If you receive benefits or have Medicare, you can:

• Request a replacement Social Security card if you meet certain requirements;
• 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.

If you do not receive benefits, you can:

• Request a replacement Social Security card if you meet certain requirements;
• Check the status of your application or appeal;
• Get a benefit verification letter as proof that you are not getting benefits;
• Get your Social Security Statement to review:
  o Estimates of your future retirement, disability, and survivor benefits;
  o Your earnings once a year to verify the amounts that we posted are correct; and
  o The estimated Social Security and Medicare taxes you’ve paid.
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" to create your account.

[Image of pyramid showing: Other Income, Savings & Investments, Pension, Social Security]

[Image of MYMONEY.GOV]

mymoney.gov or 1-800-FED-INFO
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 $1,300 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2017, you must earn at least $5,200.00.

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Full Retirement Age</th>
<th>A $1,000 retirement benefit taken at age 62 would be reduced by</th>
<th>A $500 spouse benefit taken at age 62 would be reduced by</th>
</tr>
</thead>
<tbody>
<tr>
<td>1943-1954</td>
<td>66</td>
<td>25%</td>
<td>30%</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
<td>25.83%</td>
<td>30.83%</td>
</tr>
<tr>
<td>1956</td>
<td>66 and 4 months</td>
<td>26.67%</td>
<td>31.67%</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
<td>27.5%</td>
<td>32.5%</td>
</tr>
<tr>
<td>1958</td>
<td>66 and 8 months</td>
<td>28.33%</td>
<td>33.33%</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
<td>29.17%</td>
<td>34.17%</td>
</tr>
<tr>
<td>1960 +</td>
<td>67</td>
<td>30%</td>
<td>35%</td>
</tr>
</tbody>
</table>

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.
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"

### 2017 Retirement Benefit Formula

If your average monthly earnings are = $5,500
Then your monthly benefit would be = $2,245

- Average Monthly Earnings = $5,500
  - 90% of First $885 = $796
  - 32% of Earnings over $885 through $5,336 = $1,424
  - (5,336 - $885 = $4,451)
  - 15% of Earnings over $5,336 = $24

*Payments rounded to whole dollar amounts*

### Retirement Estimator

- Gives estimates based on your actual Social Security earnings record
- You can use the Retirement Estimator if:
  - You have enough Social Security credits at this time to qualify for benefits and
  - You are not:
    - Currently receiving benefits on your own Social Security record;
    - Waiting for a decision about your application for benefits or Medicare;
    - Age 62 or older and receiving benefits on another Social Security record;
    - Eligible for a Pension Based on Work Not Covered By Social Security.
Online Calculators

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>$16,920/yr.</td>
<td>$1 for every $2</td>
</tr>
<tr>
<td>The Year Full Retirement Age is Reached</td>
<td>$44,880/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.

For People Younger Than Full Retirement Age During 2017

<table>
<thead>
<tr>
<th>If your monthly Social Security Benefit is</th>
<th>And you earn $16,920 or less</th>
<th>You'll receive yearly benefits of</th>
</tr>
</thead>
<tbody>
<tr>
<td>$700</td>
<td>$17,000</td>
<td>$8,360</td>
</tr>
<tr>
<td>$700</td>
<td>$20,000</td>
<td>$6,860</td>
</tr>
</tbody>
</table>

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.

Your adjusted gross income + Nontaxable interest + ½ of your Social Security benefits = Your "combined income"

Spousal Benefits
• Benefit is 50% of worker’s unreduced benefit
• Reduction for early retirement
• If spouse’s own benefit is less than 50% of the worker’s, the benefits are combined
• Does not reduce payment to the worker
<table>
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<tr>
<th>Year of Birth</th>
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<tr>
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<td>67</td>
<td>30%</td>
<td>35%</td>
</tr>
</tbody>
</table>

Benefits for Divorced Spouses

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record (even if he or she has remarried) if:
- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits; 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.

Deemed Filing

Due to a change in the law, deemed filing now applies to anyone whose 62nd birthday is after January 1, 2016.

Note: There are two exceptions.
If you take your retirement benefit and then ask to suspend it to earn delayed retirement credits, your spouse or dependents (excluding divorced spouses) generally will not be able to receive benefits on your Social Security record while your own benefits are suspended.

Voluntary Suspension

socialsecurity.gov/planners/retire/suspendfaq.html

Survivor Eligibility Factors

<table>
<thead>
<tr>
<th>Child</th>
<th>Can receive benefit if not married and is under age 18 (or under age 19 if still in high school)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled Child</td>
<td>Can receive benefits beyond age 18 if not married and was disabled before age 22</td>
</tr>
<tr>
<td>Widow / Widower</td>
<td>Can 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>

When you pass away, your surviving spouse can:

- Receive 100% of your full benefit if full retirement age; 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.

Survivor Benefits

SocialSecurity.gov
**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
Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met

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**You can switch to retirement as early as age 62 if that benefit is higher than your widows benefit.**

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**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.)
Medicare

Part A = Hospital Insurance
Part B = Medical Insurance
Part C = Medicare Advantage Plans
Part D = Prescription Drug Plans

Visit Medicare.gov for details

Medicare Eligibility

- Age 65
- ALS
- Kidney failure
- Environmental health hazard exposure
- After 24 months of SSDI

Medicare Enrollment

Initial Enrollment Period
- Begins 3 months before your 65th birthday and ends 3 months after that birthday

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.
If you enroll in this month of your initial enrollment period:

<table>
<thead>
<tr>
<th>Period</th>
<th>Coverage starts:</th>
</tr>
</thead>
<tbody>
<tr>
<td>One to three months before you reach age 65</td>
<td>The month you reach age 65</td>
</tr>
<tr>
<td>The month you reach age 65</td>
<td>One month after the month you reach age 65</td>
</tr>
<tr>
<td>One month after you reach age 65</td>
<td>Two months after the month of enrollment</td>
</tr>
<tr>
<td>Two or three months after you reach age 65</td>
<td>Three months after the month of enrollment</td>
</tr>
</tbody>
</table>

The standard Part B premium for 2017 is $134.00.

If you're single and file an individual tax return, or married and file a joint tax return:

<table>
<thead>
<tr>
<th>Modified Adjusted Gross Income</th>
<th>Part B monthly premium amount</th>
<th>Prescription drug coverage monthly premium amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals with a MAGI of $80,000 or less</td>
<td>2017 standard premium $134.00</td>
<td>Your plan premium</td>
</tr>
<tr>
<td>Married couples with a MAGI of $155,000 or less</td>
<td>Standard premium + $53.50</td>
<td>Your plan premium + $13.30</td>
</tr>
<tr>
<td>Individuals with a MAGI above $107,000 up to $160,000</td>
<td>Standard premium + $133.90</td>
<td>Your plan premium + $34.20</td>
</tr>
<tr>
<td>Married couples with a MAGI above $214,000 up to $320,000</td>
<td>Standard premium + $214.30</td>
<td>Your plan premium + $55.20</td>
</tr>
<tr>
<td>Individuals with a MAGI above $160,000 up to $214,000</td>
<td>Standard premium + $294.60</td>
<td>Your plan premium + $76.20</td>
</tr>
<tr>
<td>Married couples with a MAGI above $320,000 up to $428,000</td>
<td>Standard premium + $294.60</td>
<td>Your plan premium + $76.20</td>
</tr>
<tr>
<td>Individuals with a MAGI above $214,000</td>
<td>Standard premium + $294.60</td>
<td>Your plan premium + $76.20</td>
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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

Medicare Applications

If you already have Medicare Part A and wish to add Medicare Part B, simply take or mail forms CMS 40-B and CMS-L564 to your local Social Security office

socialsecurity.gov/medicare/apply.html

MyMedicare.gov
Social Security Disability Insurance (SSDI)
The SSDI program pays monthly benefits to you and to certain members of your family if:

• You have worked long enough, recently enough, and
• You have a medical condition that has prevented you from working – or is expected to prevent you from working – at a substantial level for at least 12 months, or your medical condition is expected to end in death.

Supplemental Security Income (SSI)
Social Security administers the Supplemental Security Income program, which pays benefits to disabled adults and children who have limited income and resources.
SSI benefits also are payable to adults age 65 and older who do not have disabilities, if these individuals meet the financial limits.
People who have worked long enough, recently enough, may be able to receive Social Security benefits – such as disability or retirement – as well as SSI.

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: Supplemental Security Income (SSI), child and survivor claims can only be done by phone or in a field office (at our office) at this time. We are developing an online SSI application.