



Before the presentation starts, please use your smartphone to create your personal **my** Social Security account at **ssa.gov/myaccount** or scan the QR code below.

To create an account, you must:



Be at least 18 years of age



Have a Social Security number



Have an email address



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Understanding Social Security Retirement, Spouse & Survivors Benefits



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Note: This event is public. Please do not share any personal information, such as dates of births or social security numbers, about yourself or others during the event.



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Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit SSA.gov for up-to-date information on our programs.

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What is the Social Security Fairness Act?

The Social Security Fairness Act (Act) was signed into law on January 5, 2025.

The Act ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). This law increases Social Security benefits for certain types of workers, including some:

- teachers, firefighters, and police officers in many states;
- federal employees covered by the Civil Service Retirement System; and
- people whose work had been covered by a foreign social security system.

To learn more below about the steps the Social Security Administration is taking to implement the law, visit:

ssa.gov/benefits/retirement/social-security-fairness-act.html



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Beware of Social Security Phone Scams

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP!**
2. **DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://oig.ssa.gov)**

What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- » Learn more at oig.ssa.gov/scam
- » Share this information with others




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my Social Security – Registration



Step 1: Visit ssa.gov/myaccount

Step 2: Sign in or Create An Account

With a my Social Security Account :

- Check your application status online;
- Get your benefit verification letter;
- Change your address and phone number;
- Start or change your direct deposit;
- Request a replacement Social Security card;
- Get your SSA-1099 and much more!

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Your Social Security Statement

WENDY WORKER | October 2, 2021

See your *Statement* and customized fact sheets!

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, 1950. 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 \$2,985 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement-fact-sheet.

Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$1,686 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 \$250.

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/ThenForUs.

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

Age Retirement Benefits Start	Monthly Benefit Amount
62	\$1,050
63	\$1,158
64	\$1,260
65	\$1,360
66	\$1,460
67	\$1,620
68	\$1,740
69	\$1,860
70	\$1,980

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 or ssa.gov/medicare or call 1-800-MEDICARE (1-800-433-4227) (TTY 1-877-486-2048).

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 ssa.gov/ssa. 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 1964)
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	38,696	38,696
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	48,348	48,348
2013	48,605	48,605
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	

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/ssa.

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-fact-sheet.
- When you are ready to apply, visit us at ssa.gov/benefits/retirement-app.
- The Statement is updated annually. It is available upon request, either online or by mail.

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	\$19,296
Employers	\$35,903	\$19,396

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Form SSA-7005-8M-01 (05/21)

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Retirement Calculator

Retirement Calculator

Your estimated monthly benefit at Full Retirement Age (67) is \$2,446.

Use the Retirement Calculator to estimate your Social Security Retirement benefits.

Retirement Age or Date: 67 | Average Future Annual Salary: \$63,700 | Compare with Benefit as a Spouse: Yes

You are entitled to either your retirement benefit amount or up to half of your spouse's Primary Insurance Amount (PIA), whichever is higher, not a sum of both.

I want this benefit to begin at age: ☐ Age ☐ Date | 62 | 0

Enter Your Spouse's Primary Insurance Amount (PIA)
Primary Insurance Amount (PIA) is your Spouse's monthly retirement benefit amount if they were to apply at their full retirement age. You can ask your spouse for this amount.
\$

5,000
4,000
3,000
2,000
1,000
0

Early | Full | Delayed

Age | 62 | 67 | 70

May 2058 | May 2058

62 | 70

● Your Benefit: \$1,722 (Early), \$2,446 (Full), \$3,033 (Delayed)
● Your Benefit as a Spouse: \$1,227 (Early), \$600 (Full), \$600 (Delayed)

- Convenient, secure, and quick financial planning tool
- Immediate and accurate benefit estimates
- Create "What if" scenarios based on different ages and earnings
- Compare benefits as a spouse and estimate benefits for a spouse

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How You Qualify for Benefits 2026

- You need to work to earn Social Security “credits”
- Each \$1,890 in earnings gives you one credit in 2026
- You can earn a maximum of 4 credits per year

Example: To earn 4 credits in 2026, you must earn at least **\$7,560**. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.



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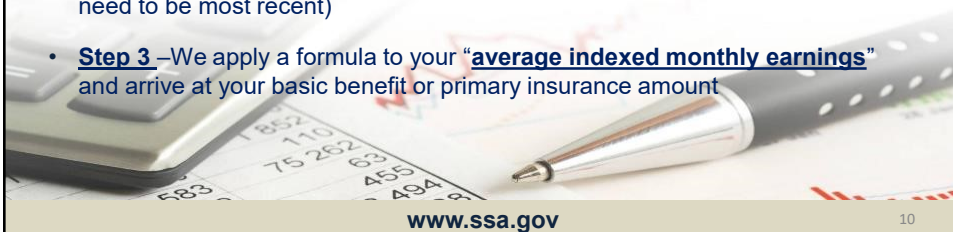


How Social Security Determines Your Benefit

ssa.gov/OACT/COLA/Benefits.html

Social Security benefits are based on your lifetime earnings

- **Step 1** –We adjust or “index” your actual earnings to account for changes in average wages over time
- **Step 2** –We find your average indexed monthly earnings using the **35 years** in which you earned the most (do not need to be consecutive and do not need to be most recent)
- **Step 3** –We apply a formula to your “**average indexed monthly earnings**” and arrive at your basic benefit or primary insurance amount



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Your Age at the Time You Elect Retirement Benefits Affects the Amount

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%

If You're a Worker and Start Retirement Benefits

- At age 62, you get a permanent lower monthly payment
- At your full retirement age, you get your full benefit
- After your full retirement age, you get an even higher monthly payment for delaying

www.ssa.gov/benefits/retirement/planner/ageincrease.html

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You Can Work and Receive Benefits 2026

If You Are	You Can Make Up To	If You Make More, Some Benefits Will Be Withheld
Under FRA* in 2026	\$24,480/yr. (\$2,040/mo.)	\$1 for every \$2
Turning FRA in 2026	\$65,160/yr. (\$5,430/mo.)	\$1 for every \$3
Month You Attain Full Retirement Age & Continuing	No Limit	No Limit

*FRA = Full Retirement Age

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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Earnings Test Calculator

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

Retirement Earnings Test Calculator

[Automatic Determinations](#)

Complete the form to see the effect of the Retirement Earnings Test on retirement benefits.

Please note that the retirement earnings test always uses the [normal \(full\) retirement age](#) applicable to retired workers.

[Exempt amounts](#) under the Retirement Earnings Test

Enter your **date of birth**: Month Day Year

Your **estimated earnings**: \$

If you reach your [normal \(or full\) retirement age](#) this year, enter only those earnings made prior to the month you reach this age. The retirement earnings test does not apply once you reach normal retirement age.

Your estimated **monthly benefit**: \$ (before application of the retirement test)

Is the current year the first year you are receiving benefits?
☐ Yes ☒ No

Note: [special rules](#) apply in the first year you retire.

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Other Benefits on the Retiree's Record

www.ssa.gov/family/eligibility

Your Child

- Not married-under 18 (under 19 if still in high school)
- Not married and disabled before age 22

Your Spouse

- Age 62 or older
- At any age, if caring for a child under age 16 or disabled



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Spouse's Benefit Computation
<https://www.ssa.gov/oact/quickcalc/spouse.html>

50% - Spousal benefits

You could be entitled up to half of your spouse's benefit.

- Benefit is 50% of worker's unreduced benefit
- Permanent 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 worker

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Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if they have remarried) if:

- Marriage lasted at least 10 years
- You are unmarried and age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

Ex-spouse's benefit amount has no effect on the amount the worker or the worker's current spouse can receive

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Survivor Benefits

www.ssa.gov/benefits/survivors

<u>Widow or Widower:</u> • Full benefits at full retirement age • Reduced benefits at age 60 If disabled as early as age 50 • At any age if caring for child under 16 or disabled • Remarriage after age 60 (50 if disabled) is protected • Divorced widows/widowers may qualify	<u>Your Child if:</u> • Not married under age 18 (under 19 if still in high school) • Not married and disabled before age 22
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Survivor Benefit Computation

www.ssa.gov/benefits/survivors

100% - Survivor benefit

You could be entitled up to 100% of your deceased spouse's (divorced spouse's) benefit

- You will be entitled up to 100% of a deceased spouse's (divorced spouse's) benefit or your own, *whichever benefit is higher*
- At full retirement age, 100% of deceased worker's benefit
- At age 60, 71.5% of deceased worker's benefit
(remember there is a permanent reduction for starting benefits early)
- Option to reduced benefits on one record and switch to other record later

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Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are 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 may be eligible 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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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 be eligible

Child

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

ssa.gov/family



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How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you have a disability, 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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Your most-needed services, online

With a secure *my* Social Security account, you can get services and manage your benefits — anywhere, anytime.

[Sign in or create an account](#)

Get a benefits estimate Sign in to calculate your benefits estimate.	Apply for benefits Apply for Retirement, Disability, or other benefits online.	Check your status See where you are in your application or appeal process.	Replace your card Find the best way to replace your card.
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Latest news

PRESS RELEASE

[Social Security and OIG Partner for the Seventh Annual National Slam the Scam Day](#)

The Social Security Administration (SSA) and its Office of the Inspector General (OIG) are partnering to fight back against Social Security imposter scams for the seventh annual "Slam the Scam" Day on March 5, 2026. The annual event, recognized as part of the Federal Trade Commission's (FTC)...

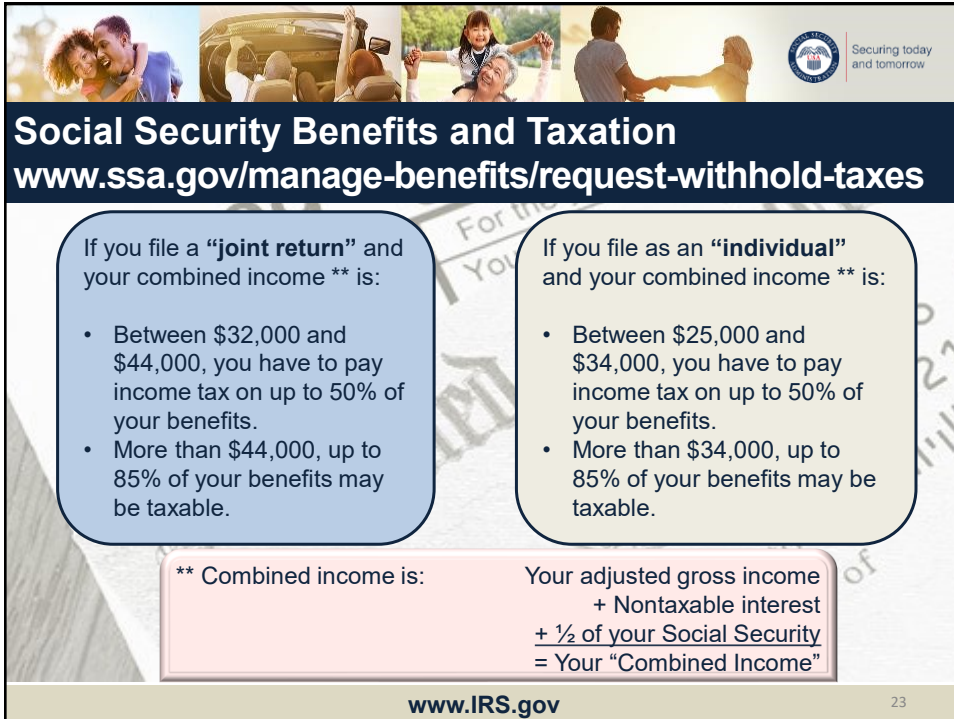
[Visit our Communications Corner](#)

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Social Security Administration

Facebook, X, YouTube, Instagram, LinkedIn

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Social Security Benefits and Taxation
www.ssa.gov/manage-benefits/request-withhold-taxes

If you file a **“joint return”** and your combined income ** is:

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

If you file as an **“individual”** and your combined income ** is:

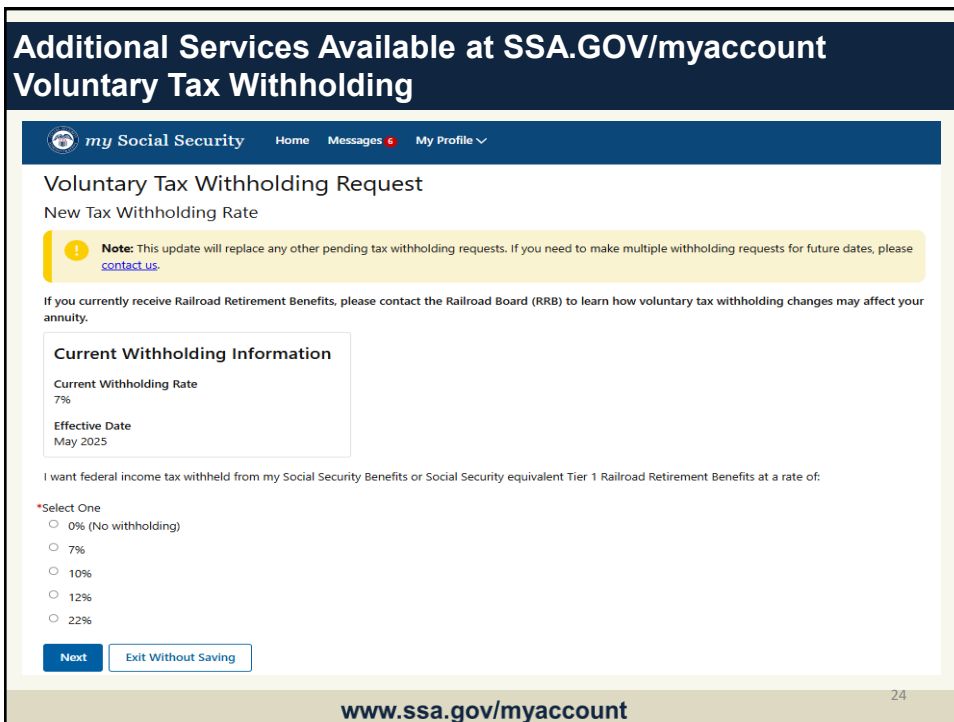
- Between \$25,000 and \$34,000, you have to pay income tax on up to 50% of your benefits.
- More than \$34,000, up to 85% of your benefits may be taxable.

** Combined income is:

Your adjusted gross income
 + Nontaxable interest
 + $\frac{1}{2}$ of your Social Security
 = Your “Combined Income”

www.IRS.gov

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Additional Services Available at SSA.GOV/myaccount
Voluntary Tax Withholding

my Social Security Home Messages 6 My Profile

Voluntary Tax Withholding Request
 New Tax Withholding Rate

Note: This update will replace any other pending tax withholding requests. If you need to make multiple withholding requests for future dates, please [contact us](#).

If you currently receive Railroad Retirement Benefits, please contact the Railroad Board (RRB) to learn how voluntary tax withholding changes may affect your annuity.

Current Withholding Information

Current Withholding Rate
 7%

Effective Date
 May 2025

I want federal income tax withheld from my Social Security Benefits or Social Security equivalent Tier 1 Railroad Retirement Benefits at a rate of:

*Select One

☐ 0% (No withholding)

☐ 7%

☐ 10%

☐ 12%

☐ 22%

[Next](#) [Exit Without Saving](#)

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Additional Services Available at SSA.GOV/myaccount Advance Designation

 Fantastic M. Fox ▾ [Other Services](#)

Advance Designation of Representative Payee

About Advance Designation

[^ Hide information about advance designation](#)

You have the option to designate someone you trust to receive and manage your benefit payments on your behalf in the event you become unable to do so yourself.

SSA refers to this person as a representative payee. A representative payee is responsible for ensuring that payments are used for the beneficiary's food, shelter, medical, and personal needs. To be appointed as a representative payee, an individual must be able and willing to serve, and meet SSA selection requirements.

To learn more about representative payees, visit <https://www.ssa.gov/payee>.

To name or update your advance designees, please have their phone numbers available. Select the button below to continue with advance designation.

[Continue to Advance Designation](#) [Cancel](#)

OMB No. 0960-0814 [Privacy Policy](#) [Privacy Act Statement](#)

Receipt of Your Advance Designation

Order of Priority	Name	Phone	Relationship
1	A Random NAME	(412) 221-5533	Friend
2	John Doe	(412) 221-5555	Friend

[Print this page](#)

[Done](#)

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Q&A Session

Note: This event is public. Please do not share any personal information, such as dates of births or social security numbers, about yourself or others during the event.



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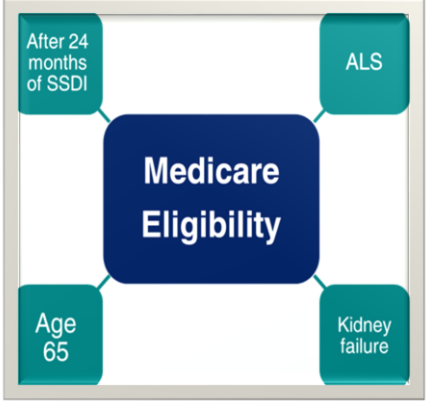
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Medicare Eligibility



65 & older

-or-

24 months after entitlement to
Social Security
disability benefits

-or-

Amyotrophic Lateral Sclerosis

-or-

Permanent kidney failure and
receive maintenance dialysis or
a kidney transplant

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Medicare Enrollment Periods

Enrollment Period:	When the period occurs:
Initial Enrollment Period –first opportunity to enroll	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
Special Enrollment Period (only available after initial enrollment period)	During any month you remain covered under the group health plan and your, or your spouse's, current employment continues; 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, whichever comes first.



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**Enrollment in any part of Medicare will affect
Health Savings Accounts!!!**

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Medicare Part B Coverage – SEP Special Enrollment Period

If you enroll in the month of your Special Enrollment Period:	Your Part B Medicare coverage starts:
Any time while you or your spouse have a group health plan based on current employment , or during the first full month you are no longer covered or employed	• On the first day of the month you enroll, or • By your choice, on the first day of any of the following 3 months
During any of the remaining 7 months of the SEP	The first day of the month after you sign up.



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Medicare Applications

Medicare Benefits

Already Enrolled in Medicare

If you have Medicare, you can get information and services online. Find out how to [manage your benefits](#).

If you are enrolled in Medicare Part A and you want to enroll in Part B, please complete form **CMS-40B**, Application for Enrollment in Medicare – Part B (medical insurance). If you are applying for Medicare Part B due to a loss of employment or group health coverage, you will also need to complete form **CMS-L564**, Request for Employment Information.

You can use **one** of the following options to submit your enrollment request under the Special Enrollment Period:

1. Go to "Apply Online for Medicare Part B During a Special Enrollment Period" and complete **CMS-40B** and **CMS-L564**. Then upload your evidence of Group Health Plan or Large Group Health Plan.
2. Fax or mail your **CMS-40B**, **CMS-L564**, and secondary evidence to your [local Social Security office](#) (see list of secondary evidence below).

- If you already have Medicare Part A and wish to add Medicare Part B, complete the online application, or fax or mail completed forms **CMS-40B** and **CMS-L564** to your local Social Security office.

www.ssa.gov/medicare/sign-up



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Medicare Enrollment Periods

If you have a Health Savings Account (HSA)

If you have an HSA when you sign up for Medicare, you cannot contribute to your HSA once your Medicare coverage begins. **If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty.** If you would like to continue contributing to your HSA, you should not apply for Medicare, Social Security, or Railroad Retirement Board (RRB) benefits.

NOTE: Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare.

To avoid a tax penalty when your Medicare is retroactive, you should stop contributing to your HSA at least six months before you apply for Medicare.

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Medicare Enrollment Periods

If you have health care protection from other plans

If you have **TRICARE** (insurance for active-duty, military retirees, and their families), your health benefits can change or end when you become eligible for Medicare. This applies for any reason, regardless of age or place of residence. If you're retired from the military or are a military retiree's family member, you must enroll in Part A and Part B when first eligible to keep TRICARE coverage. You can find a military health benefits adviser at <https://milconnect.dmdc.osd.mil>, or call the Defense Manpower Data Center, toll-free at **1-800-538-9552** before you decide whether to enroll in Medicare medical insurance (Part B).

If you have health care protection from the Indian Health Service, Department of Veterans Affairs, or a state medical assistance program, contact those offices to help you decide if it's to your advantage to have Medicare Part B.

IMPORTANT: If you have VA coverage and did not enroll in Part B when you were first eligible, you may have to pay a late enrollment penalty for as long as you have Part B coverage.

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The Four Parts of Medicare

<u>Part A - Hospital Insurance</u> - Covers most inpatient hospital expenses 2026 deductible \$1,736	<u>Part B - Medical Insurance</u> - Covers 80% doctor bills & other outpatient medical expenses after 1st \$283 in approved charges 2026 standard monthly premium \$202.90
<u>Part C – Medicare Advantage Plans</u> - Health plan options offered by Medicare-approved private insurance companies - When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D	<u>Part D –Prescription Drug Coverage</u> - Covers a major portion of your prescription drug costs - Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan - You enroll with a Medicare-approved prescription drug provider not Social Security

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Medicare Part B Premiums for 2026		
Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$109,000 or less Married couples with a MAGI of \$218,000 or less	2026 standard premium = \$202.90	Your plan premium + \$0
Individuals with a MAGI above \$109,000 up to \$137,000 Married couples with a MAGI above \$218,000 up to \$274,000	Standard premium + \$81.20 = \$284.10	Your plan premium + \$14.50
Individuals with a MAGI above \$137,000 up to \$171,000 Married couples with a MAGI above \$274,000 up to \$342,000	Standard premium + \$202.90 = \$405.80	Your plan premium + \$37.50
Individuals with a MAGI above \$171,000 up to \$205,000 Married couples with a MAGI above \$342,000 up to \$410,000	Standard premium + \$324.60 = \$527.50	Your plan premium + \$60.40
Individuals with a MAGI above \$205,000 up to \$500,000 Married couples with a MAGI above \$410,000 up to \$750,000	Standard premium + \$446.30 = \$649.20	Your plan premium + \$83.30
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$487.00 = \$689.90	Your plan premium + \$91.00

Note: Request can be made via form SSA-44 to lower Income Related Monthly Adjustment Amount (IRMAA), due to a life changing event (e.g., marriage, divorce, death of a spouse, loss of income, and an employer settlement payment)

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Plan for Medicare

Sign up for Medicare

Request to lower IRMAA

Apply for Part D Extra Help

Manage Medicare benefits

Request a Lower Premium @ www.ssa.gov/medicare/lower-irmaa

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.



Upload your request to lower an IRMAA

Sign in and search for [Medicare Income-Related Monthly Adjustment Amount—Life-Changing Event \(SSA-44\) \(PDE\)](#). Then, complete the form, save it to your device, upload it and submit it to us.

Sign in

Create account

Amended income tax returns

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



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New IRMAA Determination: SSA-44

Form SSA-44 (12-2018)

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STEP 1: Type of Life-Changing Event

Check **ONE** life-changing event and fill in the date that the event occurred (mm/dd/yyyy). If you had more than one life-changing event, please call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

☐ Marriage
 ☐ Divorce/Annulment
 ☐ Death of Your Spouse
 ☐ Work Stoppage

☐ Work Reduction
 ☐ Loss of Income-Producing Property
 ☐ Loss of Pension Income
 ☐ Employer Settlement Payment

Date of life-changing event:

mm/dd/yyyy

- You may request a new decision once you receive the IRMAA notice.
- In order for SSA to make a new determination on IRMAA, you must have BOTH updated tax information **AND** a life changing event.
- Get the SSA-44 @ www.ssa.gov/forms.
- Fax or mail the SSA-44 to the local office www.ssa.gov/locator.



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For More Information on Medicare



Welcome to Medicare

[Get Started with Medicare](#)

Center for Medicare and Medicaid Services (CMS):

www.medicare.gov

1-800-633-4227

Log in or create an account:
Access your information anytime, anywhere.

[Log in/Create Account](#)

Find health & drug plans:
Find & compare plans in your area.

[Find Plans Now](#)

Find care providers:
Compare hospitals, nursing homes, & more.

[Find Providers Near Me](#)

Talk to someone:
Contact Medicare & other helpful resources.

[Get Help](#)

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- Medicare Supplement Plans
- Medicare Advantage Plans
- Medicare Prescription Drug Coverage
- Durable Medical Equipment Program
- Help Paying for your Medicare Costs
- Applying for LIS & MSP
- Open Enrollment Help
- Informational Brochures
- Long Term Care Insurance



Indiana Department of Insurance



Did you know
you could receive **help paying**
for your Medicare
prescription drug costs?

[Learn more](#)

State Health Insurance assistance Program (SHIP):

www.medicare.in.gov

1-800-452-4800

www.ssa.gov

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Social Security Home Page

An official website of the United States government [Here's how you know](#)

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