



Social Security Benefits in 2024:

Retirement, Spouse/Survivor, Disability and Original Medicare



Produced at U.S. taxpayer expense



Objectives

- Provide PSAs
- Explain Retirement Benefits
- Describe the Differences between SSI & SSDI
- Review Original Medicare Enrollment



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



Getting Help From Social Security

- Online @ www.ssa.gov
- 1-800-772-1213 M-F 8am -7pm to schedule an appointment with your local office.
- Local offices are open M-F 9am-4pm. www.ssa.gov/locator

Note: Walking in without an appointment to apply for benefits is discouraged.



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my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español

Account

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.

Create an Account

Sign In

[Finish Setting Up Your Account](#)



ssa.gov/myaccount



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my Social Security: Online Social Security Statement



Your Social Security Statement

WANDA WORKER

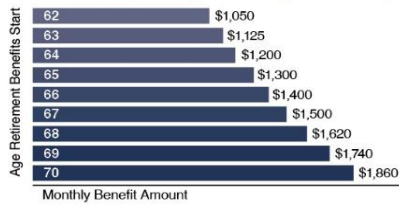
October 2, 2021

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is **67**, based on your date of birth: April 10, 1960. As shown in the chart, you can start your benefits at any time between ages 62 and 70. **For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$51,995 per year until you start your benefits. To learn more about retirement benefits, visit [ssa.gov/benefits/retirement/online.html](https://www.ssa.gov/benefits/retirement/online.html).

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about **\$1,656 a month**.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$2,129
Spouse, if caring for a disabled child or child younger than age 16:	\$2,129
Spouse, if benefits start at full retirement age:	\$2,838
Total family benefits cannot be more than:	\$4,968

Your spouse or minor child may be eligible for an additional one-time death benefit of \$255.

Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit [medicare.gov](https://www.medicare.gov) or [ssa.gov/medicare](https://www.ssa.gov/medicare) or call **1-800-MEDICARE (1-800-633-4227)** (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at [ssa.gov/ThereForMe](https://www.ssa.gov/ThereForMe).

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with [my Social Security](https://www.ssa.gov/my-social-security). If you find an error view your full earnings record online and call 1-800-772-1213.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1971-1980	\$ 20,000	\$ 20,000
1981-1990	41,250	41,250
1991-2000	257,712	257,712
2001	34,915	34,915
2002	35,591	35,591
2003	36,717	36,717
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,346	44,346
2008	45,437	45,437
2009	44,784	44,784
2010	45,847	45,847
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,850	50,850
2016	50,158	50,158
2017	50,440	50,440
2018	50,653	50,653
2019	50,957	50,957
2020	51,995	51,995
2021	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: \$34,288	You paid: \$19,396
Employer(s): \$36,003	Employer(s): \$19,396

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit [ssa.gov/gpo-wep](https://www.ssa.gov/gpo-wep).

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit [ssa.gov/benefits/retirement/planner/applying7.html](https://www.ssa.gov/benefits/retirement/planner/applying7.html).
- When you are ready to apply, visit us at [ssa.gov/benefits/retirement/apply.html](https://www.ssa.gov/benefits/retirement/apply.html).
- The *Statement* is updated annually. It is available upon request, either online or by mail.

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Form SSA-7005-SM-OL (05/21)



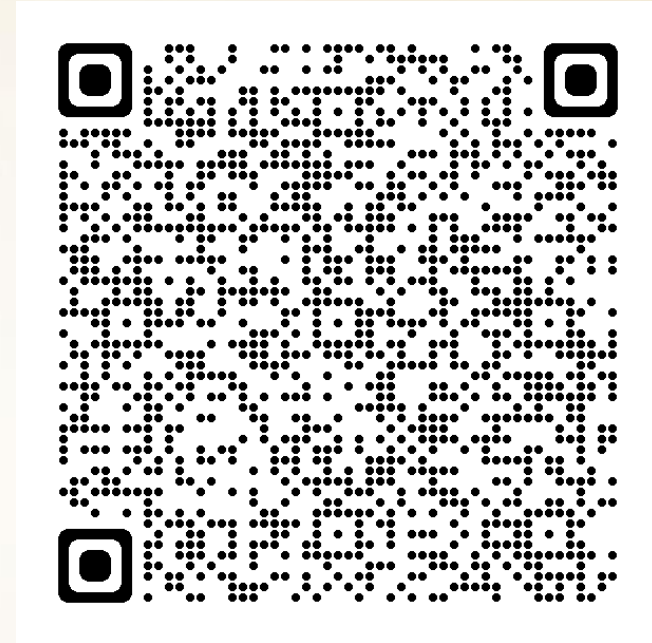
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Social Security Number and Card

Applying online is fast @ ssa.gov/number-card

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.



Note: In some cases, you will begin the process online and finish it in a local Social Security office.



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Prepare

Check eligibility for benefits

Get a benefits estimate

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

Apply for SSI

After you apply

Check application or appeal status

Appeal a decision we made

Option: Call
1-800-772-1213
to schedule an
interview.

Manage benefits & information



Documents

Get benefit verification letter

Get tax form (1099/1042S)



Number & card

Replace card

Request number for the first time





How Retirement Benefits Work

- Social Security replaces a percentage of pre-retirement income- based on highest 35 years of earnings.
- Retirement age affects benefit amount.
- The FICA tax collected from wages pays benefits to:
 - People who have already retired
 - People who are disabled
 - Survivors of workers who have died
 - Dependents of beneficiaries
- FICA taxes pay people getting benefits now, and any unused money goes into the Social Security trust fund that pays the benefits.



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What is FICA?

- Federal payroll tax- stands for Federal Insurance Contributions Act
- Total FICA tax = 15.3% of gross wages (up to \$168,600). You and your employer each pay 7.65%
 - 6.2% for Social Security
 - 1.45% for Medicare
- Everyone pays the 1.45% Medicare tax, but not everyone pays the 6.2% portion for benefits.



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How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes (FICA)
- You need 40 credits (earned anytime), and you must be 62 or older
- Each \$1,730 in FICA earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2024, you must earn at least \$6,920.

ssa.gov/planners/credits.html



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How Social Security Calculates the Benefit

Benefits are based on earnings:

- Step 1 – We adjust or “index” your FICA wages to account for changes in average wages over time.
- 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 and arrive at your Primary Insurance Amount aka *Full Retirement Amount*.

www.ssa.gov/planners/calculators

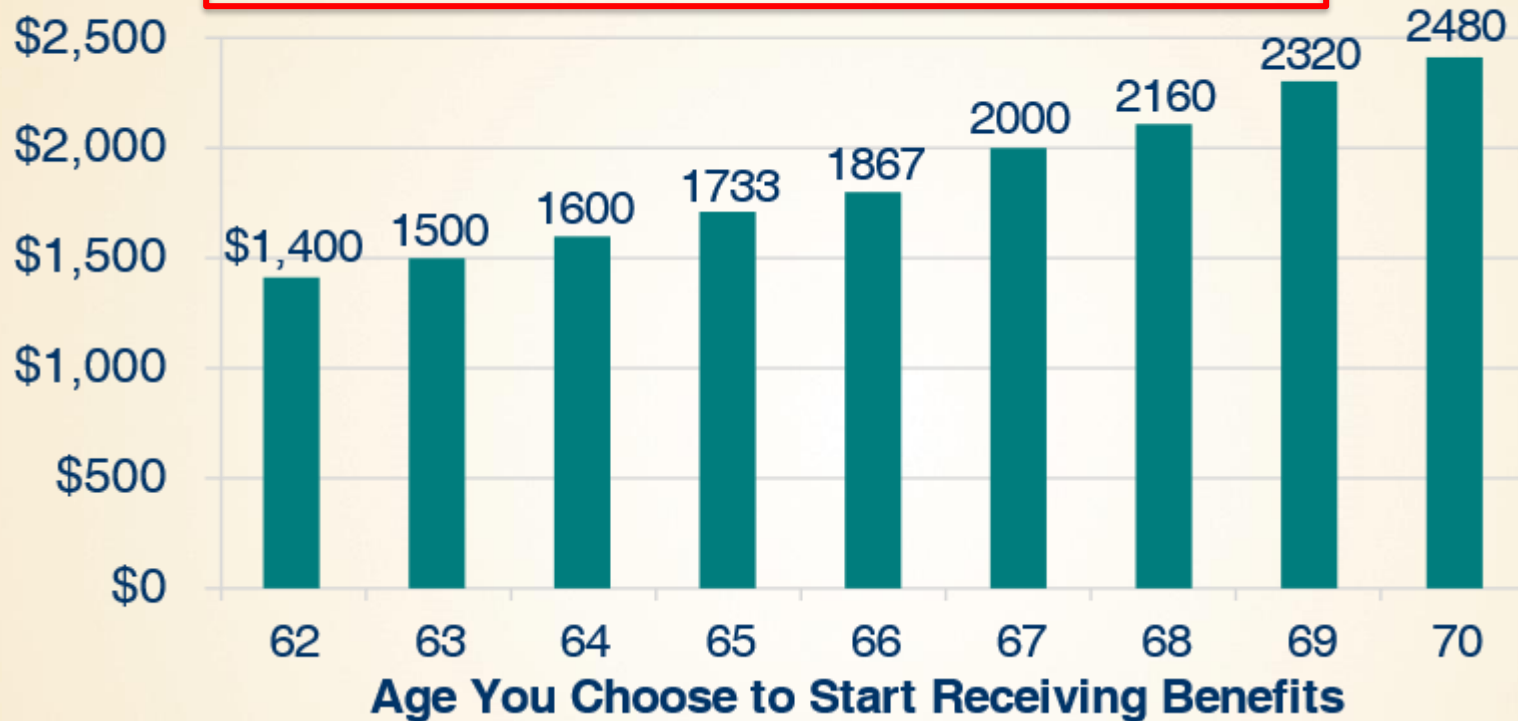


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

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



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



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When is FRA?

Age to receive full Social Security benefits

<i>Year of birth</i>	<i>Full retirement age</i>
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

NOTE: People born on January 1 of any year, refer to the previous year.

Find your FRA in your personal **mySocialSecurity** account.



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my Social Security: Retirement Calculator

Welcome, Georgettel

You last signed in on **September 18, 2020 at 11:20 AM ET.**

 [Print / Save a copy of your Social Security Statement \(PDF\)](#)

[Disclaimer](#) | [Download Statement Data as an XML file](#) | [How to use XML files](#)

 [Replace your Social Security Card](#)

 [Print/Save a letter proving you do not receive benefits \(PDF\)](#)

Eligibility and Earnings

You have the 40 work credits you need to receive benefits!



You earned \$0 in 2019. Is this correct?

[Review your full earnings record now](#)

[Learn more about eligibility and work credits](#)

Get personalized benefit estimates based on your FICA earnings.

Plan For Retirement

Your monthly benefit at Full Retirement Age (67) is **\$1,407.**

Use our estimator below to discover the best time for you to file for benefits.

Retirement Age
67 and 0 months

Average Future Annual Salary
\$43,066

Include a spouse?
No



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Continuing to Work

- Work limits until the month of your Full Retirement Age.
- **If you are younger than FRA and earn above certain limits, your benefits will be reduced.**
- Only wages and net earnings from self employment count toward our earnings limits.
- We do not consider income from investments, other government benefits, interest, pensions, annuities and capital gains.

www.ssa.gov/OACT/COLA/RTeffect.html



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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	\$22,320/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$59,520/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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Will You Pay Tax?

- Paying tax is an IRS issue, please see www.irs.gov publication 915.
- SSA sends a 1099 annually for Social Security benefits.
- Pay federal income tax if combined income (50% of benefit plus any other income) exceeds \$25,000/year filing individually or \$32,000 year filing jointly.
- Opt to have taxes withheld @ www.ssa.gov/manage-benefits/request-withhold-taxes



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Benefits *for* Dependents



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Applications Ask About Dependents

Children	<p>May get up to 50% (75% after death) of worker's FRA benefit amount:</p> <ul style="list-style-type: none">• Unmarried, under 18 (or 19 if still in high school).• Disabled Adult children = 18+, unmarried and disabled before age 22.
Spouse and/or Ex-Spouse	<p>May receive up to 50% of worker's FRA benefit amount:</p> <ul style="list-style-type: none">• As early as 62 (<i>younger if caring for young or disabled child</i>)• Married at least 1 year• Ex-Spouse: must be at least 62, unmarried, marriage at least 10+ years.
Widow/er or Divorced Widow/er	<p>May receive 100% of deceased FRA amount <u>or reduced benefits</u>:</p> <ul style="list-style-type: none">• As early as age 60; 50 if disabled (<i>younger if caring for young or disabled child</i>)• Ex-spouse: marriage must have lasted at least 10 years.



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Applying On A Spouse's Record

- You will file for your own retirement and any spouse benefit at same time.
 - **Receive the higher benefit amount: either on your own work record, or up to 50% of spouse's FRA amount.**
(reduction for age)
- Cannot collect on current spouse until they do.
- Annual earnings limit applies until FRA.
- Any benefit you receive as someone's spouse does NOT reduce the amount paid to the worker you are drawing a benefit from.

www.ssa.gov/OACT/quickcalc/spouse.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's own benefit is higher- no entitlement to spouse benefit



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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 (<i>50% of Jack</i>)	= \$1,250
Sharon's "Combined" Social Security benefit at FRA	= \$1,250

-
- Sharon receives her own retirement benefit
 - Since her FRA amount is less than half of Jack's, she also gets spouse benefit (\$450) added.



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Key Facts for Survivors

- **If you get remarried after age 60, (or age 50 if you have a disability) you won't be prevented from getting benefit payments based on your former spouse's work.**
- As a survivor, choose whether to draw benefits on your own work record or your former spouse. (*Different than living spouse*)
- Annual earnings limit applies until FRA even for widow/widowers.
- Unable to apply for survivor benefits online. Call 1-800-772-1213 for an appointment.
- A one-time payment of \$255 may be paid to spouse (*some children*) when you die if you've worked long enough.



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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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Impact of Non-FICA Pensions on Social Security Benefits



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Windfall Elimination Provision

- **Work for an employer who doesn't withhold FICA from salary (government agency, employer in another country), means any pension from that work can modify Social Security benefits.**
- WEP modifies the normal benefit formula to adjust the Social Security benefits for people who receive non-FICA pensions **and also** qualify for Social Security benefits based on additional FICA covered earnings.
- WEP does not apply to someone who has a long career under FICA with **substantial earnings**. (30+ years = no WEP.)

ssa.gov/prepare/government-and-foreign-pensions



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Why WEP?

- A person with many years of earnings not taxed by FICA resembles a lower wage earner when the normal benefit computation is applied.
 - The normal comp does not consider wages under non-FICA system.
- The normal benefit formula is designed to pay a higher benefit to the lower wage earner, but worker is not a low wage earner with non-FICA earnings.
- **WEP adjusts the % of lifetime earnings that a worker with a non-FICA earnings gets back in a Social Security benefit- eliminating the “windfall” of getting paid as if they were a lower wage earner.**



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Calculating WEP

- **IF WEP APPLIES** - The **mySocialSecurity** account does NOT accurately figure the Windfall.
- Use the online WEP calculator @ www.ssa.gov/planners/calculators

For a quick estimate:

If FRA benefit amount on your **mySocialSecurity** Account =

-\$1,175 or more, subtract \$587.

-\$1,174 or less, subtract 50%.

2024 maximum monthly WEP reduction is \$587



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Government Pension Offset

- **GPO requires SSA reduce spouse or survivor benefits by two-thirds government pension. (*Could be reduced to zero*)**
- Why GPO? Dependent benefits set up to compensate spouses with small or no retirement pensions of their own.
 - GPO ensures SSA calculates benefits for government employees who don't pay FICA taxes the same as workers who pay FICA taxes.
- Investment accounts (ARPs) still cause WEP and/or GPO- the work to earn the pension was not covered by FICA.
- Amortization chart @ <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300605364>

www.ssa.gov/gpo-wep



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Disability Programs

Title II

SSDI
Social
Security
Disability
Insurance
Medicare

Title XVI

SSI
Supplemental
Security
Income
Medicaid



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Benefits come from Social Security trust funds and are based on a person's earnings.	<ul style="list-style-type: none"> • 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 people who can no longer work due to a disability, regardless of their income and resources.	Pays people with a disability who are unable to work AND have limited income and resources; pays aged individuals 65 and older with limited income and resources.
<ul style="list-style-type: none"> • Pays benefits for workers and adult children with a disability since childhood. • Must meet insured status requirements. 	<ul style="list-style-type: none"> • Payments for children and adults in financial need. • Must have limited income and limited resources.



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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
- the person's medical condition must prevent him or her from doing substantial gainful employment/activity (SGA) – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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Substantial Gainful Activity

- SGA is a term used to describe a level of work activity and earnings.
- We use earnings guidelines to evaluate whether work activity is SGA.
- In 2024, earnings averaging over \$1,550 a month generally demonstrate SGA.
- The SGA amount in 2024 for blind individuals is \$2,590.

Note: long/short term disability payments, sick days, vacation pay etc. are NOT counted as SGA.



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Disability in Children

- Child = Under 18
- Must have physical or mental impairments that cause marked and severe functional limitations:
 - that can be expected to cause death or
 - has lasted or can be expected to last for at least 12 months.
- SSA assesses the extent to which a claimant's impairments affect his/her ability to function compared to children of the same age who do not have impairments.



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Supplemental Security Income (SSI)

What is it?

Provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

ssa.gov/benefits/ssi



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Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources, and
- be age 65 or older; or
- be totally or partially blind; and
- 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.



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Requirements for Getting SSI

- Income—wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Resources— things you own such as real estate, bank accounts, cash, stocks, and bonds. (\$2000/mo individual)
- Living Arrangements- Benefits vary depending on where you live: in someone else's household, in an institution, alone.
- Where you live – must live in the U.S., or Northern Mariana Islands. Must be US Citizen or lawfully permanent residents in some instances.



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Social Security Disability Insurance (SSDI)



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Social Security Disability Insurance

What is it?

A monthly benefit for people no longer able to work because of a significant disabling condition(s).

- SSA does not pay partial or temporary disability benefits.

Who is it for?

- People who cannot perform substantial work activity
- People younger than full retirement age (FRA)
- People with recent work and a certain number of work credits based on age

ssa.gov/disability



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Rules for Recent Work Test

If you develop a disability	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 develop a disability.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period between turning 21 and becoming 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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Waiting Period

- A five-month waiting period applies to all SSDI beneficiaries, unless:
 - ALS or
 - a prior period of disability that terminated within 60 months before the current period of disability began.



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Medicare

- Work credits also count toward eligibility for Medicare.
- Automatic after 24 mo. entitlement.
- **No waiting period for those with ALS or permanent kidney failure.**
- Your dependents or survivors may also be eligible for Medicare based on your work.



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SSDI: Benefits for the Family

Spouse

- At age 62
- At any age if caring for child who is under 16 or has a disability
- Divorced spouses may qualify

Child

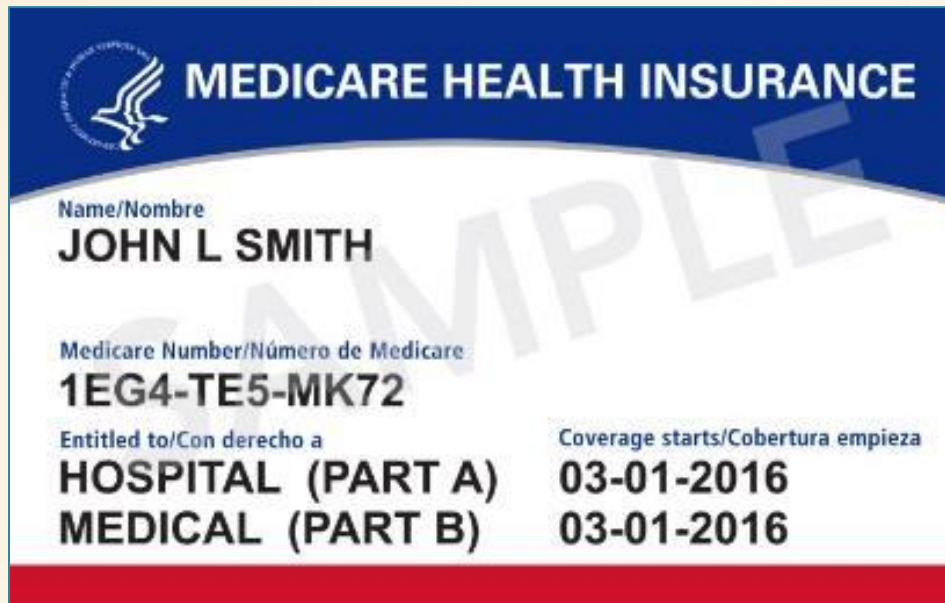
- Not married under age 18 (under 19 if still in high school)
- Not married and has a disability that started before age 22



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Medicare A/B Enrollment



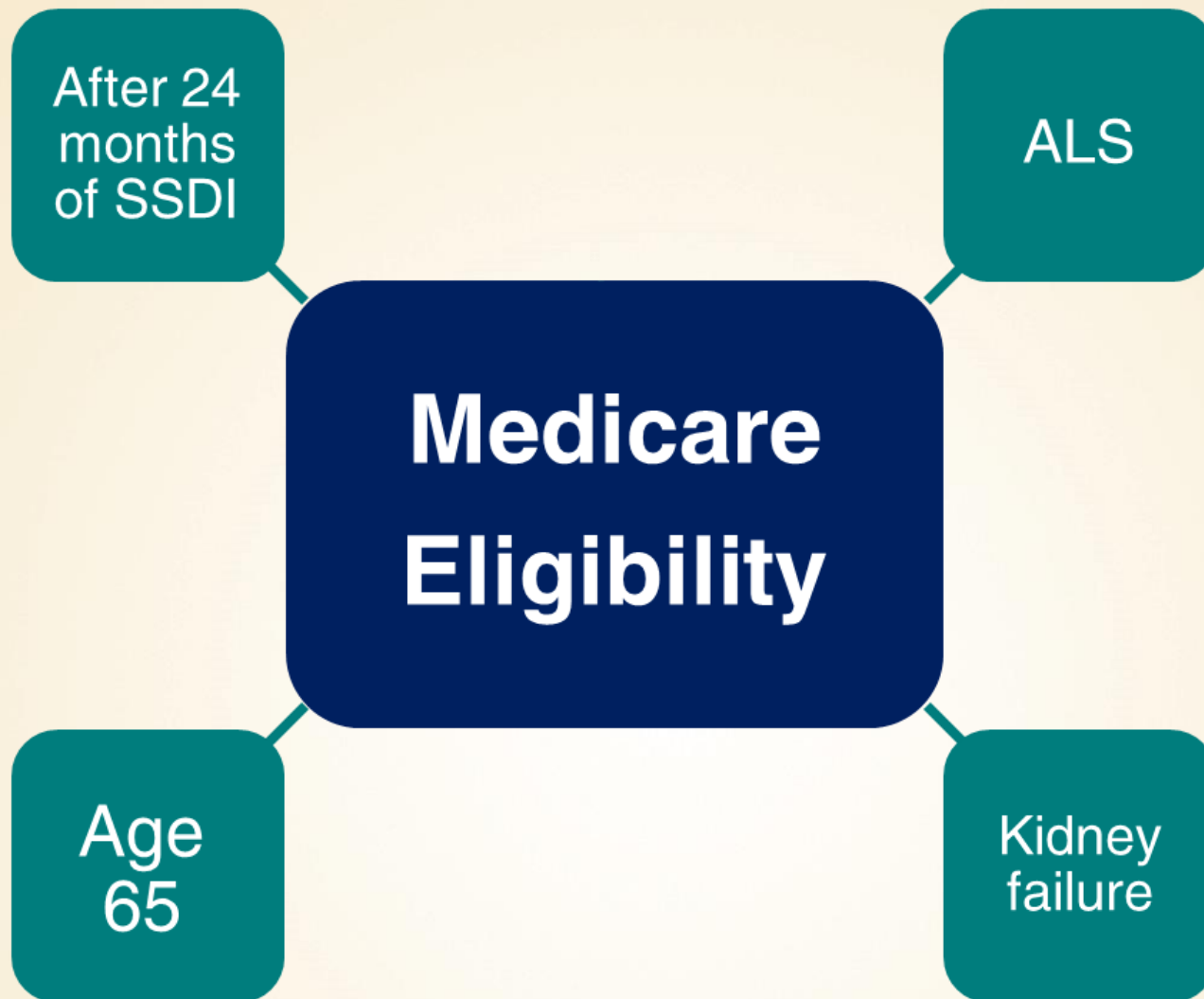
The image shows a Medicare Health Insurance card for John L. Smith. The card has a blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name is listed as "JOHN L SMITH". The Medicare Number is "1EG4-TE5-MK72". The cardholder is entitled to Hospital (Part A) and Medical (Part B) coverage, both starting on 03-01-2016. A large "SAMPLE" watermark is visible across the center of the card.

MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016



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Social Security Enrolls You in Original Medicare



Part A

- Hospital Insurance
- Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care and home health care.
- 40 credits = no premium
- Enroll anytime



Part B

- Medical Insurance
- Helps cover (80%) services from doctors, outpatient care, home health care, durable medical equipment, some preventive services
- Defined Enrollment Periods
- Monthly premium (\$174.70)
- Premium deducted from SS benefit

Other Parts of Medicare run by private insurance companies

 **Part D** - Helps cover prescription drugs.

 **Supplemental Insurance (Medigap)**- Extra Insurance you can buy to help pay your share of costs in Original Medicare.

 **Advantage Plans (Part C)**- Bundles A, B and usually D into one plan.



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When Should You Apply

- Three months before your 65th birthday if you are not getting Social Security or RRB benefits, if you want Medicare.
- **If you are covered under retiree insurance, uninsured, on COBRA, Tricare, ACA- you must apply.**

Special Enrollment Period: If you have health insurance through active employment, Medicare's SEP allows you to delay signing up for Part B without paying a penalty for late enrollment.



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Automatic Enrollment

- **Automatic enrollment into parts A & B starting the first day of the month you turn 65 if you get Social Security benefits.**

Note: If your birthday is on the 1st day of the month, A & B will start the 1st day of the prior month.

- Part B is voluntary, must pay a premium if you decide you want the coverage- so you can decline it. *(You cannot decline Part A)*
- Welcome package and card three months before coverage starts.



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A Word About HSA's

- **You cannot contribute to your Health Savings Account once Medicare A or B coverage begins.**
 - ✓ Use money already in your HSA to help pay for deductibles, premiums, copayments, or coinsurance.
- Part A is automatic if you start your monthly Social Security benefits and coverage begins up to 6 months before the date you apply, but no earlier than age 65.
- Contributing to HSA after your Medicare Part A or Part B coverage starts may result in a tax penalty- talk to your employer/tax professional 6 months before you turn 65.



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Medicare Enrollment Periods

Enrollment Period:	When the period occurs:
Initial Enrollment Period – <i>Your first opportunity to enroll</i>	3 months before you turn age 65, the month you turn age 65, and 3 months after you turn age 65
General Enrollment Period	Annually, January 1 – March 31 <i>Penalty= 10% increase each 12 mo period eligible you didn't sign up.</i>
Special Enrollment Period Note: Can't use SEP until IEP is over.	<ul style="list-style-type: none">• During any month you remain covered under the group health plan at current employer; or• In the eight-month period that begins with the month your group health plan coverage or the current employment it is based on ends, <u>whichever comes first.</u>



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Higher Income= Higher Medicare Premiums

- Higher income = additional premium for Medicare Part B and/or D called income-related monthly adjustment amount (IRMAA).
- IRS provides your modified adjusted gross income (MAGI) from your most recent tax return (usually from two years ago).
- Your premium is recalculated annually.
- Tax filing status is material.

www.medicare.gov/your-medicare-costs



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Request to Lower Medicare B/D Premiums

Plan for Medicare

Sign up for Medicare

Request to lower IRMAA

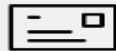
Apply for Part D Extra Help

Manage Medicare benefits

Request to lower an Income-Related Monthly Adjustment Amount (IRMAA)

If you've had a life-changing event that reduced your household income, you can ask to lower the additional amount you'll pay for Medicare Part B and Part D.

Life-changing events include marriage, divorce, the death of a spouse, loss of income, and an employer settlement payment.



Fax or mail your request

Fill out the [Medicare Income-Related Monthly Adjustment Amount-Life-changing Event \(SSA-44\) \(PDF\)](#) form. Fax or mail your completed form and evidence to a Social Security office.

[Find a local office](#)

Amended income tax returns

Call [+1 800-772-1213](tel:+18007721213) and tell the representative you want to lower your Medicare Income-Related Monthly Adjustment Amount (IRMAA) if you had an amended income tax return.

<https://www.ssa.gov/medicare/lower-irmaa>



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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 \$5,300 per year.



ssa.gov/extrahelp



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Sign up for Medicare

If you're 65 or older, you can enroll online for Parts A and B, or Part A only. You can delay Part B if you're already covered through an employer group health plan.

The application is for retirement benefits and Medicare, or Medicare only.

[Apply online](#)



Sign up for Part B only

If you've previously declined or never signed up for Part B, you can sign up for Part B only.

[Get started](#)

Sign up for other parts of Medicare

[Review and sign up for Medicare Advantage and drug plans](#) on Medicare.gov.

Sign up if you have end-stage renal disease (ESRD)

You can get Medicare if you have ESRD. Call [800-772-1213](tel:800-772-1213) and tell the representative you want to apply for Medicare because you have ESRD.



Thank You!

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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