



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



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Produced at U.S. taxpayer expense

Local Social Security offices are offering more in-person appointments and have resumed in-person service for people without an appointment.

As we expand in-person service, we expect our offices to be very busy. We strongly encourage you to continue to **go online, call us for help, and schedule appointments in advance.**



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

How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need and to be prepared so we can help you as quickly and safely as possible.



Go online to [SSA.gov](https://www.ssa.gov). Our website is the best way for most people to get help.



If you cannot use our website, call our National 800 Number (1-800-772-1213) or your local Social Security office for help.



We will schedule an appointment for you, if necessary, to serve you by phone or in person.

An appointment is not required but strongly recommended*.

What to Know if You Must Visit an Office:

Masks are required for all office visitors and employees. We will provide a mask if you do not have one.

Visitor capacity is limited. This means you may need to wait outside, so plan for the weather.

We ask that you come alone unless you require help with your visit. If you require help, we can only permit one adult to join you. Children are allowed.

We appreciate your patience and understanding.

*A small number of offices temporarily may be closed or only able to provide service by appointment due to construction, inability to permit people to wait outside the office, or other reasons. Visit www.ssa.gov/emergency.



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[SSA.gov](https://www.ssa.gov) |     

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How to Get Help from Social Security
Produced and published at U.S. taxpayer expense

Security.gov



You can find local office phone numbers online by using our Social Security Office Locator at www.ssa.gov/locator. We offer many secure and convenient online services at www.ssa.gov/onlineservices.



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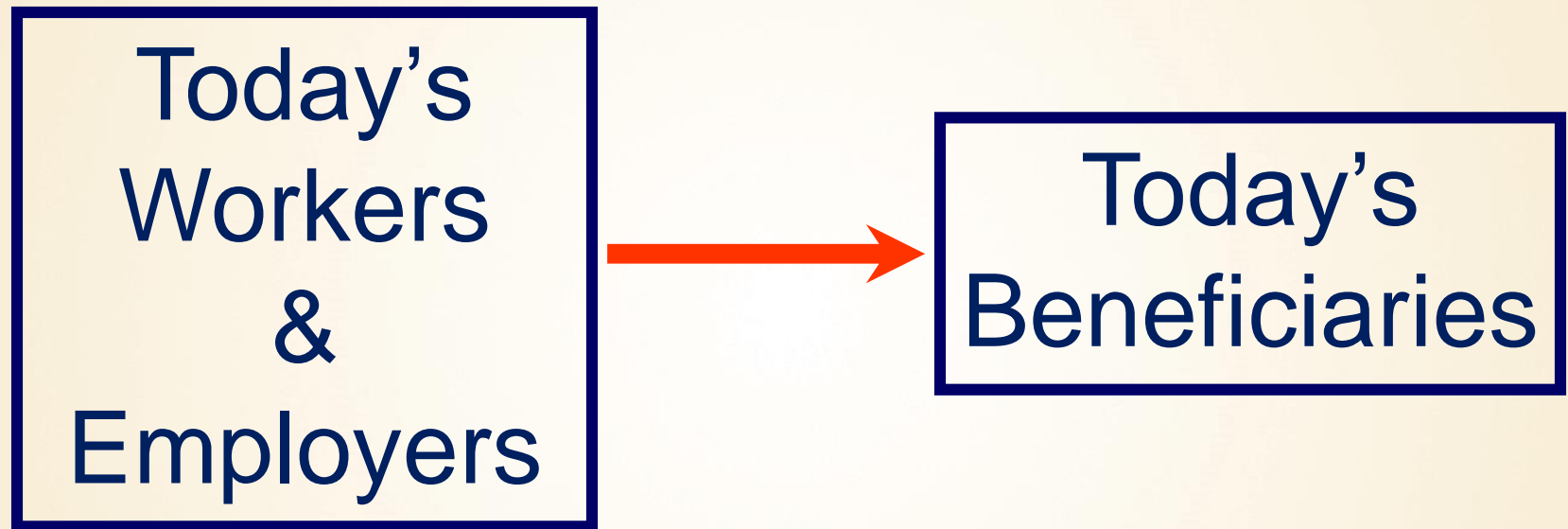
Connecting the Public with SSA



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Who Pays for Social Security?



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The Number of Workers per Beneficiary is Decreasing

5 – 1960

3 – 2021

2 – 2035



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In 2010, Social Security Began Paying More in Benefits than is Collected in Taxes





Social Security in the Future

- The two Social Security trust funds are Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI)
- Without any changes, 77 percent of OASI benefits will be payable to beneficiaries from the OASI trust funds in 2033.
- If you look at the combined trust funds, 80 percent of OASDI benefits will be payable in 2034.
- The trust funds have reached the brink of asset reserve depletion in the past, but Congress made substantial modifications to avoid this.



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

Financial planners generally agree that retirees will need 70-80% of pre-retirement earnings to enjoy a comfortable retirement.



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A Foundation for Planning Your Future



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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 \$1,640 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2023, you must earn at least \$6,560.

ssa.gov/planners/credits.html



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2023 Retirement Check

Average monthly retirement = \$1,827

Maximum monthly retirement = \$3,627



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Full Retirement Age

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



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

If You're a Worker and Retire

- At age 62, you get a lower monthly payment
- At your full retirement age, you get your full benefit
- You get an even higher monthly payment if you work past your full retirement age

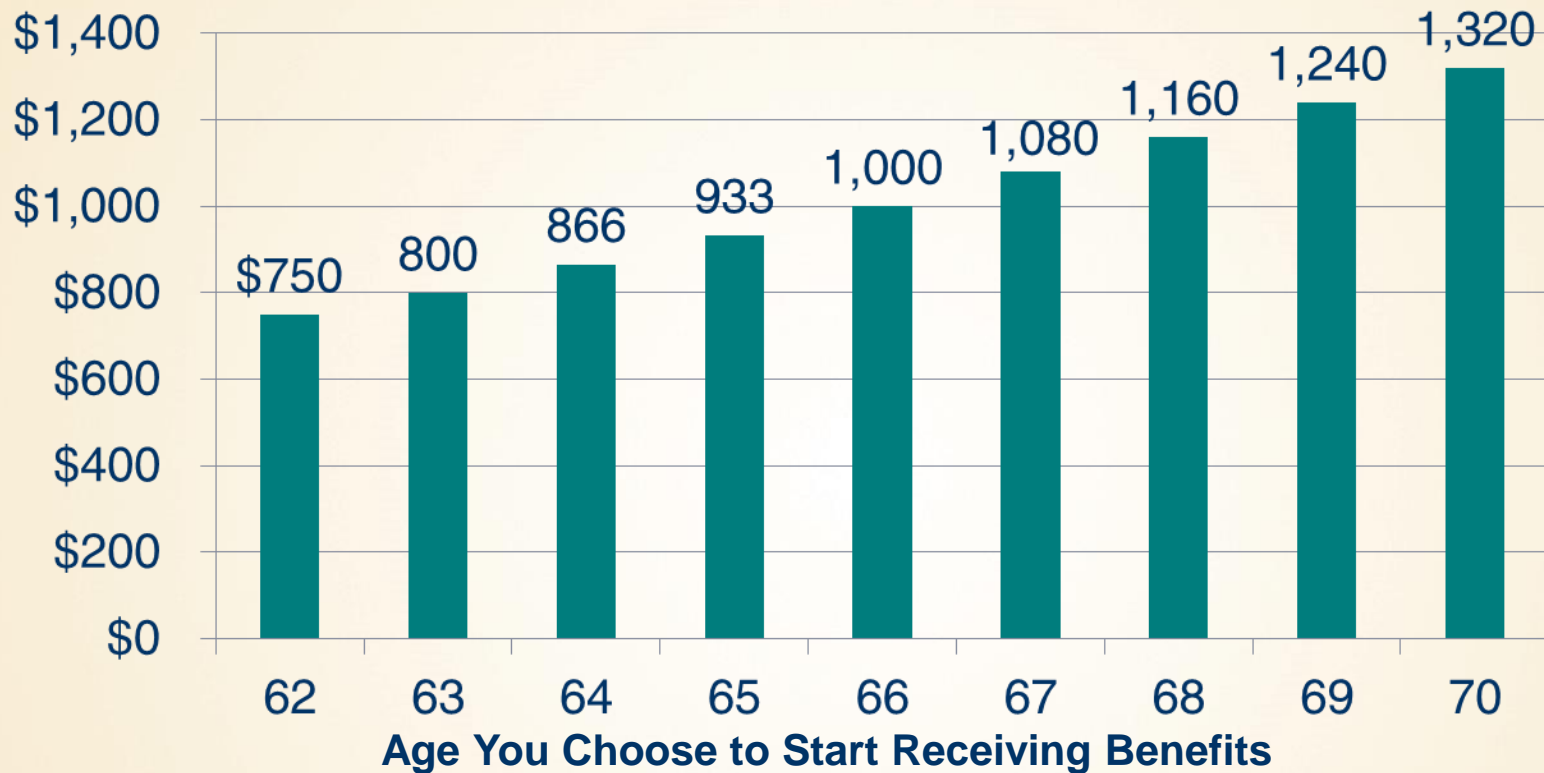


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What Is the Best Age to Retire?

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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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	\$21,240/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$56,520/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Retirement Earnings Test Calculator:
ssa.gov/OACT/COLA/RTeffect.html



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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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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


www.socialsecurity.gov/estimator



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my Social Security

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SEARCH MENU LANGUAGES SIGN IN/UP


Create your personal *my* Social Security account today


With your free, personal *my* Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest *Statement*, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, all from the comfort of your home or office!

[CREATE AN ACCOUNT →](#)

[SIGN IN →](#)

[FINISH SETTING UP YOUR ACCOUNT →](#)



 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](#)

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](#)

ssa.gov/myaccount



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Online Services for before or after you receive benefits

- Social Security Statement
- Change of Address and Phone Number
- Get a Benefit Verification Letter
- Start or Change Direct Deposit
- Retirement Estimator
- Retirement & Disability Applications
- Medicare Online
- Apply for Extra Help With Medicare Drug Plan Costs
- Retirement/Survivors/Disability Planner
- Medicare Card Replacements



Applying for Retirement Benefits

The screenshot shows the Social Security Administration's official website. At the top, there's a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is a search bar and a main menu with links for Home, Numbers & Cards, Benefits, Information for..., Business & Government, and Our Agency. The main content area features a large banner for 'Retire Online!' with a white cat image and text stating 'Our retirement expert tells you just how easy is it to apply online.' Below the banner are four service tiles: '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 two sections: 'Items of Interest' with a grid of links (Application Status, Social Security Number, Calculators, Benefits Planner, Forms, Publications, Baby Names, Social Security Update, Office Closings, Contact Us) and 'News' with a list of recent announcements dated March 18, 2014, March 4, 2014, January 31, 2014, January 15, 2014, and December 16, 2013.

Retire Online!
Our retirement expert tells you just how easy is it to apply online.

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.

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

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 Retirement Benefits by visiting www.socialsecurity.gov and clicking “Benefits”



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

- 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
- Bank information for direct deposit
- Information about marriages/divorces
- Information about military or railroad service



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

Apply Online for Medicare

- Apply for Medicare even if you are not ready to retire
- It takes less than 10 minutes
- It's convenient, quick, and easy
- Avoid a trip to a Social Security office, saving you time and money
- Once you submit the online application, you're usually done



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In Addition to the Retiree, Who Else Can Get Benefits?

Your Child

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

Your Spouse

- Age 62 or older
- At any age, if caring for a child under age 16 or disabled



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In Addition to the Retiree, Who Else Can Get Benefits?

Your Ex-Spouse

- Marriage lasted at least 10 years
- Ex-spouse 62 or older
- Divorced at least two years and you and your ex-spouse are at least 62, he or she can get benefits even if you are not retired
- Ex-spouse's benefit amount has no effect on the amount you or your current spouse can get



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Deemed Filing

- **If you were born on or after January 2, 1954,** and qualify for both retirement and spouse's (or divorced spouse's) benefits, you must apply for both benefits. This is called "deemed filing." If you file for one benefit, you are "deemed" to file for the other one, too, even if you don't become eligible for it until later.
- Applies at any age for people who turned age 62 after January 1, 2016.

socialsecurity.gov/planners/retire/deemedfaq.html



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Voluntary Suspension FAQ

www.ssa.gov/planners/retire/suspendfaq.html

- What is the change in the law for voluntarily suspending Social Security retirement benefits?

If you take your retirement benefit and then ask (on or after April 30, 2016) to suspend it to earn delayed credits, your spouse or dependents (excluding divorced spouses) generally won't be able to receive benefits on your Social Security record during the suspension. You also won't be able to receive benefits on anyone else's record during that time.



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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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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.



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Who Can Get Medicare ?

65 & older

-or-

24 months after entitlement to Social Security disability
benefits

-or-

Amyotrophic Lateral Sclerosis

-or-

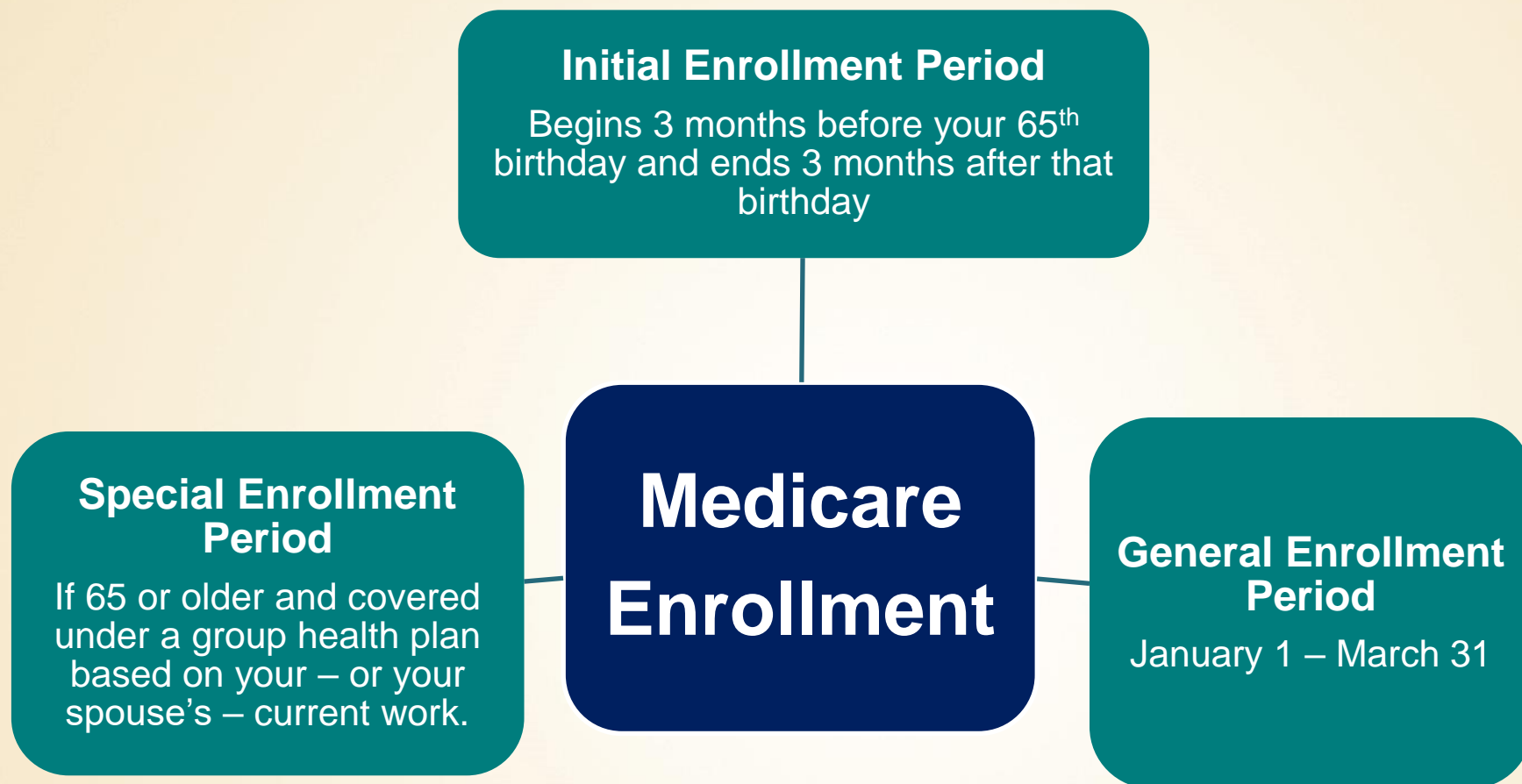
Permanent kidney failure and receive maintenance
dialysis or a kidney transplant



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When Can I Sign Up for Medicare Part B?



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Medicare Part B Coverage - GEP

Beginning in 2023, if you enroll in the month of the General Enrollment Period:

January 1 to March 31 (You might pay a late enrollment penalty)

Your Part B Medicare coverage starts:

The first day of the month after you sign up



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Medicare Has Four Parts

Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2021 deductible \$1,556.00

Part B - Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after 1st \$233 in approved charges
- 2022 standard monthly premium \$170.10



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Part C – Medicare Advantage Plans

- Health plan options offered by Medicare-approved private insurance companies
- When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D

Part D – Medicare Prescription Drug Coverage

- Covers a major portion of your prescription drug costs
- Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan
- You enroll with a Medicare-approved prescription drug provider not Social Security
- Annual enrollment is from October 15 through December 7



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Extra Help with Medicare Prescription Drug Plan Costs

- Medicare beneficiaries may qualify for Extra Help with Medicare prescription drug plan costs
 - Needs-based program for people with limited income and resources
- Extra Help may be worth an estimated \$5,000 per year



ssa.gov/extrahelp



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How Do I Apply for Extra Help?

Complete the *Application for Extra Help with Medicare Prescription Drug Plan Costs* (Form SSA-1020). Here's how:

- Apply online at www.socialsecurity.gov
- Call Social Security to apply over the phone or request an application at 1-800-772-1213 (TTY 1-800-325-0778)
- Apply at your local Social Security office

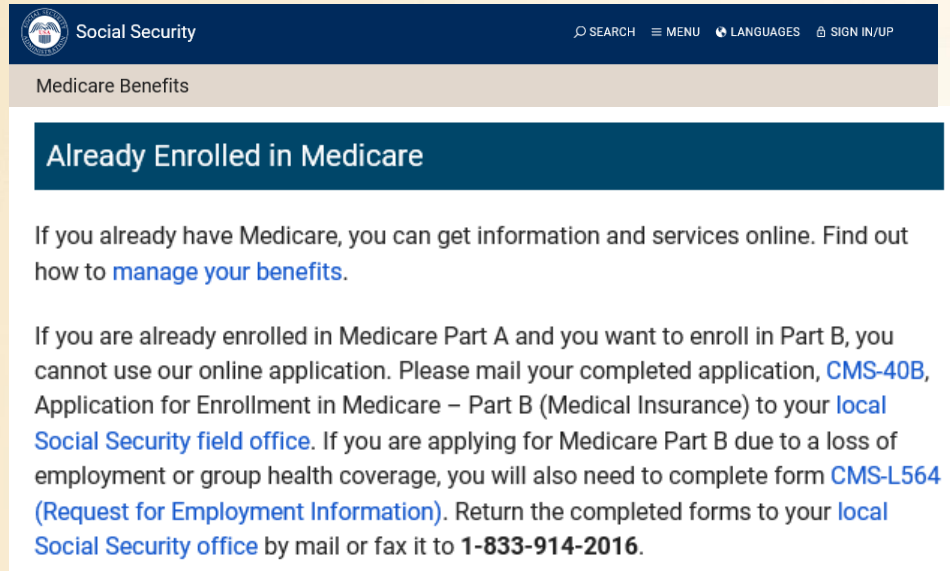
Social Security will review your application and send you a letter to let you know if you qualify



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Medicare Applications



The screenshot shows the top of the Social Security website. The header is dark blue with the Social Security logo on the left and links for SEARCH, MENU, LANGUAGES, and SIGN IN/UP on the right. Below the header is a light blue bar with the text "Medicare Benefits". The main content area has a dark blue bar with the text "Already Enrolled in Medicare". Below this, there is a paragraph of text: "If you already have Medicare, you can get information and services online. Find out how to [manage your benefits](#)." Another paragraph follows: "If you are already enrolled in Medicare Part A and you want to enroll in Part B, you cannot use our online application. Please mail your completed application, [CMS-40B](#), Application for Enrollment in Medicare – Part B (Medical Insurance) to your [local Social Security field office](#). If you are applying for Medicare Part B due to a loss of employment or group health coverage, you will also need to complete form [CMS-L564 \(Request for Employment Information\)](#). Return the completed forms to your [local Social Security office](#) by mail or fax it to **1-833-914-2016**."

- If you already have Medicare Part A and wish to add Medicare Part B, complete the online application (preferred), fax completed forms CMS-40B and CMS-L564 to 1-833-914-2016, or mail them to your local Social Security office.

<https://www.ssa.gov/forms/>



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



Social Security

Benefits ▼

Medicare ▼

Card & record ▼

Search SSA.gov



Español

Sign in

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Prepare

Check eligibility for benefits

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal application decision

Feedback

Manage benefits & information



Documents

Get benefit verification letter

Get tax form (1099/1042s)



Number & card

Replace card

Request number for the first time

Report stolen number



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Social Security *Statement*

- New redesigned *Statement*
 - Plain language, design, and graphics make it easier to find information.
 - For example, we now provide a graph with retirement benefit estimates for up to 9 ages, depending on when you want benefits to start.
- The *Statement* is one of Social Security's most far-reaching educational tools.
 - In 2020, we provided more than 83 million *Statements* in print and online.
- Workers age 18 and older can access their *Statement* online using *my* Social Security.
 - We mail a *Statement* to workers age 60 and older who do not have an online account.
 - Anyone can send in a written request to have a *Statement* mailed to them.

ssa.gov/myaccount/statement.html



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Your Social Security Statement

WANDA WORKER

October 2, 2021

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is 67, based on your date of birth: April 10, 1960. As shown in the chart, you can start your benefits at any time between ages 62 and 70. **For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$51,995 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/learn.html.

Disability Benefits

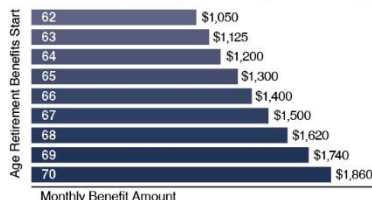
You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about **\$1,656 a month**.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$2,129
Spouse, if caring for a disabled child or child younger than age 16:	\$2,129
Spouse, if benefits start at full retirement age:	\$2,838
Total family benefits cannot be more than:	\$4,968
Your spouse or minor child may be eligible for an additional one-time death benefit of \$255.	

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY 1-877-486-2048).

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with [my Social Security](https://my.ssa.gov). If you find an error view your full earnings record online and call **1-800-772-1213**.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1971-1980	\$ 20,000	\$ 20,000
1981-1990	41,250	41,250
1991-2000	257,712	257,712
2001	34,915	34,915
2002	35,591	35,591
2003	36,717	36,717
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,346	44,346
2008	45,437	45,437
2009	44,784	44,784
2010	45,847	45,847
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,850	50,850
2016	50,158	50,158
2017	50,440	50,440
2018	50,653	50,653
2019	50,957	50,957
2020	51,995	51,995
2021	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: \$34,288	You paid: \$19,396
Employer(s): \$36,003	Employer(s): \$19,396

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit ssa.gov/gpo-wep.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit ssa.gov/benefits/retirement/planner/applying7.html.
- When you are ready to apply, visit us at ssa.gov/benefits/retirement/apply.html.
- The *Statement* is updated annually. It is available upon request, either online or by mail.

[SSA.gov](https://ssa.gov) | Follow us on social media ssa.gov/socialmedia

Form SSA-7005-SM-OL (05/21)



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TELEPHONE SCAMS

SSA Will Not:

- Tell you that your Social Security number has been suspended.
- Contact you to demand an immediate payment.
- Ask you for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a prepaid debit card, a retail gift card, or cash.



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



TELEPHONE SCAMS

SSA Will Not:

- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a Social Security benefit approval, or increase, in exchange for information or money.



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Follow Us on Social Media!



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



Todd Birdsong
Alabama Public Affairs Specialist
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