

# SOCIALSECURITY.GOV



Social Security

Official Social Security Website

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Someday  
I will sit  
in the  
front  
row.



What's your  
Someday?

Join the millions and discover  
your benefits. Open a  
**my** Social Security account.



**my** Social Security



Log in

Create an Account



Online Services



Retirement Estimator



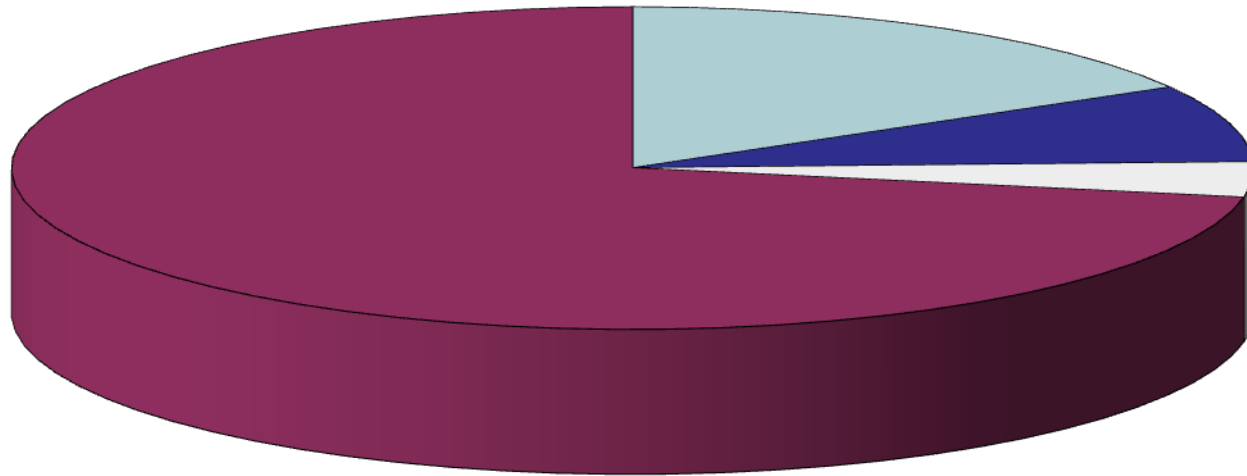
Disability Facts

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# Who Gets Benefits from Social Security?

**59 million people**



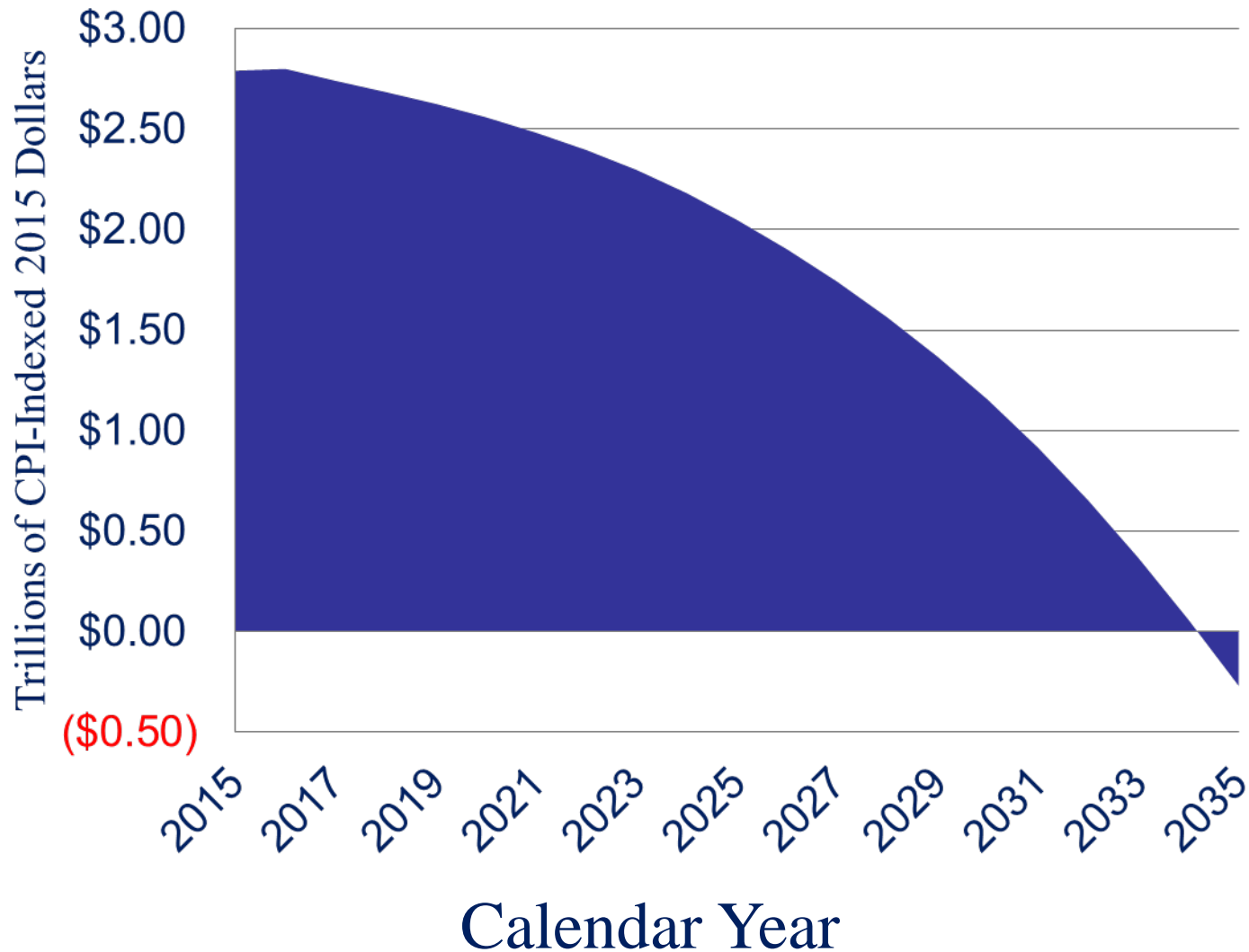
■ 9 million Disabled Workers and 2.1 million Dependents

■ 4.2 million Widows/Widowers

□ 1.9 million Children of Deceased Workers

■ 39 million Retired Workers and 2.9 million Dependents

# Social Security Trust Funds Will Be Able to Pay Only About 79 Cents for Each Dollar of Scheduled Benefits after 2034



# Save for a Secure Future

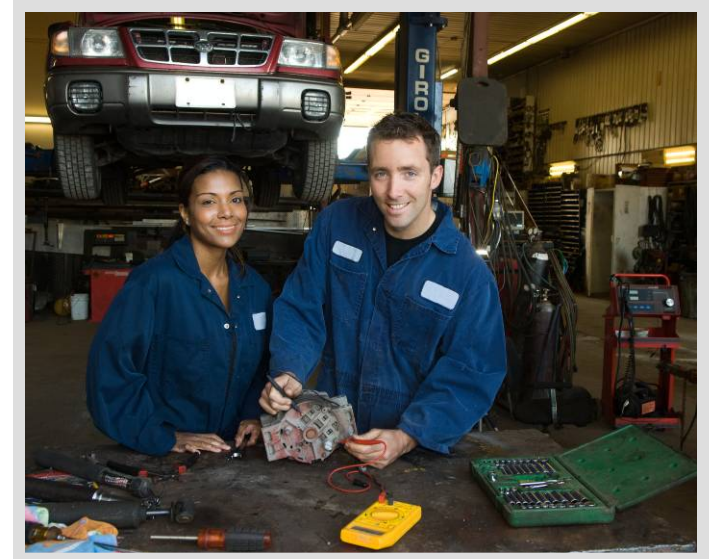
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Social Security is the foundation for a secure retirement, but you also will need other savings and investments. If you want to learn more about how and why to save, visit [www.mymoney.gov](http://www.mymoney.gov)

# How Do You Qualify for Retirement Benefits?

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- You need to work to earn Social Security “credits”
- Each \$1,220 in earnings gives you one credit
- You can earn a maximum of 4 credits per year



Example: To earn 4 credits in 2016, you must earn at least \$4,880. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.



# Full Retirement Age

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Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943 – 1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 or later	67

# **Your Age At The Time You Elect Retirement Benefits Affects the Amount**

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**For example, if you were born from 1943 through 1954:**

- **Age 62     75% of benefit**
- **Age 66     100% of benefit**
- **Age 70     132% of benefit**





# You Can Work & Still Receive Benefits

<u>If You Are</u>	<u>You Can Make Up To</u>	<u>If You Make More, Some Benefits Will Be Withheld</u>
Under Full Retirement Age	\$15,720/yr. (\$1,310/mo.)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$41,880/yr. (\$3,490/mo.)	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit





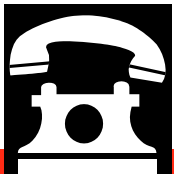
# **Your Benefits May Be Taxable**

## **Married Couple, Filing Jointly**

- \$31,999 or less - no Federal tax**
- \$32,000 - \$44,000 - pay Federal tax on 50% of Social Security benefit**
- More than \$44,000 - pay Federal tax on up to 85% of Social Security benefit**



**For more information,  
call IRS toll free:  
1-800-829-3676**



# Use the Retirement Estimator

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

The screenshot shows the 'Benefit Calculators' section of the Social Security Online website. The page title is 'About the Retirement Estimator'. It includes a search bar at the top right with the number '60'. The main content is divided into several sections:

- How the Retirement Estimator Works:** Explains that estimates are based on actual Social Security earnings records and may vary slightly from actual future benefits. It lists three factors: 1) Earnings record is constantly updated; 2) Calculators use different parameters and assumptions (e.g., stop work ages, future earnings projections); 3) Actual future benefit will be adjusted for inflation.
- Who Can Use the Retirement Estimator:** States you can use the estimator if you have enough Social Security credits and are not currently receiving benefits on your own record, a Medicare beneficiary, or age 62 or older and receiving benefits on another Social Security record. It also mentions eligibility for Pension Based on Work Not Covered By Social Security.
- How Long Can You Stay On Each Page?:** Warns of a 25-minute time limit per page and a 30-minute session limit. A 'Continue' button is visible at the bottom right of this section.

Additional features include a 'Caution' box stating that the estimator cannot be used if personal information is blocked, and a red box labeled 'Estimate Your Retirement Benefits' with a link to 'What is the best age to start receiving retirement benefits?'. The footer contains the USA.gov logo, privacy policy links, and a date stamp: 'Last reviewed or modified Wednesday Apr 01, 2009'.

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

# What Will You Need When Applying for Your Social Security Benefits?

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- **Social Security number for each applicant**
- **Proof of age** (only if date of birth allegation doesn't match Social Security records)
- **Latest W-2 or self-employment tax return**
- **Earnings estimate (if you are under Full Retirement Age)**
- **Bank information for direct deposit**
- **Information about marriages/divorces**

# Windfall Elimination Provision

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**If any part of your pension is based on work not covered by Social Security, you may be affected by the Windfall Elimination Provision.**



# Government Pension Offset (GPO)

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**If you receive a government pension based on work not covered by Social Security, your Social Security benefits as a spouse or widow(er)'s benefits may be reduced. Your spouse's own Social Security benefits will not be affected.**



# Government Pension Offset (GPO)

## Applies to Your Benefits as a Spouse Only

**2/3 of amount of government  
pension will be used to reduce your  
Social Security benefits as a spouse**

**Example:**

**\$1,200 of government pension  $2/3 = \$800$**

**Your benefits as a Spouse  $= \$750$**

**No benefit payable by Social Security**



- **Our Online GPO calculator allows you to estimate your Social Security benefit.**



# **Who Can Get Medicare ?**

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**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**

**-or-**

**Exposure to Environmental Health Hazards  
(New Legislation)**



# Medicare Coverage

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## Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2016 Deductible \$1,288

## Part B - Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after 1<sup>st</sup> \$166 in approved charges
- 2016 Standard Monthly Premium \$121.80

## Part D - Medicare Prescription Drug Plan

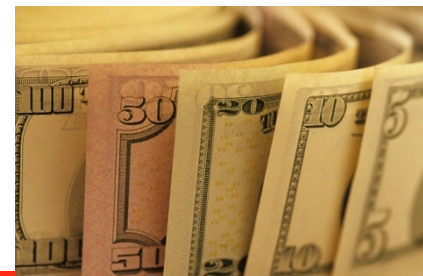
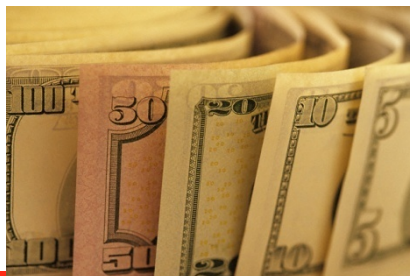
- Covers a major portion of prescription drug costs for Medicare beneficiaries
- Enroll With Medicare prescription drug provider not SSA
- Annual enrollment period (October 15 through December 7)

# Adjusted Medicare Part B Premiums in 2016

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**Medicare beneficiaries with income  
greater than \$85,000 (\$170,000/couple)**

**Part B Premiums will be calculated on a  
sliding scale based on the modified adjusted gross income reported on IRS tax  
returns**

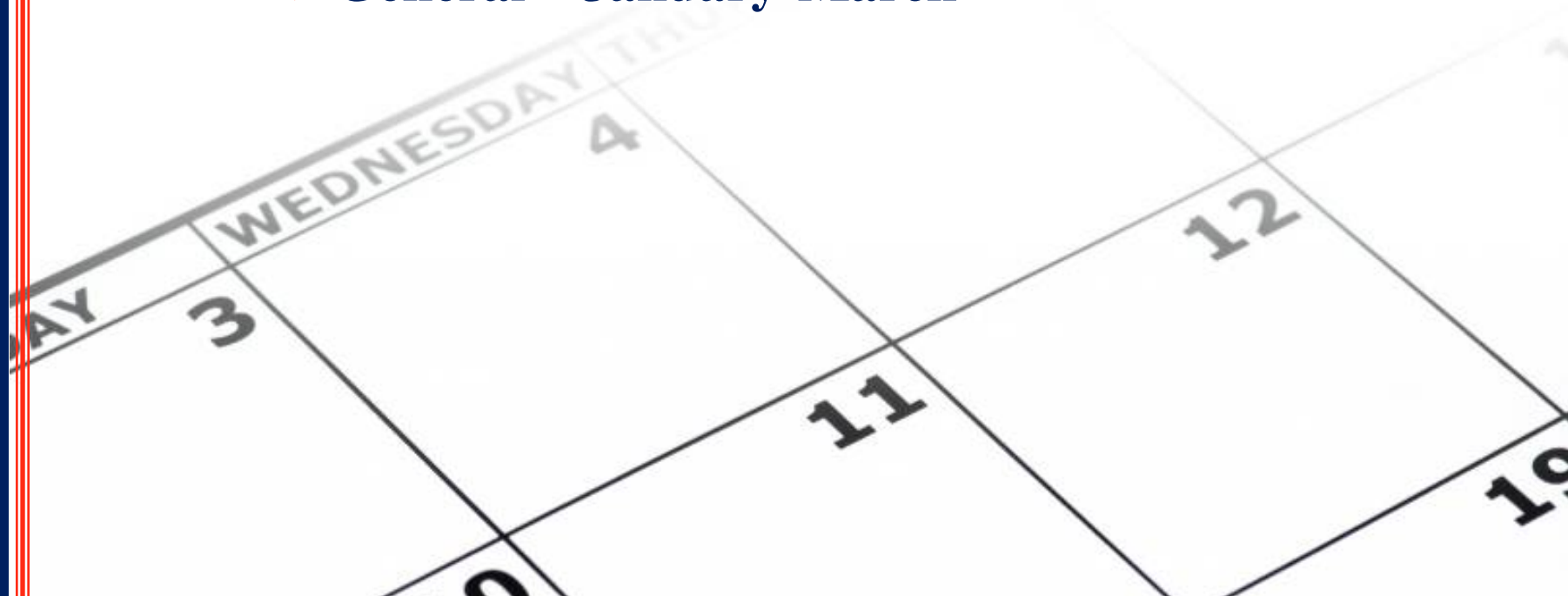


# When Can I Sign Up for Medicare Part B?

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## Medicare Enrollment Periods:

- Initial – at age 65
- Special – if still working
- General – January-March



# For More Medicare Information

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**1-800-MEDICARE**

**(1-800-633-4227)**

**TTY 1-877-486-2048**

**[www.medicare.gov](http://www.medicare.gov)**

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**SOMEDAY**

**Prepare for your Someday**

Join the millions and discover your benefits. Open a **my Social Security** account.



my Social Security  
Sign in  
Create an Account

Check out your *Social Security Statement*, change your address & manage your benefits.




**Online Services**

Whether you are applying for or receiving benefits, learn what you can do online.



**Retirement Estimator**

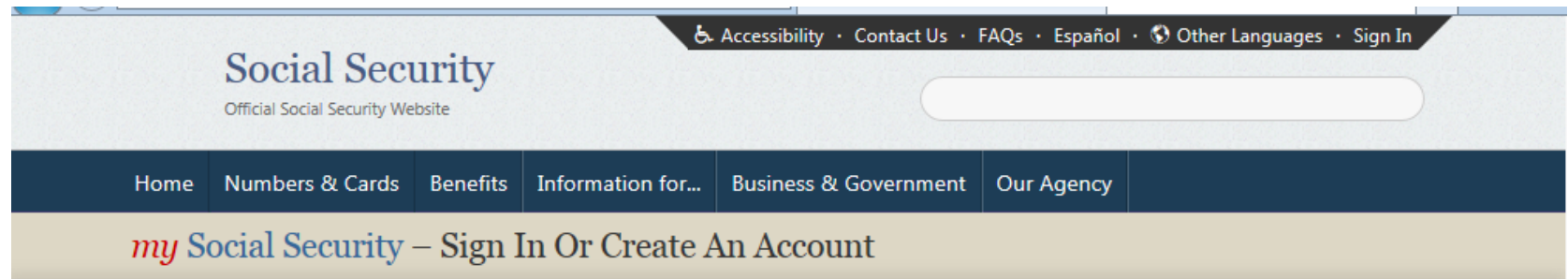
Calculate your benefits based on your actual Social Security earnings record & apply online.



**Disability Facts**

Learn more about the Faces and Facts of Disability.

# SOCIALSECURITY.GOV



At each stage of your life, **my Social Security** is for you. Your personal online **my Social Security** account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.

## If you receive benefits or have Medicare, you can:

Use a **my Social Security** online account to:

- Get your [benefit verification letter](#);
- Check your benefit and payment information and your earnings record;

## Related Information

[Internet Phishing Alert](#)

[Credit Freeze On Your Record](#)

[How We Verify And Protect Your Identity](#)

[Apply Online for Retirement](#)

[Apply Online for Disability](#)

[Information for Third Parties](#)

## Sample Social Security Statement



# SOCIALSECURITY.GOV



**Social Security**  
The Official Website of the U.S. Social Security Administration

Sign In or Create an Account

OMB No. 0960-0789  
Paperwork Reduction Act

### New Users

**You must be able to verify some information about yourself and:**

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.



You can create an account only to gain access to your own personal information. You cannot use this online service to access the records of a person:

- With whom you have a business relationship;
- For whom you are a representative payee; or
- For whom you are an appointed representative.

Unauthorized use of this service may subject you to criminal or civil penalties, or both.

[Create An Account](#) [? Learn More](#)

### Existing Users

**Username:**

[Forgot Username](#)

**Password:**

[Forgot Password](#)

[Sign In](#)

Are you now, or have you ever been a victim of domestic violence? Identity theft? Do you have other concerns?

You can [block electronic access](#) to your account any time, for any reason.





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**Social Security**  
The Official Website of the U.S. Social Security Administration

Create an Account

OMB No. 0960-0789  
[Paperwork Reduction Act](#)

### Terms of Service

You must be able to verify some information about yourself and:

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.

You can create an account only to gain access to your own personal information. Even with a person's written consent, you cannot use this online service to access the records of a person:

- With whom you have a business relationship; or
- For whom you are an appointed representative.

Unauthorized use of this service may subject you to criminal or civil penalties, or both.

### What will we do with your information?

We use the information you give us to verify your identity. We verify the information you give us against our records. We also use Experian, an external authentication service provider, to help us verify your identity. Experian verifies the information you give us against their records. We do not share your Social Security number with Experian. Experian keeps your information only for the time period permitted by Federal laws, Regulations, or guidelines. We use Experian's fraud prevention services to protect you from identity theft.

When we make a verification request to establish your account, Experian may use information from your credit report to help verify your identity. As a result, you may see an entry called a "soft inquiry" on your Experian credit report. This will show an inquiry by the Social Security Administration with our address and the date of the request. Soft inquiries do not affect your credit score, and you do not incur any charges

**Your privacy is important.**  
For details about our use of your information, we encourage you to read our [Privacy Act Statement](#).