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

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

SocialSecurity.gov
Putting you in control...
Learn what you can do online

Retirement

Disability

Employers:
File W-2s online

Get to know your Social Security

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.
my Social Security

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.

socialsecurity.gov/myaccount

SocialSecurity.gov

Securing today and tomorrow
How to Open a my Social Security Account

1. Visit 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!
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.
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.
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.
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”
What Is Your Full Retirement Age?

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
<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Full Retirement Age</th>
<th>A $1000 retirement benefit taken at age 62 would be reduced by</th>
</tr>
</thead>
<tbody>
<tr>
<td>1943-1954</td>
<td>66</td>
<td>25%</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
<td>25.83%</td>
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</tr>
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</tr>
<tr>
<td>1960 +</td>
<td>67</td>
<td>30%</td>
</tr>
</tbody>
</table>
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
# Working While Receiving Benefits

<table>
<thead>
<tr>
<th>If you are</th>
<th>You can make up to</th>
<th>If you earn more, some benefits will be withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Full Retirement Age</td>
<td>$17,640/yr. ($1,470/mo.)</td>
<td>$1 for every $2</td>
</tr>
<tr>
<td>The Year Full Retirement Age is Reached</td>
<td>$46,920/yr. before month of full retirement age ($3,910/mo.)</td>
<td>$1 for every $3</td>
</tr>
<tr>
<td>Month of Full Retirement Age and Above</td>
<td>No Limit</td>
<td>No Limit</td>
</tr>
</tbody>
</table>

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.
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
<table>
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<tr>
<th>Year of Birth</th>
<th>Full Retirement Age</th>
<th>A $500 spouse benefit taken at age 62 would be reduced by</th>
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<td>35%</td>
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</table>
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.
## Survivor Eligibility Factors

<table>
<thead>
<tr>
<th>Category</th>
<th>Eligibility Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child</td>
<td>Can receive benefit if not married and is under age 18 (or under age 19 if still in high school)</td>
</tr>
<tr>
<td>Disabled Child</td>
<td>Can receive benefits beyond age 18 if not married and was disabled before age 22</td>
</tr>
<tr>
<td>Widow / Widower</td>
<td>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</td>
</tr>
</tbody>
</table>
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.
Other Survivor Benefits

- Parents’ Benefits
- Lump Sum Death Payment

socialsecurity.gov/survivors
### 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*

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

Taxation of Social Security Benefits

Your adjusted gross income
+ Nontaxable interest
+ ½ of your Social Security benefits
= Your “combined income”

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/taxwithold.html.
Medicare

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans

Part D = Prescription Drug Plans
Medicare Eligibility

- Age 65
- ALS
- After 24 months of SSDI
- Kidney failure
Initial Enrollment Period
Begins 3 months before your 65th birthday and ends 3 months after that birthday

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

<table>
<thead>
<tr>
<th>Enrollment Period</th>
<th>Part B Medicare Coverage Starts:</th>
</tr>
</thead>
<tbody>
<tr>
<td>One to three months before you reach age 65</td>
<td>The month you reach age 65</td>
</tr>
<tr>
<td>The month you reach age 65</td>
<td>One month after the month you reach age 65</td>
</tr>
<tr>
<td>One month after you reach age 65</td>
<td>Two months after the month of enrollment</td>
</tr>
<tr>
<td>Two or three months after you reach age 65</td>
<td>Three months after the month of enrollment</td>
</tr>
</tbody>
</table>
**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:

<table>
<thead>
<tr>
<th>Modified Adjusted Gross Income</th>
<th>Part B monthly premium amount</th>
<th>Prescription drug coverage monthly premium amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals with a MAGI of $85,000 or less</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married couples with a MAGI of $170,000 or less</td>
<td>2019 standard premium $135.50</td>
<td>Your plan premium</td>
</tr>
<tr>
<td>Individuals with a MAGI above $85,001 up to $107,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married couples with a MAGI above $170,000 up to $214,000</td>
<td>Standard premium + $54.10</td>
<td>Your plan premium + $12.40</td>
</tr>
<tr>
<td>Individuals with a MAGI above $107,000 up to $133,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married couples with a MAGI above $214,000 up to $320,000</td>
<td>Standard premium + $135.40</td>
<td>Your plan premium + $31.90</td>
</tr>
<tr>
<td>Individuals with a MAGI above $133,500 up to $160,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married couples with a MAGI above $320,000 up to $428,000</td>
<td>Standard premium + $216.70</td>
<td>Your plan premium + $51.40</td>
</tr>
<tr>
<td>Individuals with a MAGI above $214,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married couples with a MAGI above $428,000</td>
<td>Standard premium + $325.00</td>
<td>Your plan premium + $70.90</td>
</tr>
</tbody>
</table>
Medicare Applications

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.

SPECIFY THE DATE COVERAGE SHOULD BEGIN!

socialsecurity.gov/medicare/apply.html
Manage your Medicare benefits online.

MyMedicare.gov
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.