still in high school)
Disabled Adult 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

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SocialSecurity.gov


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How Much Does a Survivor Receive?

When you pass away, your surviving spouse may:

- At their own full retirement age, receive 100% of your unreduced benefit or
- At age 60 receive 71.5% of your full benefit.
- Your survivor may choose to claim survivor benefits at any age between 60 and their full retirement age.
- If your survivor waits to claim the benefit, the amount increases each month they wait up to 100% if they start at their own full retirement age.

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Widow Example

Pat dies	= \$2,300
Terry's own benefit (already receiving)	= \$1,400
Terry's New Social Security benefit	= \$2,300

FYI – in our Social Security records, Terry's benefit shows as \$1400 on her own work history record, plus \$900 from Pat = \$2300 Terry sees in the bank each month.

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Government Pension Offset - GPO

- If you receive a public non-FICA pension, your Social Security spouse or widow amount is reduced by 2/3 of your monthly gross, non-FICA pension. www.ssa.gov/gpo-wep
- Why GPO? Benefits we pay to spouses and widow(er)'s are "dependent" benefits, originally designed to compensate spouses who were financially dependent on the working spouse.
- The law requires a person's spouse, widow and widower benefit to be offset by their non-FICA covered retirement benefit.

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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, 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.**

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Social Security Disability Benefits Review

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Title II


SSDI
Social Security Disability Insurance
Medicare

Title XVI

SSI
Supplemental Security Income
Medicaid

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Disability Defined


To meet SSA's definition of disability, you must be unable to engage in substantial gainful activity (SGA) because of a medically-determined physical or mental impairment(s):

- that has lasted or is expected to last for a continuous period of at least 12 months, or
- that is expected to result in death.

Note: There is a separate definition of disability for children (under age 18) who are applying for the Supplemental Security Income (SSI) program.


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Substantial Gainful Activity

- “Substantial gainful activity” (SGA) is a term used to describe a level of work activity and earnings.
- We use earnings guidelines to evaluate whether your work activity is SGA.
- If the impairment is anything other than blindness, earnings averaging over \$1,350 a month generally demonstrate SGA. If blind-\$2,260.

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Disability Defined for Children (Under 18)

- Children under 18 will be considered disabled if he or she has a medically determinable physical or mental impairment that causes marked and severe functional limitations, and that can be expected to cause death or that has lasted or can be expected to last for at least 12 months.
- A child must have severe and marked limitations in at least 2 “domains of functioning” as compared to other children of the same age w/o impairments.
 - Domains = Acquiring/Using Information, Attending and Completing Tasks, Interacting/Relating with Others, Moving About and Manipulating Objects, Caring for Self, Health and Physical Well Being.

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Supplemental Security Income (SSI)

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Supplemental Security Income (SSI)


To be eligible for SSI, the applicant must:

- have limited income and few resources; and
- be age 65 or older; or
- be totally or partially blind, or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children about ability to work.


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Factors Affecting SSI Payment Amounts and Eligibility

- **Income**—All money the applicant receives can affect amount of SSI payment- earned and unearned (spouse included). Parental income is considered for a child.
- **Resources**—An individual may get SSI if their combined resources are worth \$2000 or less (spouse included). Parental resources are considered for a child.
- **Living Arrangements**- Where you live and whether you pay for your food and shelter can affect whether you are eligible for SSI and how much you can receive. You usually must be a U.S. citizen and reside in the U.S. or Northern Mariana Islands.

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Living Arrangements Affect SSI Payments

Where the applicant lives, and whether he/she contributes toward paying for household expenses can affect SSI payment amount:

- If applicant lives alone and pays own food and shelter costs, or lives in someone else's household and pays **fair share** of the shelter expenses, he/she may get up to the maximum SSI payment (\$841/mo).
- If applicant lives in someone else's household and doesn't pay food and shelter costs, the SSI benefit may be reduced by up to one-third of the SSI Federal Benefit Rate (\$280.00).
- Generally, people who live in institutions such as hospitals, nursing homes, or jails are not eligible for SSI, or are only eligible for a maximum of \$30 a month.

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Age 18

- We no longer count the income and resources of parent(s) for a child's eligibility once a child turns 18.
- If applying for SSI at age 18, the child is considered an adult and will need to sign application forms themselves.
- Wait to apply for SSI until the month after the child turns 18 to apply if you don't want parental income/resources considered.


FYI: If child is already getting SSI, SSA makes a new disability determination using the adult rules when they turn 18 to see if they can continue receiving benefit.

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Social Security Disability Insurance (SSDI)

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Social Security Disability Insurance (SSDI)

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age


ssa.gov/disability

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Rules for Recent Work

If you become disabled	You generally need
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter you become disabled.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you become disabled.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.

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Dependent Benefits

- The SSDI application also asks questions about the applicant's dependents- spouses and children- to determine whether they too can receive a monthly benefit.
- Normally, children can receive dependent benefits until they reach 18 or 19 if still in high school.
- A disabled adult child can continue beyond high school if they are determined disabled prior to the age of 22.

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How to Apply for SSI (Under 18)

- Visit ssa.gov/benefits/ssi/start to let us know you want to apply for SSI for a child under age 18;
- Schedule an appointment with us. Call 1-800-772-1213 (TTY 1-800-325-0778) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;
 - Begin the process online by completing the Child Disability Report at ssa.gov/childdisabilityreport.

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How to Apply for SSDI and SSI (18+)

1. Complete the online SSDI application @ www.ssa.gov/benefits/disability so we can screen for potential eligibility and gather the medical information and medical releases needed.
2. Answer "Yes" to the question about also applying for SSI so we can screen for this potential eligibility too.
3. If you are unable to apply online, call us at 1-800-772-1213 to schedule a telephone interview with your local SSA office.

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What Happens After Application?

- The application will be reviewed to make sure it meets some basic requirements for either SSI, SSDI or both:
 - We'll check whether the applicant worked enough years to qualify for SSDI and evaluate any current work activities (are earnings below SGA?).
 - We'll also determine if income/resources and living arrangements will allow an SSI payment if are medically approved.
- If applicant meet these requirements, we'll forward claim(s) to the Disability Determination Services office in Columbus, Ohio.


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Disability Determination Process

- In Ohio, claims are sent to Opportunities for Ohioans with Disabilities in Columbus for a medical determination.
- OOD's Division of Disability Determination Services (DDS) makes the initial disability determination on your claim(s).
- DDS will use evidence from doctors, hospitals, clinics and institutions where you've been treated to help make the medical determination.
- A consultative exam may be required if medical evidence is unavailable or insufficient to make a determination.
- It takes approximately 120 days for a medical decision.

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Disagree With the Medical Decision?

- If you were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.
- Go online to appeal or contact us at 1-800-772-1213 to schedule an interview.

ssa.gov/benefits/disability/appeal.html

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Continuing Medical Reviews

- Social Security will periodically conduct a review of your condition to ensure you still qualify for disability benefits.
- Social Security conducts a disability review of your case approximately every three years depending on the nature and severity of your medical condition and whether it's expected to improve.
- Your benefits only stop if the evidence shows your medical condition has improved and you are able to work regularly.

www.ssa.gov/pubs/EN-05-10153.pdf

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Vulnerable Population Application Partnerships

Agencies who participate in the national Vulnerable Population SSI Application (VPAP) Project are:

- Trained to complete the SSI & SSDI applications with the clients they are already serving – families do NOT have to wait for a phone appointment to apply for SSI,
- Provided with a liaison at a local SSA office and a team of support technicians for application issues,
- Given an identified unit at the Columbus Disability Determination Service for their applications.

- Contact me at Kelly.Draggoo@ssa.gov if you would like more information provided to your agency about the SSI Application Partnership.

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Please do not share any personal information, such as dates of birth or Social Security numbers, about yourself or others during the event



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