



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



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my Social Security

Social Security

SEARCH MENU LANGUAGES SIGN IN / UP

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.

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

Posted June 10, 2017: An Important Message for *my* Social Security Users: Please read this important notice about changes to your account.

HAVE AN ACTIVATION CODE?

Finish Setting Up Your Account

socialsecurity.gov/myaccount



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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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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 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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We Wouldn't Miss Your Retirement Party



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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 \$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.



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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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Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by
1943-1954	66	25%
1955	66 and 2 months	25.83%
1956	66 and 4 months	26.67%
1957	66 and 6 months	27.5%
1958	66 and 8 months	28.33%
1959	66 and 10 months	29.17%
1960 +	67	30%

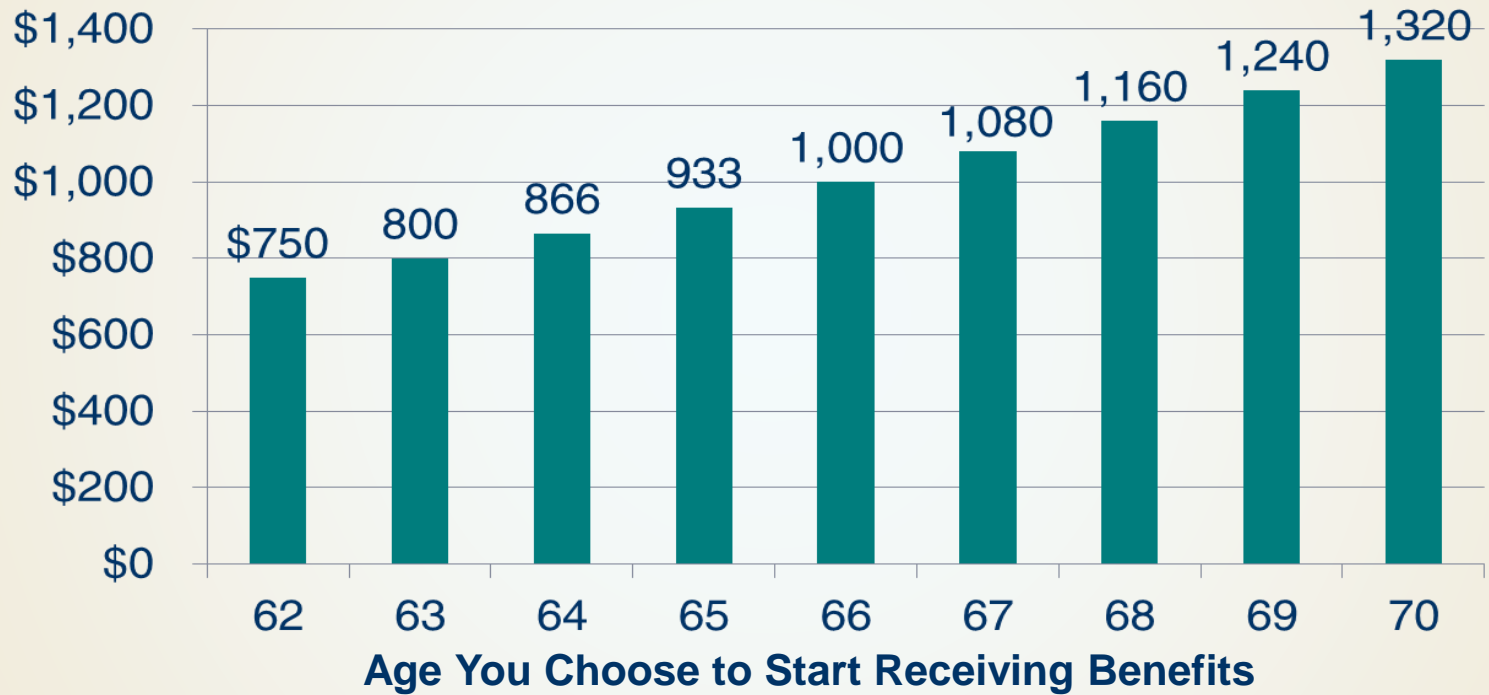


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

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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Spousal Benefits

- Benefit is up to 50% of worker's benefit
 - Receive 50% if spouse is full retirement age*
- Reduction for early retirement
 - Example: Age 62-30%*
- The worker must be receiving benefits
- Does not reduce payment to worker
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined



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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:

- Married for at least 10 years or longer
- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits (age 62 or older); 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.



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Examples

Ricky receives \$1200 a month. Lucy files for benefits, eligible for \$1000 a month. Lucy would not qualify for spousal benefits because her amount is more than half of his. She can provide for her needs through her benefit amount. Lucy is not dependent on Ricky's benefit.

Laura files for benefits, eligible for \$1800 a month. Her husband, Luke is already receiving \$600.00 a month. Luke will continue to receive his \$600.00 and an additional \$300.00 from Laura.

Luke's benefit is less than half of Laura's so he is dependent.

Luke cannot receive the extra \$300 until Laura files for benefits.



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We're There If You Lose Your Soulmate



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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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Survivor Benefits

- At age 60, eligible for 71.5%
- At age 62, eligible for 82.5%
- At Full Retirement age, eligible for 100%
- Reduced widow/widower benefits at age 60 and then switch to own record at a later date (ex. Age 70)
- Full benefits are available to widow/widower and divorced widow/widower



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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	\$17,640/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$46,920/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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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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Payment Delivery Date

No partial month benefits (for age 62 must be born 1st or 2nd day of the month)

Benefits paid the month following the month they are due.
(June's payment issued in July)

Pay date based on day of workers birth:

1st through 10th - 2nd Wednesday

11th through 20th - 3rd Wednesday

21st through 31st - 4th Wednesday

If drawing benefits before June 1, 1997 paid on 3rd day of the month.



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We're With You If The Unexpected Happens



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Definition of Disability - Adult

The Social Security Act defines disability as:

- a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or
- the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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Social Security Disability Insurance (SSDI)

What is it?

SSDI is a program to provide income supplements to people who are no longer able to work because of a significant disability.

Who can file?

- A person who has worked 5 out of the past 10 years;
- have a medical condition that's expected to last at least one year or result in death;
- are younger than full retirement age (Age 66 2019) and earn less than the substantial gainful activity (\$1220 a mo.) limit;



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How do I apply for disability benefits?



Online at www.socialsecurity.gov/disability



Call 1-800-772-1213 to make an appointment at your local office



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SSDI: What Happens Next?

- Your application will be reviewed to make sure you meet some basic requirements for disability benefits.
- We'll check whether you worked enough years to qualify and evaluate any current work activities.
- If you meet these requirements, we'll forward your case to the Disability Determination Services office in your state.



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Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.



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We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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SSDI: Benefits for the Family

Spouse

- At age 62 (with little or no work history)
- At any age if caring for child who is under 16 or disabled
- Divorced spouses may qualify

Child

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



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Working While Receiving Benefits

- Social Security has special rules called *work incentives* that allow you to test your ability to work and still receive monthly Social Security disability benefits. You can also get help with education, rehabilitation, and training you may need to work.
- If you do take a job or become self-employed, tell us about it right away. We need to know when you start or stop work and if there are any changes in your job duties, hours of work, or rate of pay.
- Individuals receiving Social Security disability benefits and their representative payees must report their wages. Wages can be reported using their personal *my* Social Security account online.



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Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and few resources. Paid from federal funds not Social Security taxes.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities. Paid on the 1st day of the month.



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Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources; and
- have a medical condition that keeps you from working and is expected to last at least one year or result in death, or
- be totally or partially blind
- Maximum benefit in 2019 is \$771.00

Note: There are different rules for children.



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Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.



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Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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Reporting Responsibilities Under SSI

What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

When Do You Need To Report?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

How Do I Report Wages?

Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal *my* Social Security account.



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Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from the Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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Common Scenarios?

- Receiving Supplemental Security Income (SSI), turns age 62, starts Retirement benefits, why did my Medicaid stop?
- Why did my mother's SSI benefits drop to \$30.00?
- Got a letter saying my check was reduced by \$406.50 because the state of Georgia is not paying for my Medicare.
- My ex-husband died and they told me I couldn't get anything extra from Social Security.



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Medicare



When Can I Get Medicare?

65 & older

-or-

**24 months after entitlement to Social Security Disability
Benefits**

-or-

Amyotrophic Lateral Sclerosis

-or-

**Permanent Kidney Failure and receives Maintenance
Dialysis or a Kidney Transplant**



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Medicare

Part A = Hospital Insurance (Home Health Care, Skilled Nursing care and Hospice)

Part B = Medical Insurance (Doctor's Services, Home Health Services, Preventive Services and Durable Medical Equipment) - \$135.50 month (2019)

Part C = Medicare Advantage Plans – cost will vary from provider to provider

Note: SSA is not involved with Part C plans: Medicare Supplement, Advantage Plans, etc.

Contact State Health Insurance Program (SHIP) for assistance

Part D = Prescription Drug Plans (Average Cost \$33 - \$34)

Note: The Red, White and Blue Card



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Social Security processes Medicare enrollment for beneficiaries.

- If receiving Social Security benefits before age 65, automatically enrolled into Part A and Part B.
- Premiums are deducted from monthly cash benefit.
- No action necessary.



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If still working at age 65.....

- AND covered by health insurance from current employer or spouse's employer, have the option to apply for Medicare Part A only.

NOTE: If High Deductible HSA is your type of health insurance at age 65 do not sign up for Medicare Part A until you separate. Must stop your contributions to HSA 6 months before your retire.

- When the person who has health insurance coverage stops working, have 8 months from the day of separation to enroll into Medicare Part B.



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If still working at age 65.....

- 2 months before you retire contact Social Security to request “Medicare Special Enrollment Forms.” One form for the employer and one for the applicant. Return both forms to SSA for enrollment.
- Failure to enroll timely (8 months after separating) will result in a 10% penalty of the Medicare Part B for each year you were not enrolled into Part B.



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If NOT working at 65.....

- Not covered under spouse's employer's health insurance; and,
- Waiting to start cash benefits after age 65;
- Contact Social Security 3 months before 65 to apply for Medicare only.
- Can complete Medicare only claim online. Easy and Quick!
- Will pay Medicare directly until cash benefits start.



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Medicare standard Part B premium for 2019

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug coverage monthly premium amount
Individuals with a MAGI of \$85,000 or less Married couples with a MAGI of \$170,000 or less	\$135.50	Your plan premium
Individuals with a MAGI above \$85,000 up to \$107,000 Married couples with a MAGI above \$170,000 up to \$214,000	\$189.60	Your plan premium + \$12.40
Individuals with a MAGI above \$107,000 up to \$133,500 Married couples with a MAGI above \$214,000 up to \$267,000	\$270.90	Your plan premium + \$31.90
Individuals with a MAGI above \$133,500 up to \$160,000 Married couples with a MAGI above \$267,000 up to \$320,000	\$352.20	Your plan premium + \$51.40
Individuals with a MAGI above \$160,000 Married couples with a MAGI above \$320,000	\$433.40	Your plan premium + \$70.90
Individuals with a MAGI above \$500,000 Married couples with a MAGI above \$750,000	\$460.50	Your plan premium + \$77.40



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[What Medicare
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1-800-MEDICARE or Medicare.gov

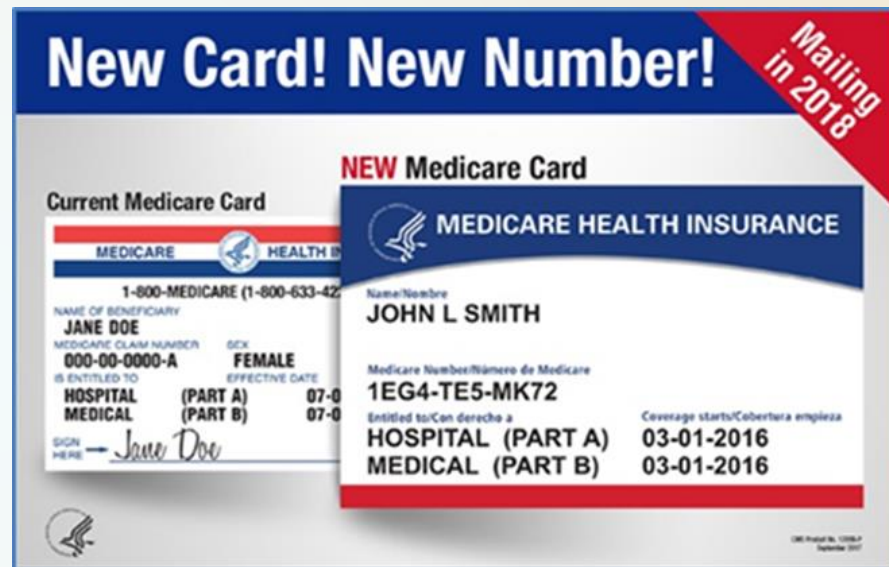


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Example of Medicare Card

- It has your
 - Name
 - New Medicare number
 - Dates that Medicare Part A and Medicare Part B coverage started
- It doesn't have your
 - Signature
 - Social Security Number
 - Gender



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Speaker Requests

Social Security Public Affairs Specialists (PASs) to participate in sponsored community events/presentation and provide training for staff. If a PAS is unavailable, will coordinate with servicing SSA office to provide a speaker.

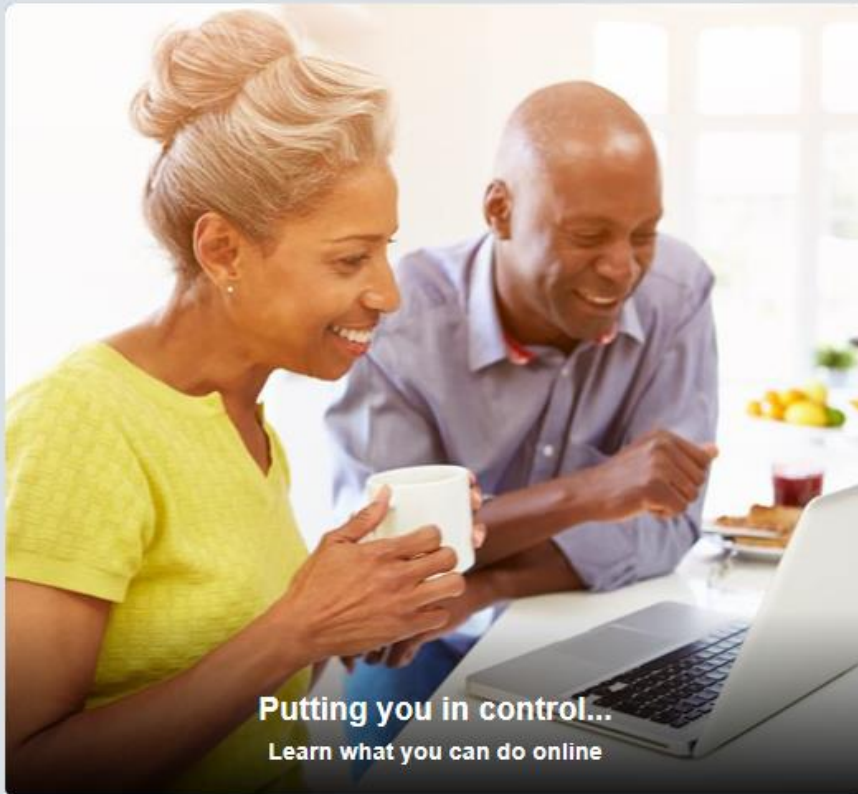
<https://www.ssa.gov/agency/ask-for-a-speaker.html>

Note: Due to potential budget restrictions may not be able to conduct outreach for requested event.



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



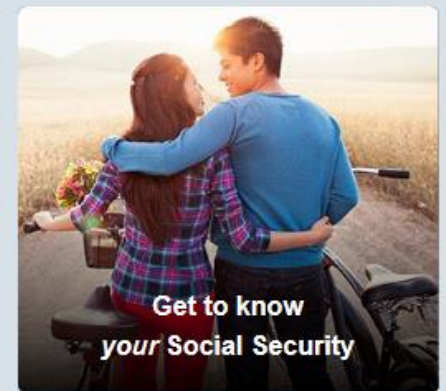
Retirement



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.

Q&A session



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