What should I do if I get a call claiming there's a problem with my Social Security number or account?

Coronavirus (COVID-19) Impact - Read More

Online Services

Retirement

Disability

Medicare Enrollment
Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive. All from anywhere!

Create an Account  Sign In

Finish Setting Up Your Account

Or, you can access your account using ID.me, if you already have an ID.me account.

Sign in with ID.me  What is ID.me?
Know How Social Security Retirement Benefits Are Calculated

Benefits are based on your highest 35 years of earnings.

You only need a minimum of 10 years of wages to be fully insured for retirement benefits.
Know your Age

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
3 Ways Your Retirement Benefit Can Grow

1. Cost of Living Adjustment (COLA)

2. Adjustment of the Reduction Factor at Full Retirement Age

3. Working after Retirement
# Working While Receiving Benefits

<table>
<thead>
<tr>
<th>If you are</th>
<th>You can make up to</th>
<th>If you earn more, some benefits will be withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Full Retirement Age</td>
<td>$18,240/yr.</td>
<td>$1 for every $2</td>
</tr>
<tr>
<td>The Year Full Retirement Age is Reached</td>
<td>$48,600/yr. before month of full retirement age</td>
<td>$1 for every $3</td>
</tr>
<tr>
<td>Month of Full Retirement Age and Above</td>
<td>No Limit</td>
<td>No Limit</td>
</tr>
</tbody>
</table>

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.
Taxation of Social Security Benefits

If you:

**file a federal tax return as an "individual"** and your *combined income* is
- between $25,000 and $34,000, you may have to pay income tax on up to 50 percent of your benefits.
- more than $34,000, up to 85 percent of your benefits may be taxable.

**file a joint return,** and you and your spouse have a *combined income* that is
- between $32,000 and $44,000, you may have to pay income tax on up to 50 percent of your benefits
- more than $44,000, up to 85 percent of your benefits may be taxable.

**are married and file a separate tax return,** you probably will pay taxes on your benefits.

Taxation of Social Security Benefits

Your adjusted gross income
+ Nontaxable interest
+ \( \frac{1}{2} \) of your Social Security benefits
= Your "combined income"
<table>
<thead>
<tr>
<th>Original Medicare</th>
<th>Medicare Advantage (aka Part C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A (Hospital Insurance) Part B (Medical Insurance)</td>
<td>Part A (Hospital Insurance) Part B (Medical Insurance)</td>
</tr>
<tr>
<td><strong>You can add:</strong></td>
<td><strong>Most plans include:</strong></td>
</tr>
<tr>
<td>Part D (Prescription Drug Plan)</td>
<td>Part D (Prescription Drug Plan) Extra Benefits (e.g. vision, hearing, dental, and more)</td>
</tr>
<tr>
<td><strong>You can also add:</strong></td>
<td><strong>Some plans also include:</strong></td>
</tr>
<tr>
<td>Supplemental insurance coverage (Medigap)</td>
<td>Lower out-of-pocket costs</td>
</tr>
</tbody>
</table>
Initial Enrollment Period
Begins 3 months before your 65th 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.
New Filing Option - Medicare Part B

If you already have Medicare Part A and wish to add Medicare Part B, you can now complete Medicare Part B form, CMS-40B and CMS-L564 online or by fax at 1-833-914-2016.
Extra Help Program

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

Find out if you qualify at socialsecurity.gov/extrahelp
# SSDI vs. SSI

<table>
<thead>
<tr>
<th>Social Security Disability Insurance</th>
<th>Supplemental Security Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments come from the Social Security trust funds and are based on a person’s earnings.</td>
<td>Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person’s earnings.</td>
</tr>
<tr>
<td>An insurance that workers earn by paying Social Security taxes on their wages.</td>
<td>A needs-based public assistance program that does not require a person to have work history.</td>
</tr>
<tr>
<td>Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.</td>
<td>Pays benefits to individuals who are 65 years or older, and disabled individuals who are unable to work. Pays benefits for children with disabilities.</td>
</tr>
<tr>
<td>Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.</td>
<td>Must have limited income and limited resources.</td>
</tr>
</tbody>
</table>
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
Auxiliary Benefits for Children under 18

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.)
# Survivor Eligibility Factors

<table>
<thead>
<tr>
<th>Category</th>
<th>Eligibility Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child</td>
<td>May receive benefits if not married and is under age 18 (or under age 19 if still in high school)</td>
</tr>
<tr>
<td>Disabled Child</td>
<td>May receive benefits beyond age 18 if not married and was disabled before age 22</td>
</tr>
<tr>
<td>Widow / Widower Or Divorced Widow/Widower</td>
<td>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</td>
</tr>
</tbody>
</table>
Get Medicare coverage info on the go!
Learn about our new app

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...
Go

Information for my situation
Select your situation...
Go

Find someone to talk to
Select your state...
Go

1-800-MEDICARE or Medicare.gov
Fraud Prevention and Reporting...

A message from Social Security

We are committed to preventing, detecting, and eliminating fraud in our programs.

Our mission is to deliver Social Security services that meet the changing needs of the public. Every day our employees work diligently to ensure the public receives the services and benefits it deserves. We strive to ensure the integrity of our programs and provide a high level of service to the public despite the efforts of those who seek to abuse our programs.
Scam Awareness - Tips to Protect Yourself

If you receive a call or email that you believe to be suspicious:

1. **HANG UP** or do not respond!
2. **DO NOT** provide the caller with money — cash, gift card, wire transfers, or pre-paid debit cards — or personal information.
3. **REPORT IT** at oig.ssa.gov
4. **SHARE** this information with others, to help spread awareness.
• Discover us on Facebook, Twitter, YouTube, and our blog, Social Security Matters
• View popular agency webinar videos at www.socialsecurity.gov/webinars
• Sign-up to get emails and SMS/Texting when we update popular www.socialsecurity.gov web pages