



# Social Security: With You Through Life's Journey...



Securing today  
and tomorrow



Produced at U.S. taxpayer expense



# We're With You Through Life's Journey



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

# We're With You From Day One



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# Most Popular Baby Names

A fun by-product of assigning Social Security numbers at birth is that we know the most popular baby names, which we announce each year.

Visit our website to find the top baby names for the last **100 years.**

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



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# We're With You When You Start Work



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# What is FICA

- A U.S. federal payroll tax deducted from each paycheck
- Stands for the Federal Insurance Contributions Act
- Total amount deducted is 7.65%, your employer matches this
- 6.2% is for Social Security and 1.45% is for Medicare
- Helps fund both Social Security and Medicare programs, which provide benefits for:
  - Retirees, the disabled, Wounded Warriors and children

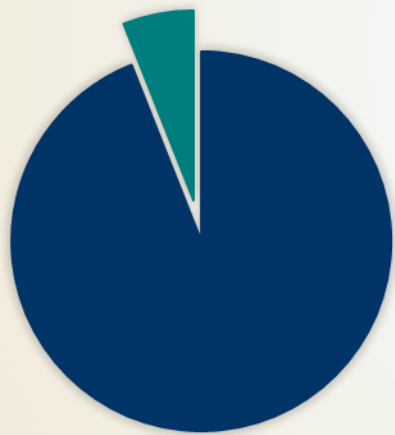


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# Did You Know?

About **178 million workers** will pay Social Security taxes in 2020.



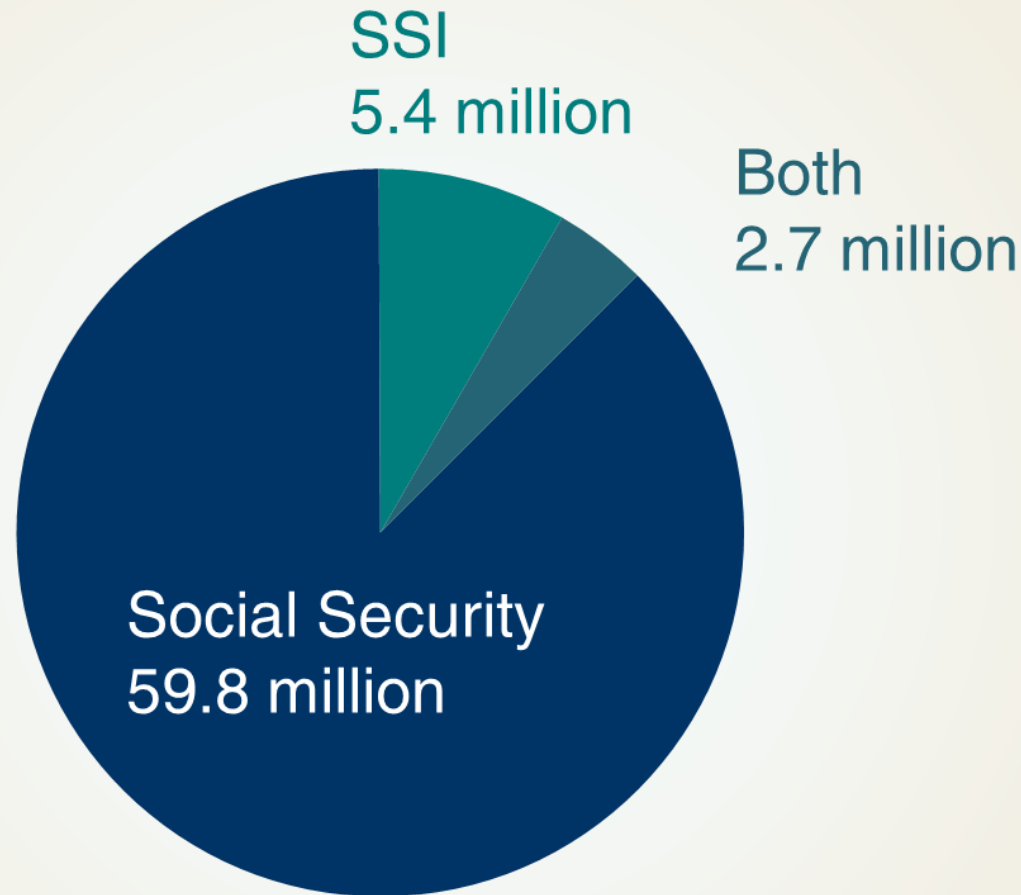
About **94 percent** of all workers are covered or eligible under Social Security.



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# Social Security Beneficiaries



December 2018



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# Who Pays for Social Security?



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# We Wouldn't Miss Your Retirement Party



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# Did You Know?



As of December 2018, **43.7 million retired workers** were receiving **63.9 billion dollars** in Social Security benefits per month.



At the same time, **3.1 million dependents** of retired workers were receiving **2.3 billion dollars** in monthly Social Security benefits.



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# How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1410 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

*Note: To earn 4 credits in 2020, you must earn at least \$5,640.*



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# 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”



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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	\$18,240/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$48,600/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

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.

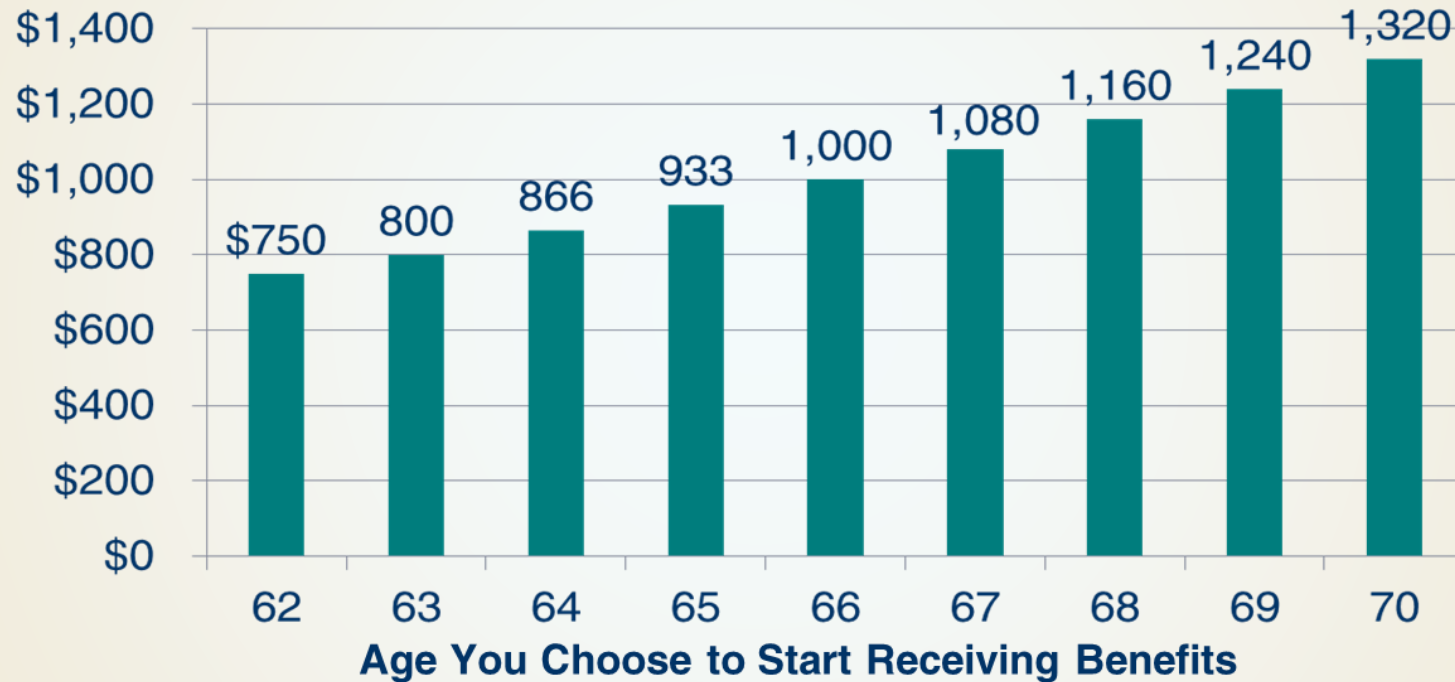


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# What Is the Best Age to Start Receiving Social Security Retirement Benefits?

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



*Note: This example assumes a benefit of \$1,000 at a full retirement age of 66*



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# Life Expectancy Statistics

- A **man** reaching age 65 today can expect to live, on average, until age **84.0**.
- A **woman** turning age 65 today can expect to live, on average, until age **86.5**.
- And those are just averages. About one out of every three 65-year-olds today will live past age **90**, and about one out of seven will live past age **95**.

[socialsecurity.gov/planners/lifeexpectancy.html](https://www.socialsecurity.gov/planners/lifeexpectancy.html)



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# Did You Know?



As of December 2018, **3.1 million dependents** of retired workers were receiving **2.3 billion dollars** in Social Security benefits each month.

At the same time, **1.6 million dependents** of disabled workers were receiving **616 million dollars** in monthly Social Security benefits.



**[socialsecurity.gov/planners](https://www.socialsecurity.gov/planners)**



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# 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.)



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# 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
- Benefit is unreduced if spouse is caring for a child under age 16 or disabled



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# Benefits for Divorced Spouses

You may 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.

*Note: Marriage must have lasted 10 years or longer*



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# Deemed Filing

- If you become eligible for Social Security benefits both as a retiree and as a spouse (or divorced spouse), and you want to go ahead and claim your benefits, you must file for both benefits.
- Applies at any age for people who turned age 62 after January 1, 2016.

*Note: There are two exceptions.*

**[socialsecurity.gov/planners/retire/deemedfaq.html](https://www.socialsecurity.gov/planners/retire/deemedfaq.html)**



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# Survivor Benefits

When you pass away, your surviving spouse may:

- At full retirement age, receive 100% of deceased worker's unreduced benefit; 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.



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# Survivor Eligibility Factors

Child	May receive benefits if not married and is under age 18 (or under age 19 if still in high school)
Disabled Child	May receive benefits beyond age 18 if not married and was disabled before age 22
Widow / Widower Or Divorced Widow/Widower	May 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



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# Other Survivor Benefits

- **Parents' Benefits** – For a parent who is age 62 and was receiving at least one-half of his or her financial support from the son or daughter who died.
- **Lump Sum Death Payment** – A surviving spouse or child may receive a one-time lump-sum death payment of \$255.00 if they meet certain requirements.

[socialsecurity.gov/survivors](https://www.socialsecurity.gov/survivors)



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## 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, or as early as age 50 if disabled

*Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met*



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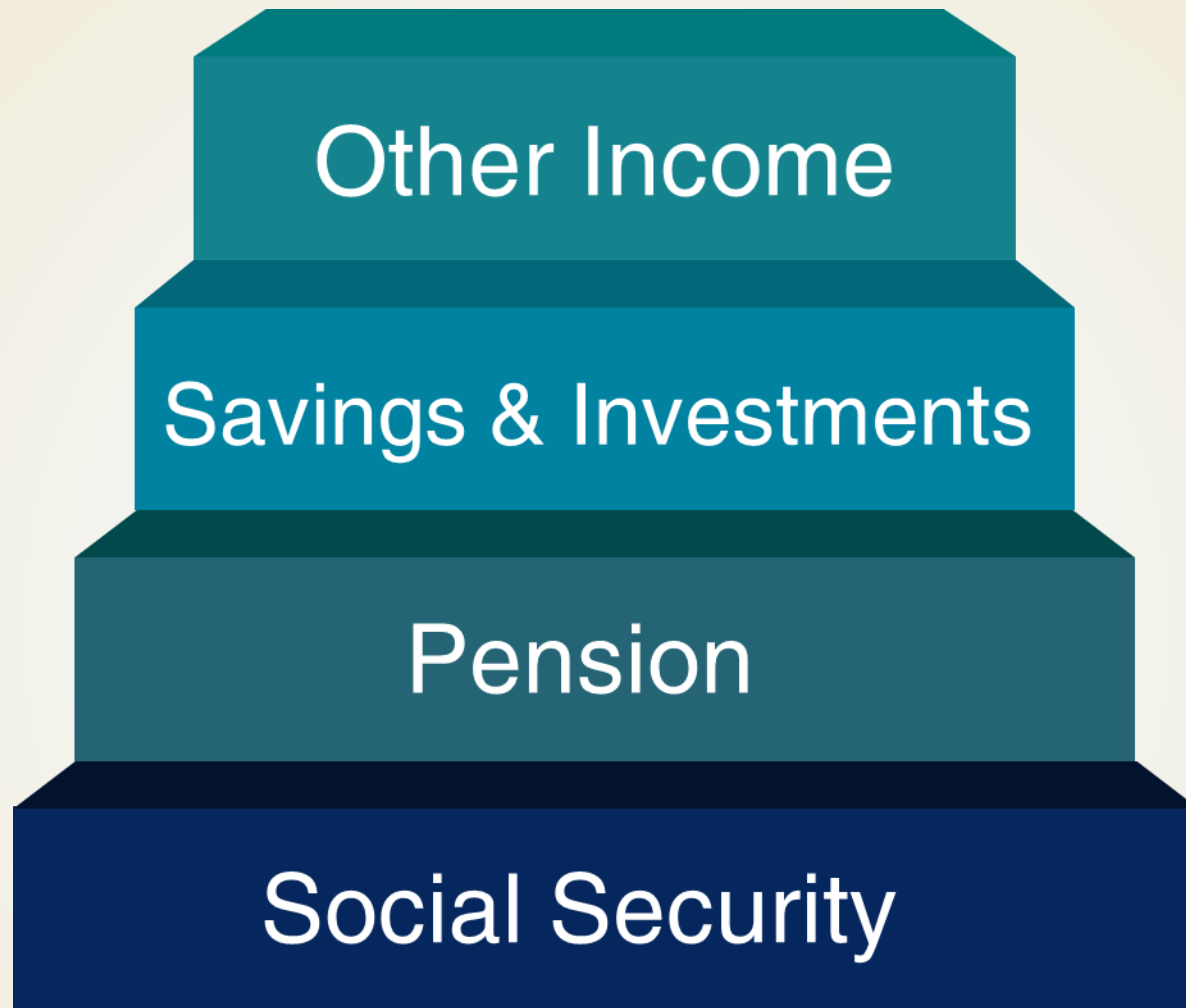


You can switch to retirement as early as age 62 if that benefit is higher than your widows benefit.



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# 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.

[socialsecurity.gov/estimator](https://www.socialsecurity.gov/estimator)



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# Online Calculators

Online  
Life Expectancy  
Retirement  
Early or Late  
GPO  
WEP  
Calculator  
Earnings Test  
Benefits for Spouses  
Quick  
Detailed  
Estimator  
Age



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# Medicare

**Part A = Hospital Insurance**

**Part B = Medical Insurance**

**Part C = Medicare Advantage Plans**

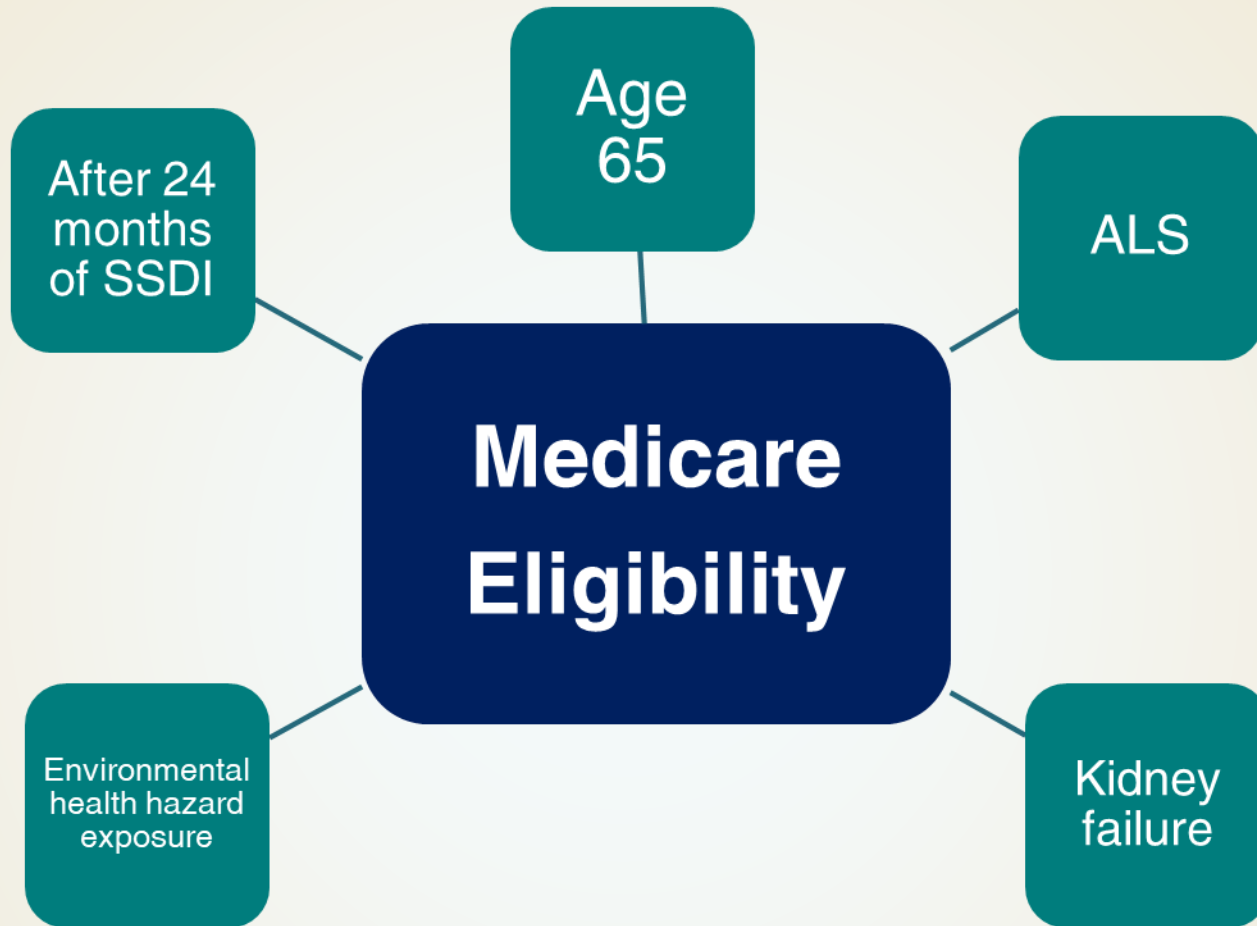
**Part D = Prescription Drug Plans**

**[Medicare.gov](https://www.Medicare.gov)**



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**Initial Enrollment Period**  
Begins 3 months before your 65<sup>th</sup> birthday and ends 3 months after that birthday

**Medicare Enrollment**

**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.



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# Medicare Part B Coverage

<b>If you enroll in this month of your initial enrollment period:</b>	<b>Then your Part B Medicare coverage starts:</b>
One to three months before you reach age 65	The month you reach age 65
The month you reach age 65	One month after the month you reach age 65
One month after you reach age 65	Two months after the month of enrollment
Two or three months after you reach age 65	Three months after the month of enrollment



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# Medicare.gov

The Official U.S. Government Site for Medicare

type search term here

- [Sign Up / Change Plans](#)
- [Your Medicare Costs](#)
- [What Medicare Covers](#)
- [Drug Coverage \(Part D\)](#)
- [Supplements & Other Insurance](#)
- [Claims & Appeals](#)
- [Manage Your Health](#)
- [Forms, Help, & Resources](#)

## Get Medicare coverage info on the go!

Learn about our new app



- [Find health & drug plans](#)
- [Compare coverage options](#)
- [Estimate Medicare costs](#)

[Find out how much Medicare costs in 2019](#) [Learn more](#)

[Important information about new Medicare cards](#) [Learn more](#)

### Address change/Medicare card issue?

Select your card issue...

### Information for my situation

Select your situation...

### Find someone to talk to

Select your state...

# 1-800-MEDICARE or Medicare.gov



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# Extra Help Program

Medicare beneficiaries may qualify for Extra Help with their Medicare prescription drug plan costs.

Extra Help is estimated to be worth about \$4,900 per year.



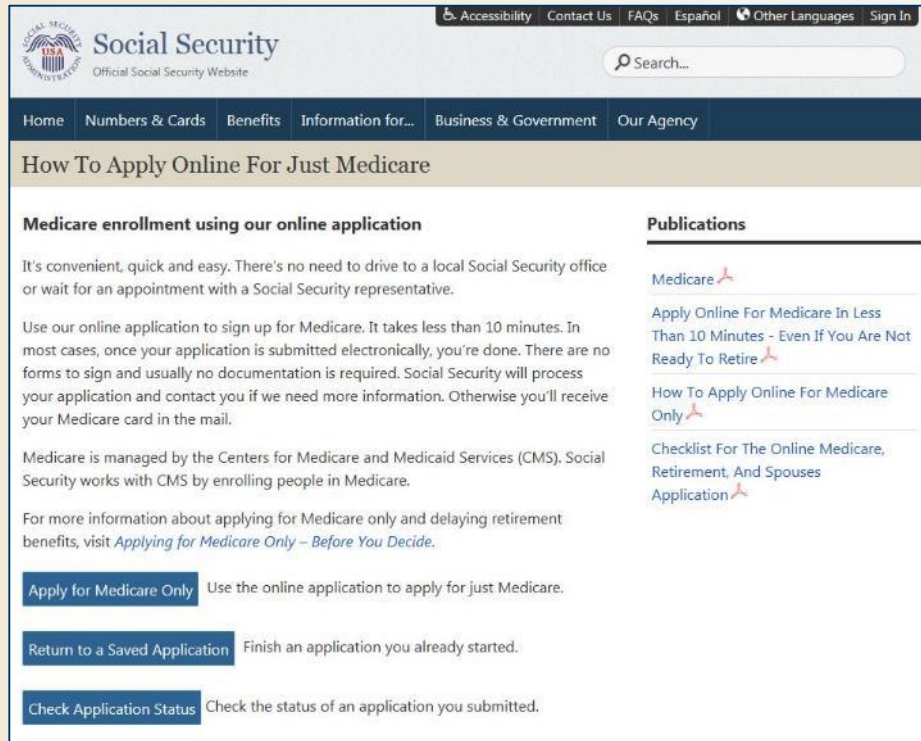
[socialsecurity.gov/extrahelp](https://www.socialsecurity.gov/extrahelp)



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# Medicare Applications



The screenshot shows the Social Security Administration's website. At the top, there is a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is the Social Security logo and a search bar. The main content area is titled "How To Apply Online For Just Medicare". It features a section for "Medicare enrollment using our online application" with a brief description and a "Publications" sidebar. At the bottom, there are three buttons: "Apply for Medicare Only", "Return to a Saved Application", and "Check Application Status".

**How To Apply Online For Just Medicare**

**Medicare enrollment using our online application**

It's convenient, quick and easy. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

Use our online application to sign up for Medicare. It takes less than 10 minutes. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information. Otherwise you'll receive your Medicare card in the mail.

Medicare is managed by the Centers for Medicare and Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

For more information about applying for Medicare only and delaying retirement benefits, visit *Applying for Medicare Only - Before You Decide*.

**Apply for Medicare Only** Use the online application to apply for just Medicare.

**Return to a Saved Application** Finish an application you already started.

**Check Application Status** Check the status of an application you submitted.

**Publications**

- Medicare
- Apply Online For Medicare In Less Than 10 Minutes - Even If You Are Not Ready To Retire
- How To Apply Online For Medicare Only
- Checklist For The Online Medicare, Retirement, And Spouses Application

If you already have Medicare Part A and wish to add Medicare Part B, simply take or mail forms CMS-40B and CMS-L564 to your local Social Security office

[socialsecurity.gov/medicare/apply.html](https://www.socialsecurity.gov/medicare/apply.html)



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# MyMedicare.gov

The Official U.S. Government Site for Medicare

- Getting Started
- Account Services
- Claims Menu
- My Health
- Plans & Coverage
- MSP & MSA
- Security & Privacy
- Customer Service

- Getting Started
- Registering online
- Benefits
- Signing in for the first time

## MyMedicare.gov Help

### Getting Started

Find information on how you can get started in registering for your own MyMedicare.gov account.

### Benefits of using MyMedicare.gov

Registering with MyMedicare.gov gives you access to your personalized information at any time. Registering lets you:

- Check your Medicare information, such as your Medicare claims as soon as they are processed and important Medicare-related information specific to you.
- Find your eligibility, entitlement, and preventive service information.
- Check your health and prescription drug enrollment information.
- View your Part B deductible information.
- Manage your prescription drug list and other personal health information.
- Create an "On the Go Report" that allows you to print your health information to share with your healthcare providers.

[Start your online registration](#) and follow the simple step-by-step process.

# MyMedicare.gov

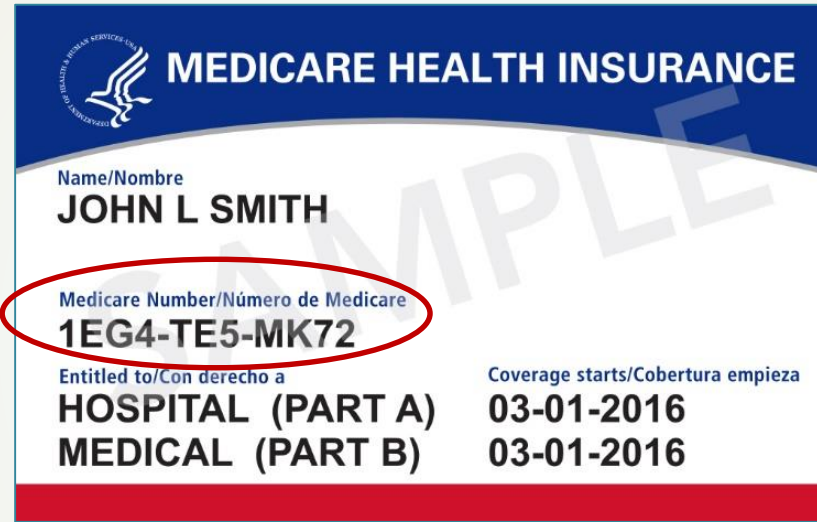


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# Medicare Card



Your new card will have a new Medicare Number that's unique to you, instead of your Social Security number. This will help to protect your identity.



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# Applying for Benefits

3 options available to apply:



Online



By phone 1-800-772-1213



At our office

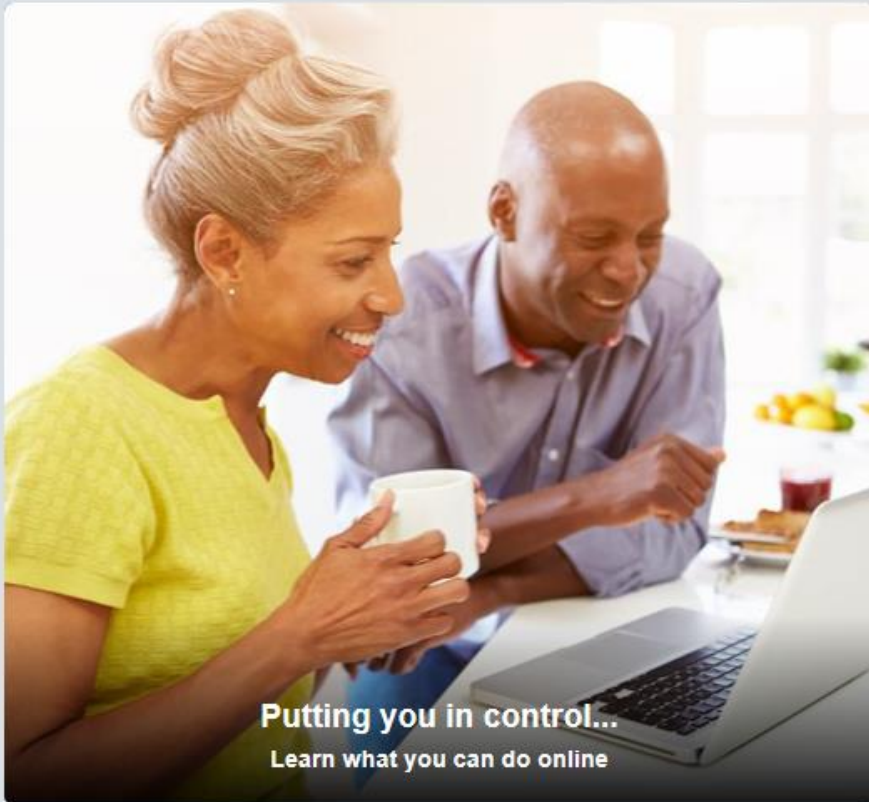
*You choose the most convenient option for you!*

Note: Child and survivor claims can only be done by phone or in a field office (not online) at this time.



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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.

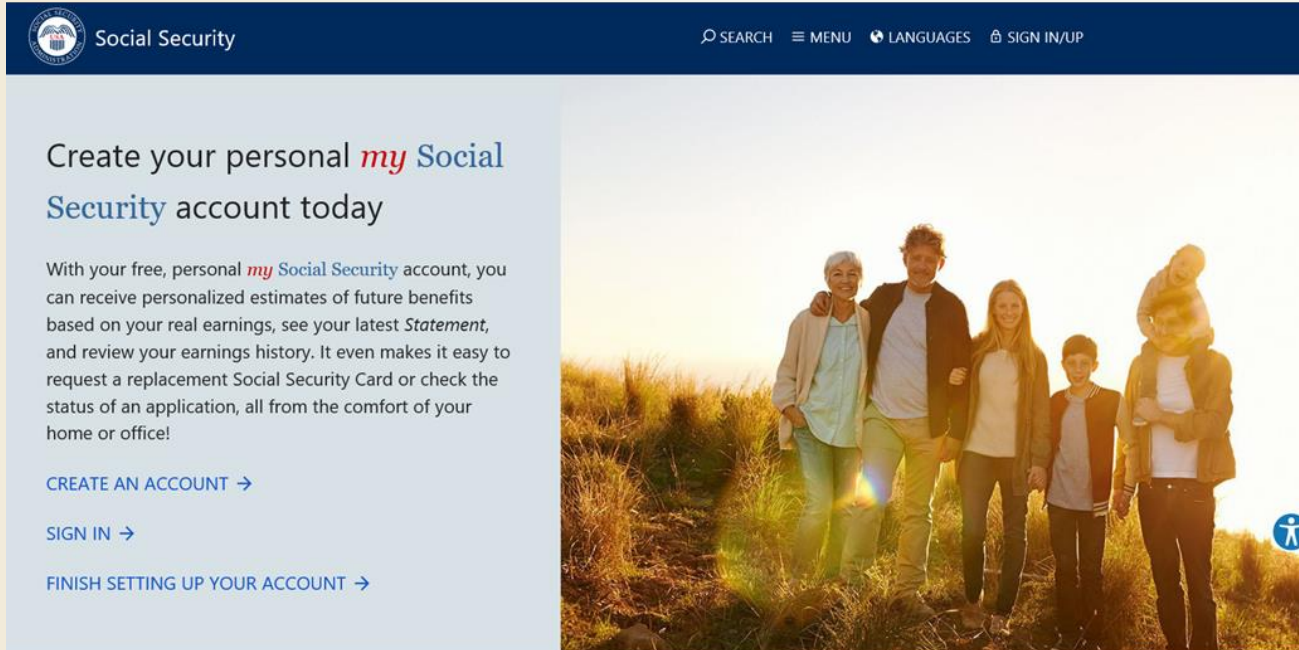


FAQs

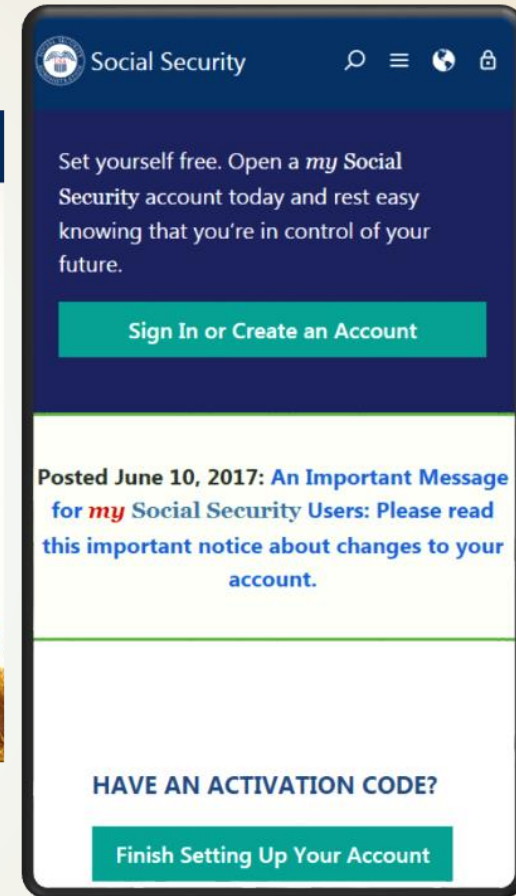
Get answers to frequently asked questions about Social Security.



# my Social Security



Screenshot of the my Social Security website desktop view. The header includes the Social Security logo and navigation links for SEARCH, MENU, LANGUAGES, and SIGN IN/UP. The main content area features a large heading: "Create your personal my Social Security account today". Below this, a paragraph explains the benefits of a free account, such as receiving personalized estimates of future benefits, reviewing earnings history, and requesting a replacement Social Security Card. Three call-to-action buttons are provided: "CREATE AN ACCOUNT →", "SIGN IN →", and "FINISH SETTING UP YOUR ACCOUNT →". A large photograph of a diverse family of six people walking in a field at sunset is positioned to the right of the text.



Screenshot of the my Social Security website mobile view. The header shows the Social Security logo and navigation icons. The main content area features a heading: "Set yourself free. Open a my Social Security account today and rest easy knowing that you're in control of your future." Below this is a prominent green button labeled "Sign In or Create an Account". A notice is displayed: "Posted June 10, 2017: An Important Message for my Social Security Users: Please read this important notice about changes to your account." At the bottom, there is a section titled "HAVE AN ACTIVATION CODE?" with a green button labeled "Finish Setting Up Your Account".

[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)



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# *my* Social Security Services

If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- 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.



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# *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.



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# 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!*



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# Follow Us on Social Media!



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# Q&A Session



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