



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

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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



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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

WANDA 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, 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 \$25,995 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/benefits.html.

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: \$2,538
- 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/70ers/future.

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

Age You Start	Monthly Benefit Amount
62	\$1,000
63	\$1,058
64	\$1,100
65	\$1,140
66	\$1,170
67	\$1,200
68	\$1,230
69	\$1,260
70	\$1,290

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 my Social Security. If you find an error view your full earnings record online and call 1-800-772-1233.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1964)
1991-1990	\$ 20,000	\$ 20,000
1991-1990	41,250	41,250
1991-2000	237,712	237,712
2001	34,915	34,915
2002	35,991	35,991
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	44,794	44,794
2010	45,867	45,867
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,050	50,050
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	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: You paid \$34,288; Employer's: \$39,903
Medicare taxes: You paid \$19,296; Employer's: \$19,396

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Form SSA-7056-08-01 (05/21)

www.ssa.gov/myaccount

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Your estimated monthly benefit at Full Retirement Age (67) is **\$1,092**

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

Retirement Age or Date: 67 | Average Future Annual Salary: 30 | Compare with Benefit as a Spouse: No

Age	Estimated Monthly Benefit
62 (Early)	\$769
67 (Full)	\$1,092
70 (Delayed)	\$1,364

www.ssa.gov/myaccount

- Convenient, secure, and quick financial planning tool
- Immediate and accurate benefit estimates
- Create “What if” scenarios based on different ages and earnings

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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



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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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<https://www.ssa.gov/family/eligibility>

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Survivor Benefits

www.ssa.gov/benefits/survivors

Widow or Widower:

- 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

Your Child if:

- 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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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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Social Security Home Page

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

Read Commissioner Bisignano's 90th Anniversary Letter

What to know about proving your identity

www.ssa.gov

Social Security Benefits Medicare Card & record

Spanish Sign in

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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Life events



Age milestones

- Approaching age 65 (Medicare eligibility)
- Approaching Retirement
- Becoming an adult



Health changes

- Disability, injury, or illness
- Staying at a medical facility
- Need help managing money



Legal status changes

- Naturalization
- Change in immigration status
- Incarceration



Personal information changes

- Name change
- Contact information change
- Communication preferences

Services

[Check benefit eligibility →](#)

[Make an appointment →](#)

[Find an office →](#)

[Continue an application →](#)

[Appeal a decision →](#)

[Protect yourself from scams →](#)

Documents

- Get benefit verification letter
- Get tax form (1099/1042S)
- Upload documents

Payment

- Update direct deposit
- Resolve an overpayment
- Request to withhold taxes
- View benefit payment schedule

Number & card

- Replace card
- Request a number for the first time
- Report a stolen number

Record

- Change name
- Update contact information
- Update citizenship or immigration status
- Report a death

Other services



Businesses and employers

- Report wages
- View submission status
- Resubmission
- Verify Social Security numbers



Representative payees

- File Representative Payee Report
- Information about being a payee
- Designate a representative payee in advance



Appointed representatives

- Register to be a representative
- EDPNA qualification
- Start or manage claim or appeal
- Manage fee payments



Government services

- Birth and death reporting
- Prison and fugitive felon reporting
- Pension benefits reporting

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Social Security Benefits and Taxation
www.ssa.gov/benefits/retirement/planner/taxes.html

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.

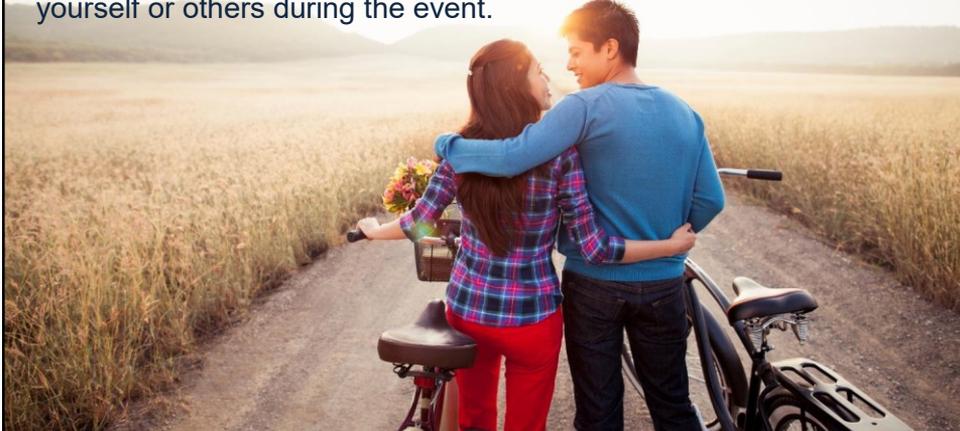
** Combined income is: $\text{Your adjusted gross income} + \text{Nontaxable interest} + \frac{1}{2} \text{ of your Social Security} = \text{Your “Combined Income”}$

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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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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 Enrollment Periods

Medicare Part B Coverage – IEP Initial Enrollment Period

Beginning in 2023, if you enroll in the month of your Initial Enrollment Period:	Your Part B Medicare coverage starts:
One to three months before you reach age 65	The month you turn age 65
The month you reach age 65, or one to three months after you reach age 65	The first day of the month after you sign up



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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	<ul style="list-style-type: none"> 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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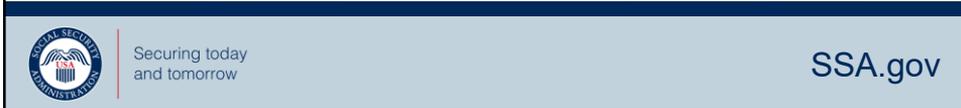
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Medicare Enrollment Periods

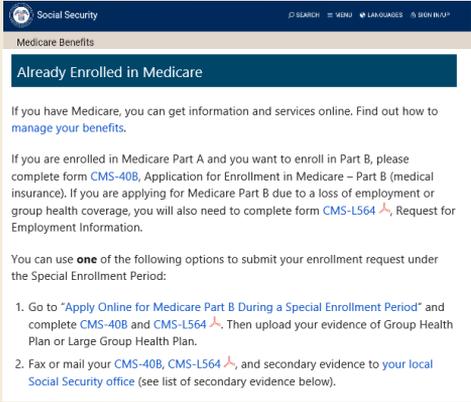
Medicare Part B Coverage – GEP General Enrollment Period

Beginning in 2023, if you enroll in the month of the General Enrollment Period:	Your Part B Medicare coverage starts:
January 1 to March 31 (You might pay a late enrollment penalty)	The first day of the month after you sign up



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Medicare Applications



- 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.

ssa.gov/benefits/medicare



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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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Medicare

Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
You can add: Part D (Prescription Drug Plan)	Most plans include: Part D (Prescription Drug Plan) Extra Benefits (e.g., vision, hearing, dental, and more)
You can also add: Supplemental insurance coverage (Medigap)	Some plans also include: Lower out-of-pocket costs

[Medicare.gov](http://www.Medicare.gov)



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For More Information on Medicare



Center for Medicare and Medicaid Services (CMS):

www.medicare.gov

1-800-633-4227

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MEDICARE AND SHIP

- Medicare Coverage
- New to Medicare?
- 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



SHIP
State Health Insurance
assistance program



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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Medicare Part B Premiums for 2026

If you're single and file an individual tax return, or married and file a joint tax return:

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	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	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	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	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	Your plan premium + \$91.00



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What to know about proving your identity

Social Security Benefits Medicare Card & record Español Sign in

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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