

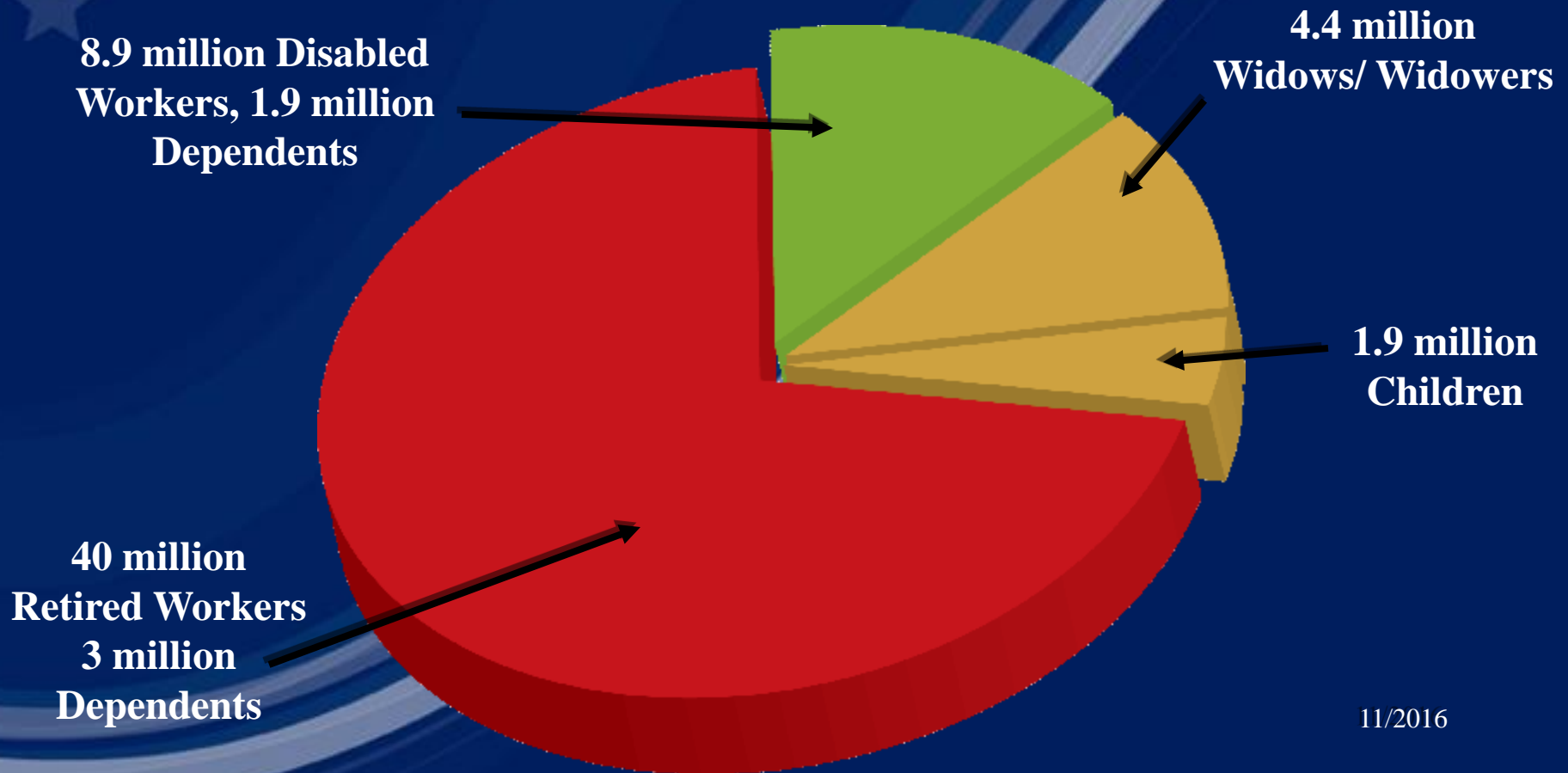


SOCIAL SECURITY

2017

Who Receives Benefits from Social Security?

More than 60 Million People



Preparing for Retirement



- **Social Security replaces about 40% of pre-retirement earnings.**

The average monthly Social Security retirement check in 2017 is \$1,360 (\$1,355 in 2016)

- **Social Security is the foundation on which to build retirement security; you'll also need pension & savings**

A Foundation for Planning Your Future



The Social Security Statement

“The Future’s In Your Hands”

Prevent identity theft—

VERIFY

your Social Security number



Your Social Security Statement

Prepared especially for Wanda Worker

October 1, 2002

REVIEW

WANDA WORKER
12345 AVENUE
WASHINGTON, USA 11111-1111

PLAN

See inside for
personal information

SAMPLE

What Social Security Means to You

my Social Security

Your Online Account ... Your Control ...
socialsecurity.gov/myaccount



**Someday
is here.**

Discover your benefits.
Open a *my* Social Security account.

SocialSecurity.gov



my Social Security is an easy-to-access, easy-to-use portal to view and update some of your own Social Security information.

Who Can Open a *my* Social Security Account?

You must be at least 18 years old and have a:



- Valid E-mail address;
- Social Security number; and
- U.S. mailing address.

my Social Security Services

If you don't get benefits, you can—

- **View, save, and print your online *Social Security Statement*.**

If you do get benefits you can—

- **Get your benefit verification letter;**
- **Check your benefit and payment information and your earnings record;**
- **Change your address and phone number; and**
- **Start or change your direct deposit.**

Your Online

***Social Security Statement* Provides**

- **Estimates of your retirement and disability benefits;**
- **Estimates of benefits for your family when you receive Social Security or die;**
- **A list of your lifetime earnings according to Social Security's records;**
- **The estimated Social Security and Medicare taxes you've paid;**
- **Information about qualifying and signing up for Medicare; and**
- **A printable version of your *Social Security Statement*.**

my Social Security

Getting Started How to create a *my* Social Security account

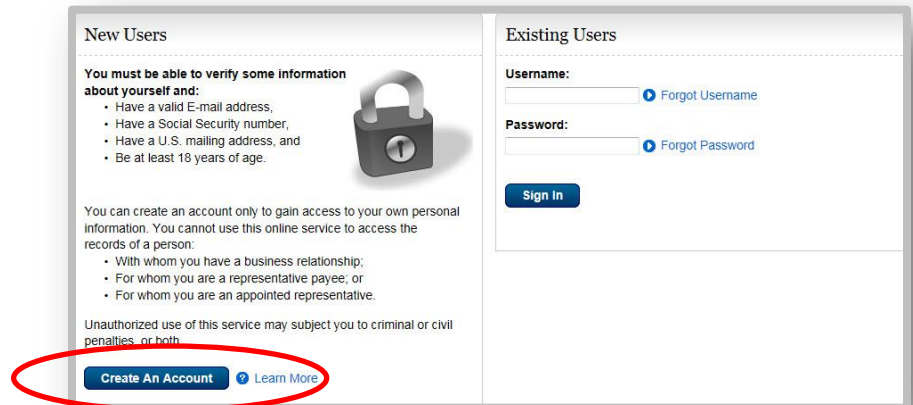
Step 1

Visit www.socialsecurity.gov/myaccount
and select: *my* Social Security



Step 2

Select “Create An Account.”

A screenshot of the 'my Social Security' registration page. The page is divided into two columns: 'New Users' and 'Existing Users'. The 'New Users' column contains a list of requirements for creating an account, a padlock icon, and a 'Create An Account' button circled in red. The 'Existing Users' column contains fields for 'Username' and 'Password', each with a 'Forgot' link, and a 'Sign in' button. A 'Learn More' link is also present at the bottom of the 'New Users' column.

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](#)

my Social Security

Getting Started

How to create a *my* Social Security account

Step 3

Provide some personal information to verify your identity.

The screenshot shows the 'Create an Account' page for the Social Security Administration. At the top, the SSA logo and 'Social Security' text are visible, along with the tagline 'The Official Website of the U.S. Social Security Administration'. Below this, the 'Create an Account' heading is followed by a progress bar with three steps: '1 Verify your Identity' (active), '2 Secure your Identity', and '3 Create your Account'. The main section is titled 'Please tell us who you are'. Under 'Your Name: As shown on your Social Security card.', there are four input fields labeled 'First', 'M.I.', 'Last', and 'Suffix'.

The screenshot shows the 'Create an Account' page for the Social Security Administration. At the top, the SSA logo and 'Social Security' text are visible, along with the tagline 'The Official Website of the U.S. Social Security Administration'. Below this, the 'Create an Account' heading is followed by a progress bar with three steps: '1 Verify your Identity', '2 Secure your Identity', and '3 Create your Account' (active). The main section is titled 'Please create your account details'. Under 'Username:', there is a single input field.

Step 4

Choose a username and password to create your account.

my Social Security

Provides Extra Security

You will need to enter a unique code we will send to your text-enabled cell phone each time you want to sign in, in addition to your username and password. Your text message rates still apply.

To add this feature, you will first have to provide us with one of the following to verify your identity:

- The last eight digits of your Visa, MasterCard, or Discover credit card;**
- Information from your W-2 tax form;**
- Information from your 1040 Schedule SE (self-employment) tax form; or**
- Your direct deposit amount, if you receive Social Security benefits.**

1. Quick

[Simple, rough estimate calculator.](#)
[You input your date of birth & this year's earnings.](#)

(You must be over age 21 and be under age 65 to use this calculator.)

2. Online

[You input your date of birth & your complete earnings history. You may project your future earnings.](#)

(This calculation is similar to that shown on your [Social Security Statement](#).)

3. Detailed

[This program provides the most precise estimates. It must be downloaded and installed on your computer.](#)

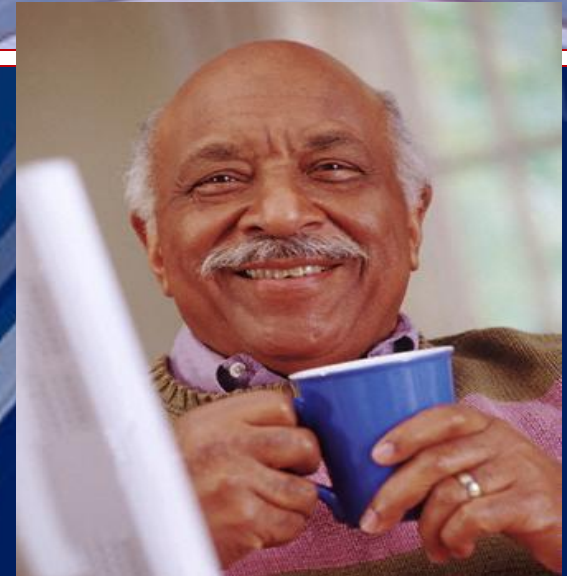
(Includes reduction for WEP.)

Warning:

- **None of these calculators are linked to your Social Security earnings record.** They use the earnings amounts you enter.

How to Qualify for Social Security Retirement

- Must be at least 62 years of age
- ★ ■ Earned at least 40 Social Security Credits
- In 2017, \$1,300 in earnings equals one credit
- You can earn a maximum of 4 credits per calendar year



Example: To earn 4 credits in 2017, you must earn at least \$5,200.

Earning 40 credits throughout your working lifetime will qualify you for a retirement benefit.

Calculating the Retirement Benefit



- *All earnings where Social Security taxes were paid are used to compute benefits.*
- *The highest 35 years of earnings are used in the calculation*
- *There is a limit in how much earnings are taxed for Social Security each year, and counted towards the calculation.*
- *In 2017, the maximum amount taxable for Social Security is \$127,200 (\$118,500 in 2016)*
- *Because of these maximum limits, a maximum monthly payment of \$2,687 can be yielded in 2017 (\$2,639 in 2016)*



When Do Benefits Begin?

- *As early as age 62 (reduction in benefits)*
- *At Full Retirement Age (no reduction-100%)*
- *Delayed retirement (increase in benefits up to age 70)*

(Or any month in between these intervals)

Full Retirement Age

Year of Birth

Full Retirement Age

1937	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 & later	67



No matter what your full retirement age is, you may start receiving benefits as early as age 62.

Year of Birth Note: Persons born on January 1 of any year should refer to the previous year.	Full Retirement Age	Age 62 Reduction Months	Monthly % Reduction*	Total % Reduction*
1937 or earlier	65	36	.555	20.00
1938	65 and 2 months	38	.548	20.83
1939	65 and 4 months	40	.541	21.67
1940	65 and 6 months	42	.535	22.50
1941	65 and 8 months	44	.530	23.33
1942	65 and 10 months	46	.525	24.17
1943--1954	66	48	.520	25.00
1955	66 and 2 months	50	.516	25.84
1956	66 and 4 months	52	.512	26.66
1957	66 and 6 months	54	.509	27.50
1958	66 and 8 months	56	.505	28.33
1959	66 and 10 months	58	.502	29.17
1960 and later	67	60	.500	30.00

What if I Take My Benefits Early?

(Before the Full Retirement Age)

*Benefits are PERMANENTLY
reduced if payments are
collected before your
Full Retirement Age*



You Can Work & Still Receive Benefits



2017

*2017
Calendar Year*

*You Can Make
Up To*

*If You Make More,
Some Benefits Will
Be Withheld*

Under Full
Retirement Age

\$16,920 (\$1,410/mo.)

\$1 for every \$2

Months Before
Full Retirement Age

\$44,880 (\$3,740/mo.)

\$1 for every \$3

Month of Full Retirement Age
& Above

No Limit

What Income Counts Toward the Limit



- *Gross wages from work or net self employment*
- *Pensions, IRA's, 401k, Interest, Dividends, Stocks, Bonds, Mutual Funds, Unemployment, and other Investment Income do not count towards this limit*

50%

50%

Benefits for Your Family When You Retire

Your Spouse

- **At age 62**
- **At any age if caring for child under 16 or disabled**
- **Divorced spouses may qualify**
 - age 62, married 10 years to the worker, & currently unmarried
 - worker can be re-married & does not have to be receiving benefits yet

Your Child

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

50%

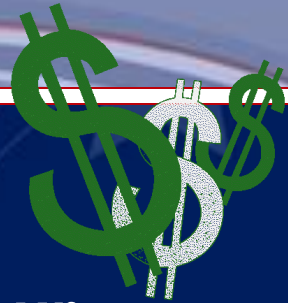
50%

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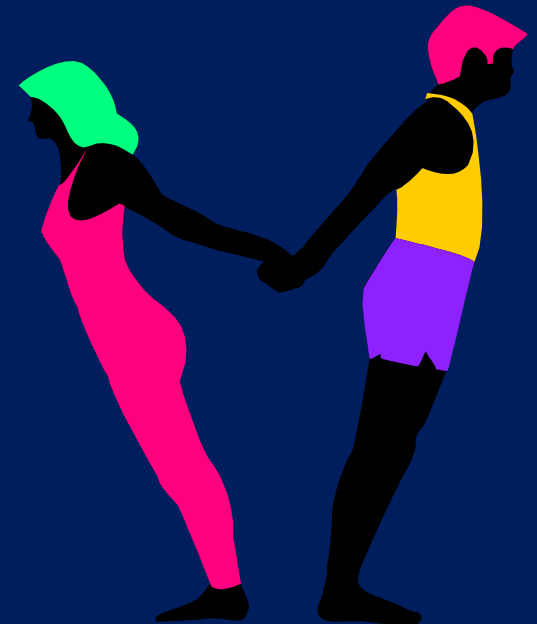
Benefits for Your Family When You Retire



- *Each eligible family member receives 50% of your unreduced benefit, in addition to your payment.*
- *However there is a Family Maximum payable on each Social Security record.*
- *Benefits payable to a divorced spouse do not reduce your payment or count against your family limit.*
- *A spouse or divorced spouse who is eligible on their own record will receive their own benefit or 50% of yours, whichever is greater, but NOT both.*
- *Separate work limits will apply for each eligible family member collecting on your record.*

Divorced?

- *If married 10 years to former spouse and not currently married, benefits can be received from ex-spouse unless own benefit is higher*
(Widows and ex-widows can re-marry after age 60)
- *Does not matter if the worker has remarried*
- *Worker's remarriage does not reduce ex-spouse's benefits or the new spouse's benefits*



Survivor Benefits for Your Family

Widow or Widower:

- Reduced benefits at age 60
- If disabled as early as age 50
- At any age if caring for child under 16 or disabled
- Divorced widows/widowers may qualify

71.5%-100%

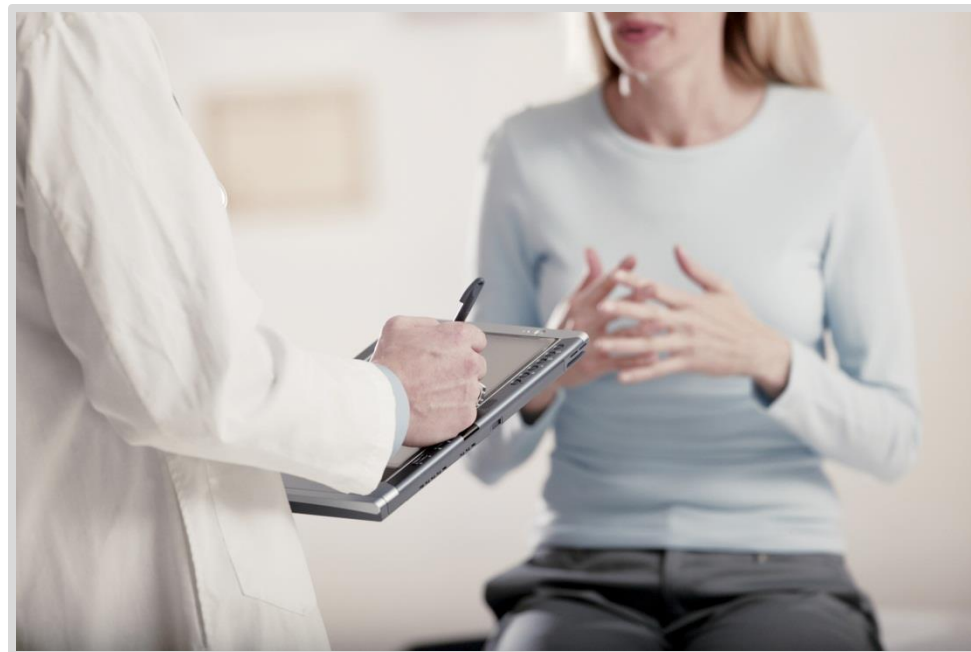
If Your Child Is:

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

75%

Social Security's Disability Definition:

A medical condition or combination of impairments preventing substantial work for at least 12 months, or expected to result in death. The determination also considers age, education & work experience.



Who Can Get Disability Benefits?

Worker

- **Must have paid into Social Security five out of last 10 years**
- **For younger workers, under age 31 less work is required**



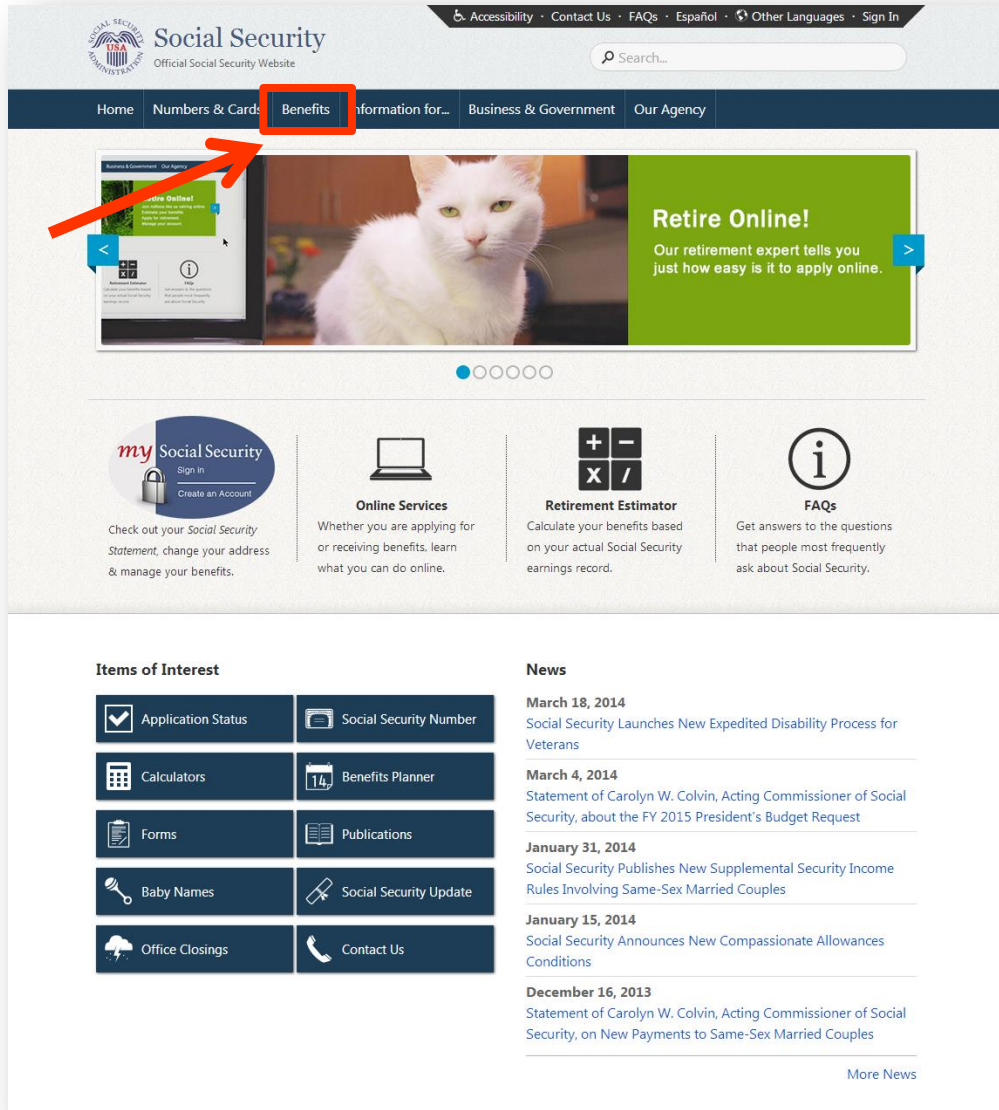
Applying Online for Disability Benefits



- **Social Security offers an online application for adults to apply for disability benefits.**
- **It's the most convenient way to apply.**

➤ ***www.socialsecurity.gov/applyforbenefits***

Applying for Disability Benefits



The screenshot shows the Social Security Administration's official website. At the top, the Social Security logo and "Official Social Security Website" are displayed. A navigation bar includes links for Home, Numbers & Cards, Benefits (highlighted with a red box), Information for..., Business & Government, and Our Agency. A search bar is also present. Below the navigation bar, a large banner features a white cat and a green box with the text "Retire Online! Our retirement expert tells you just how easy is it to apply online." A red arrow points to the "Retire Online!" text. Below the banner, there are four main service areas: "my Social Security" (Sign in, Create an Account), "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.), and "FAQs" (Get answers to the questions that people most frequently ask about Social Security.). At the bottom, there are sections for "Items of Interest" and "News".

Items of Interest

<input checked="" type="checkbox"/> Application Status	Social Security Number
Calculators	Benefits Planner
Forms	Publications
Baby Names	Social Security Update
Office Closings	Contact Us

News

March 18, 2014
Social Security Launches New Expedited Disability Process for Veterans

March 4, 2014
Statement of Carolyn W. Colvin, Acting Commissioner of Social Security, about the FY 2015 President's Budget Request

January 31, 2014
Social Security Publishes New Supplemental Security Income Rules Involving Same-Sex Married Couples

January 15, 2014
Social Security Announces New Compassionate Allowances Conditions

December 16, 2013
Statement of Carolyn W. Colvin, Acting Commissioner of Social Security, on New Payments to Same-Sex Married Couples

[More News](#)

You can apply online for Disability Benefits by visiting www.socialsecurity.gov and clicking “Benefits”

What If I Receive a Pension from a Job Where I Did Not Pay Social Security?

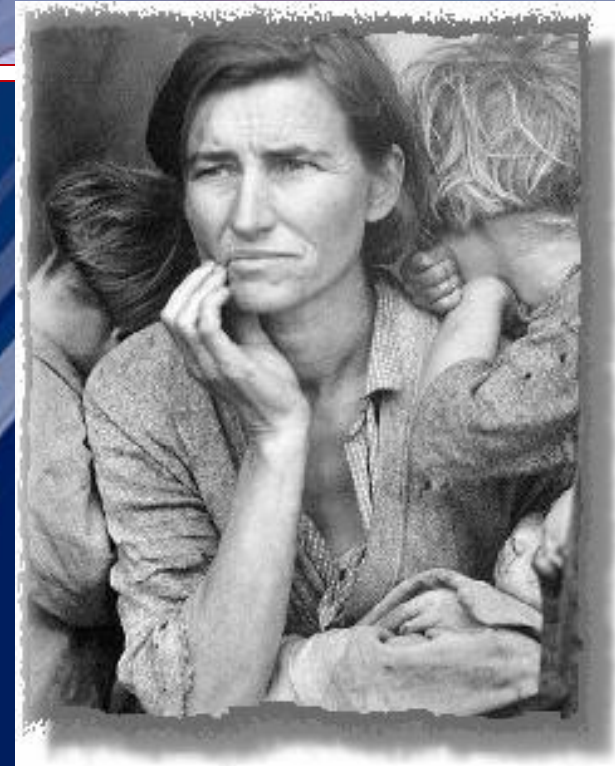
Your Social Security benefits can be reduced:

- Windfall Elimination Provision
and/or
- Government Pension Offset



Why a Reduction?

- Social Security is a historic *national* social program
- In times of loss of income due to retirement, a disability or a death in the family, Social Security replaces the loss of income and raises the standard of living of lower income workers.
- The benefit formula factors in a higher rate of return for lower income workers. (See Comparison Chart on later slide)
- The average retirement payment of a worker contributing in the Social Security system for 35 work years is \$1,360/month and a maximum of \$2,687/month in 2017. (and with probability of no company pension)



Windfall Elimination Provision (WEP)

- You have earned 40 Social Security credits and qualify for benefits on your own Social Security record.
- If any part of your government pension is based on work where you were not required to pay the Social Security tax (also known as a “*non-covered*” pension)
- A “weighted” formula is used to calculate benefits instead of the standard formula, but you will always receive a payment
- The weighted formula is only applied to the Social Security payment if you are receiving both the non-covered pension and Social Security benefits.



The “Weighted” Formula

- Social Security benefits are calculated using 35 highest years of earnings (adjusted for inflation) in your work history.
- The total is divided by 420 (35 years x 12 months) to compute the average monthly amount
- The “weighted” formula is applied to derive the full unreduced monthly Social Security payment instead of using the regular formula

The “Weighted” Formula for those turning 62 in 2017

Using the Average Monthly Amount

Standard Computation

90% of first \$885

32% of next \$5,336

15% of remainder

WEP Computation

40% of first \$885

32% of next \$5,336

15% of remainder

Maximum Difference is 50% of \$885= \$442.50

Example

- **SSA Work History:**
 - 20 years of \$10,000
 - 15 years of \$0.00
 - 35 total years = \$200,000
- **SSA Work History (Govt. Employee)**
 - 10 years of \$20,000
 - 25 years of \$0.00
 - 35 years of \$200,000
- **\$200,000 divided by 420 months = \$476/month**
- **If age 62 in 2016: first tier of computation is 90% up to \$885**
 - 90% of \$476 = \$428/month (standard computation)**
 - vs.**
 - 40% of \$476 = \$190/month (with non-covered pension)**

Note: Reduction is never more than \$442.50 for those turning 62 in 2017

Exceptions to the Reduction of the “Weighted” Formula

- Federal worker first hired after December 1st, 1983 -OR-
- Employed by a nonprofit organization exempt from Social Security on December 1st, 1983 -OR-
- Your only pension is based on railroad employment -OR-
- Your only work where you did not pay Social Security was before 1957 -OR-
- You have earned 30 or more “substantial” years of Social Security earnings (see next chart)

Substantial Years of Work Covered Under Social Security

What Qualifies as Substantial Earnings

1937-50	\$ 900	1987	\$8,175	2008	\$18,975	Total # of Years of Substantial Earnings	Percentage used in formula
1951-54	\$ 900	1988	\$8,400	2009	\$19,800		
1955-58	\$1,050	1989	\$8,925	2010	\$19,800		
1959-65	\$1,200	1990	\$9,525	2011	\$19,800		
1966-67	\$1,650	1991	\$9,900	2012	\$20,475		
1968-71	\$1,950	1992	\$10,350	2013	\$21,075		
1972	\$2,250	1993	\$10,725	2014	\$21,750	30 or more	90 percent
1973	\$2,700	1994	\$11,250	2015	\$22,050	29	85 percent
1974	\$3,300	1995	\$11,325	2016	\$22,050	28	80 percent
1975	\$3,525	1996	\$11,625	2017	\$23,625	27	75 percent
1976	\$3,825	1997	\$12,150			26	70 percent
1977	\$4,125	1998	\$12,675			25	65 percent
1978	\$4,425	1999	\$13,425			24	60 percent
1979	\$4,725	2000	\$14,175			23	55 percent
1980	\$5,100	2001	\$14,925			22	50 percent
1981	\$5,550	2002	\$15,750			21	45 percent
1982	\$6,075	2003	\$16,125			20 or less	40 percent
1983	\$6,675	2004	\$16,275				
1984	\$7,050	2005	\$16,725				
1985	\$7,425	2006	\$17,475				
1986	\$7,875	2007	\$18,150				

Government Pension Offset (GPO)

- If you receive a government pension based on your own work where Social Security was not paid
- Benefits filed as a spouse on your spouse's record may be reduced to zero.
- Social Security benefits filed as a spouse or divorced spouse, and death payments as a widow or divorced widow may be reduced to zero.

How Much is the Reduction?

***Two-thirds of the amount
of the Government pension***



Example:

\$1,200 Government pension $2/3 = \$800$

Social Security Spouse Benefits $= \$600$

No cash benefit payable as a spouse

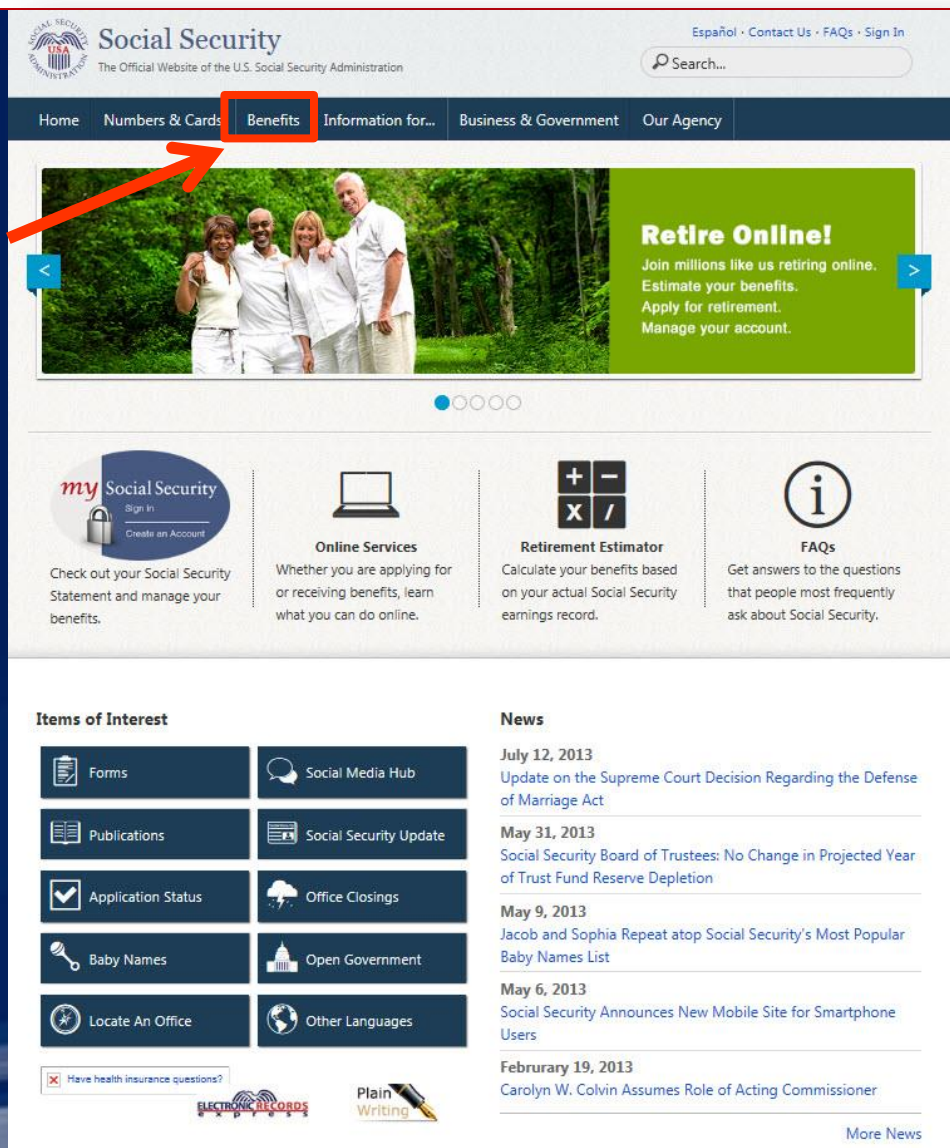
WEP vs. GPO

- **WEP reduces benefits on your own Social Security record if you receive a pension where you worked and did not pay Social Security.**
(Reduced, but will always receive a payment)
- **GPO reduces any benefits you may be eligible for on your spouse's Social Security record if you receive a pension where you worked and did not pay Social Security.**
(Reduced by two thirds of the government pension with possibility of no payment due)

Common Exceptions

- PERS, STRS, OPM pension is based on work where all earnings were subject to Social Security tax.
- WEP and GPO reductions do not apply to Social Security benefits until the “non-covered” pension is received.
- 30 years of “substantial” Social Security earnings
- Receipt of a non-covered pension (PERS, STRS, OPM) as a spouse or survivor is not subject to WEP or GPO because the non-covered pension is not based on their own work.

Applying for Retirement Benefits



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

Español · Contact Us · FAQs · Sign In

Search...

Home Numbers & Cards **Benefits** Information for... Business & Government Our Agency

Retire Online!
Join millions like us retiring online.
Estimate your benefits.
Apply for retirement.
Manage your account.

my Social Security
Sign In
Create an Account
Check out your Social Security Statement and 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.

FAQs
Get answers to the questions that people most frequently ask about Social Security.

Items of Interest

Forms	Social Media Hub
Publications	Social Security Update
Application Status	Office Closings
Baby Names	Open Government
Locate An Office	Other Languages

☒ Have health insurance questions?

ELECTRONIC RECORDS

Plain Writing

News

July 12, 2013
Update on the Supreme Court Decision Regarding the Defense of Marriage Act

May 31, 2013
Social Security Board of Trustees: No Change in Projected Year of Trust Fund Reserve Depletion

May 9, 2013
Jacob and Sophia Repeat atop Social Security's Most Popular Baby Names List

May 6, 2013
Social Security Announces New Mobile Site for Smartphone Users

February 19, 2013
Carolyn W. Colvin Assumes Role of Acting Commissioner

[More News](#)

www.socialsecurity.gov

Applying for Retirement Benefits



Social Security

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

Benefit Application

☐ Identification

☐ General

☐ Other Benefits

☐ Remarks

☐ Review & Submit

☐ Next Steps

Applicant Identification

Applicant's Name:

Please provide the name as it appears on the most recent Social Security card.

<input type="text"/>	<input type="text"/>	<input type="text"/>	--	▼
First	Middle	Last	Suffix	

Social Security Number (SSN):

Gender:

☐ Male ☐ Female

Date of Birth:

--		
Month	Day	Year

In this section...

☐ Initial Information

☐ Applicant Identification

☐ Contact Information

☐ Birth and Citizenship

☐ Application Number

☐ Additional Information

Next



Information for Government Employees

Windfall Elimination Provision (WEP)

[Who is affected?](#)

[Why is a different formula used?](#)

[How does it work?](#)

[Are there exceptions?](#)

[Is there a guarantee provision for those with low pensions?](#)

[More...](#)

Government Pension Offset (GPO)

[I receive a government pension. Will I receive any Social Security on my spouse's record?](#)

[How much are Social Security benefits offset?](#)

[Why are Social Security benefits offset?](#)

[Who is exempt from the offset?](#)

[What about Medicare?](#)

[Can I still get benefits on my own record?](#)

[More...](#)

Some [Federal employees](#) and [employees of State or local government agencies](#) may be eligible for pensions that are based on earnings **not** covered by Social Security.

If you didn't pay Social Security taxes on your government earnings **and** you are eligible for Social Security benefits, the formula used to figure your benefit amount may be modified, giving you a lower Social Security benefit.

If you are eligible for Social Security benefits on your own record:

- The [Windfall Elimination Provision \(WEP\)](#) fact sheet ([En Español](#)) explains [the formula Social Security may use to modify your benefit amount](#).
- [How the Windfall Elimination Provision Can Affect Your Social Security Benefit](#) provides a chart to show how your benefit amount changes based on your years of substantial earnings and the year you became eligible for benefits.
- Use the [WEP Online Calculator](#) to calculate your estimated retirement or disability benefits if you are affected by the WEP.

Your annual Social Security Statement does not reflect adjustments based on pensions from work not covered by Social Security.

Note: Some government pensions [do not affect your benefit amount when you apply on your own record](#).

If you are eligible for Social Security benefits on your spouse's record:

- The [Government Pension Offset \(GPO\)](#) fact sheet ([En Español](#)) explains [how your pension may affect your benefits on your spouse's record](#).

Note: Some government pensions [do not affect your benefit on your spouse's record](#).

- Use the [GPO Online Calculator](#) to calculate your estimated benefits as a spouse, widow or widower if you are affected by the GPO.

Things You Can Do Online

[Request your Social Security Statement](#)

[Decide when to retire](#)

Calculate your estimated benefits if you are

- [affected by WEP](#)
- [affected by GPO](#)

offset apply to your Social Security retirement

Click Here to recalculate your benefits

Does the pension offset apply to your Social Security spousal benefits?

Who Can Get Medicare?



65 & older

-or-

**Receiving Social Security disability
benefits at least 24 months**

-or-

Permanent kidney failure

-or-

Amyotrophic Lateral Sclerosis (ALS)

Medicare Coverage

Part A: Hospital Insurance

- Covers most inpatient hospital expenses
- No monthly premium with 40 SS or Medicare credits
- 2017 Deductible: \$1,316 for up to 60 days in the hospital
\$329* daily deductible for days 61 through 90
\$658* daily deductible for days 91 through 150
(*without an employer health plan or Medi-gap policy)

Part B: Supplementary Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after \$183 in approved charges.
- 2017 Monthly Premium \$134*

Part D: Medicare Prescription Drug Plan

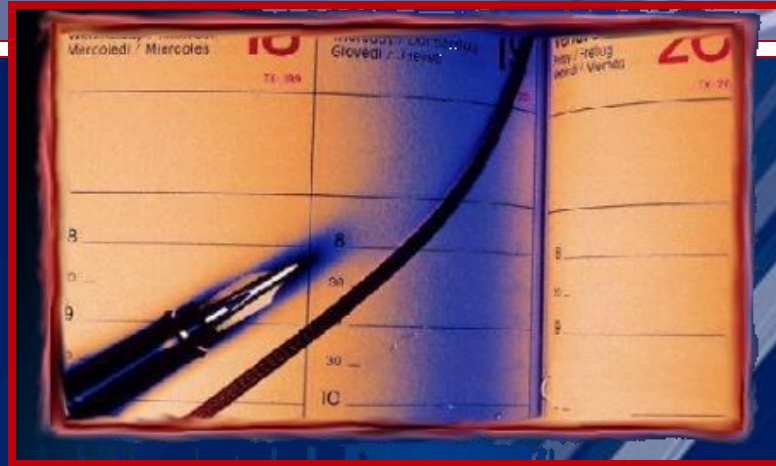
- Covers a major portion of prescription drug costs for Medicare beneficiaries.
- 2017 average Monthly Premium \$72
- Annual deductible and co-payments vary by plan

www.medicare.gov or 1-800-MEDICARE

New Part B Premiums in 2017

- Medicare beneficiaries with income greater than \$85,000 (\$170,000/couple)
Part B Premiums in 2017 will be calculated on a sliding scale based on the modified adjusted gross income reported on IRS tax returns
- | | |
|---|-------------------------|
| Under \$85,000 (\$170,000/couple): | Part B premium \$134.00 |
| \$85,000-\$107,000 (\$170,000-\$214,000/couple): | Part B premium \$187.50 |
| \$107,000-\$160,000 (\$214,000-\$320,000/couple): | Part B premium \$267.90 |
| \$160,000-\$214,000 (\$320,000-\$428,000/couple): | Part B premium \$348.30 |
| Over \$214,000 (\$428,000/couple): | Part B premium \$428.60 |
- Automated data from IRS used to calculate the premium
- Income from two years prior will be used to compute the premium
(i.e. modified adjusted gross income for 2015 used to calculate the premium in 2017)
- Appeals available if income has changed due to divorce, death of a spouse, retirement, natural disaster, etc.

When Can I Sign Up for Medicare **Part B**?



Part B Medicare Enrollment Periods:

- Initial Enrollment – 3 months before and after age 65
- Special Enrollment - if still working or spouse is still working
- General Enrollment* - January-March; becomes effective July

***10% Penalty for every 12 months of delayed filing of Part B**

The Special Enrollment Period

- You can sign up for **Part B** at any time if you are:
 - still working and have health insurance through your employer
 - OR
 - your spouse is still working and you have health coverage with their employer

Note: A retiree health plan does not count!

- Part B coverage will begin the month after enrollment.
- If employment terminates, you have up to 7 months after the month of termination to sign up for Part B. (8 months total)
- After 7 months have passed, you no longer qualify for Special Enrollment.

New Medicare Prescription Drug Plan (Part D)

- Must have Medicare Part A or Part B
- ★ • Initial Enrollment: age 65
- Annual Enrollment Period: October 15–December 7
- Voluntary Plan; do NOT need a Part D plan if already have a prescription drug plan equal or better than Part D
- However 1% monthly premium increase applies for delayed filing if beneficiary does not have a prescription drug plan equal or better than Part D.
- Extra Help available for limited income beneficiaries to help pay Part D premium, deductibles and copayments.

Benefits Can Be Taxable

Individual Tax Return

➤ \$25,000 to \$34,000

50% of Social Security Benefits are Taxable

➤ Over \$34,000

85% of Social Security Benefits are Taxable

Married Filing a Joint Tax Return

➤ \$32,000 to \$44,000

50% of Benefits are Taxable

➤ Over \$44,000

85% of Benefits are Taxable



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

- ✓ **Social Security Number for each applicant**
- ✓ **Proof of Age and Citizenship/Lawful Presence (certified copy-not a photocopy)**
- ✓ **Latest W-2 or Self-Employment Tax return**
- ✓ **Bank information for Direct Deposit**
- ✓ **Information about Marriages/Divorces**
- ✓ **Information about Military or Railroad Service**

To order a DD 214 visit

<http://vetrecs.archives.gov>

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Apply for Retirement



Apply for Disability



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Change of Address



my Social Security

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



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



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Calculate your benefits based on your actual Social Security earnings record.



FAQs

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Items of Interest



Benefits Planner



Calculators



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Forms



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Social Security Number



Social Security Statement



Social Security Update

Disability Insurance Facts

10,931,092

Total DI Beneficiaries

Social Security Supports
Workers and Their Families
in Every Community
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about benefits
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