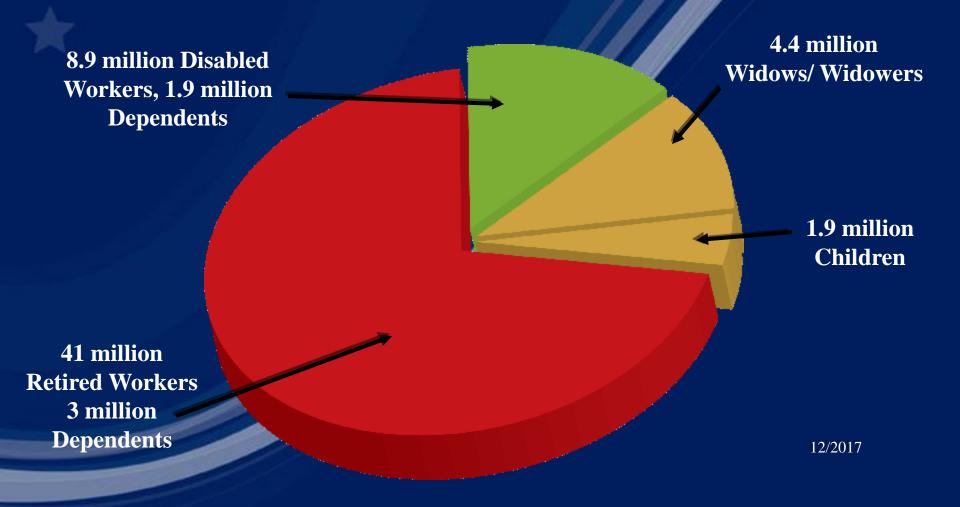


SOCIAL SECURITY

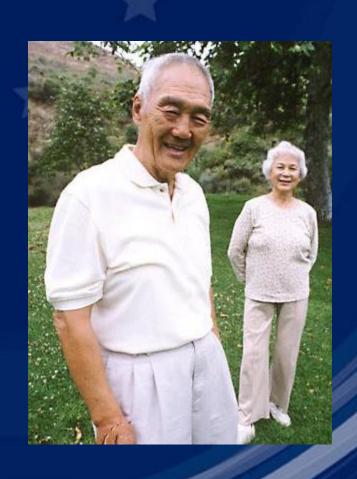


Who Receives Benefits from Social Security?





Preparing for Retirement



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

The average monthly Social Security retirement check in 2018 is \$1,404 (\$1,377 in 2017)

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

A Foundation for Planning Your Future

OTHER INCOME

INSURANCE

INVESTMENTS

PENSIONS

IRA

Work

SAVINGS

SOCIAL SECURITY

The Social Security Statement

"The Future's In Your Hands"

Prevent identity theft-

VERIFY

y number

Your Social Security Statement

Proceedially for Wanda Worker



October 1, 2002



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personal inc

What Social Security Means to You

my Social Security

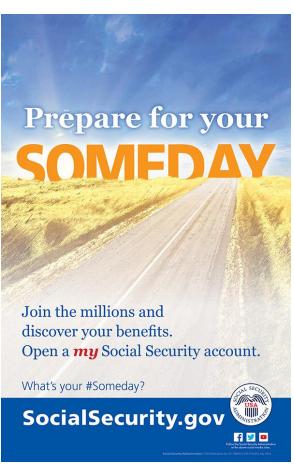
Your Online Account ... Your Control ... socialsecurity.gov/myaccount



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

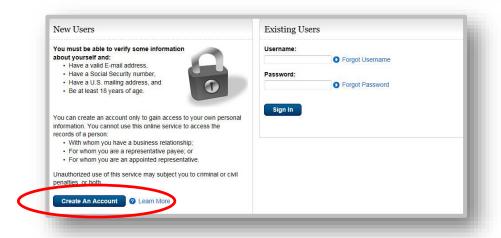
Step 1

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



Step 2

Select "Create An Account."



my Social Security

Getting Started How to create a my Social Security account

Step 3

Provide some personal information to verify your identity.





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.

Use the Retirement Estimator

- Convenient, secure, and quick financial planning tool
- Immediate and accurate benefit estimates
- Lets you add your own custom estimates by changing your stop work age and future earnings.



Social Security Online

Social Security Online Services

www.socialsecurity.gov



Please provide the following information:

Enter your full name:	John Doe 🔻
First name; middle initial, if any; last name; Suffix, if any	
Other last name:	
For example, your name as shown on a recent letter from Social Security or your maiden name	
Enter Your Social Security number:	99999999
Enter numbers without dashes, for example, 123456789	
Select your date of birth:	February 14 1948
Place of birth:	U.S. State or Territory DC District of Columbia
Select state or enter name of foreign country of birth	Or Foreign Country
Mother's Maiden Name:	Smith
Last name only	
1	Exit

Sample Retirement Estimator

Retirement Estimator

Your Retirement Benefit Estimate

The age that you start your benefits determines how much you receive each month.

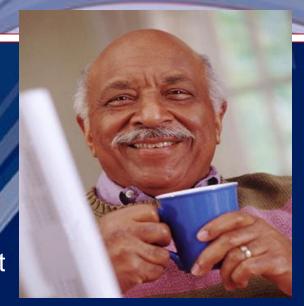
We created estimates for you at three common retirement ages using your earnings information. You can also add your own custom estimates by changing your stop work age and future earnings.

If you start your benefits:	And you earn an average of:	Your benefit will be about:	Actions:
At age 64	\$0 a year (from now until age 64)	\$1,219 a month	Edit
At age 70	\$80,000 a year (from now until age 70)	\$2,722 a month	Edit
At age 62	\$80,000 a year (from now until age 50)	\$1,073 a month	Edit
At full retirement (age 67)	\$80,000 a year (from now until full retirement)	\$2,159 a month	
At age 70	\$80,000 a year (from now until age 70)	\$2,722 a month	
At age 62	\$80,000 a year (from now until age 62)	\$1,459 a month	

www.socialsecurity.gov/estimator

How to Qualify for Social Security Retirement

- Must be at least 62 years of age
- Earned at least 40 Social Security Credits
- In 2018, \$1,320 in earnings equals one credit



You can earn a maximum of 4 credits per calendar year

Example: To earn 4 credits in 2018, you must earn at least \$5,280.

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 2018, the maximum amount taxable for Social Security is \$128,400 (\$127,200 in 2017)
- Because of these maximum limits, a maximum monthly payment of \$2,788 can be yielded in 2018 (\$2,687 in 2017)



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	2083
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
19431954	66	48	.520	25.00
1955	66 and 2 months	50	.516	2584
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



2018

You Can Make

Up To

\$17,040 (\$1,420/mo.)

\$45,360 (\$3,780/mo.)

2018 Calendar Year

Under Full Retirement Age

Months Before
Full Retirement Age

Month of Full Retirement Age & Above

If You Make More, Some Benefits Will Be Withheld

\$1 for every **\$2**

\$1 for every \$3

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

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%

50%

50%

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

If Your Child Is:

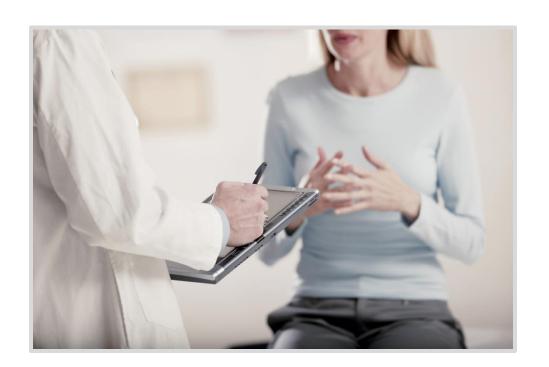
75%

71.5%-100%

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

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

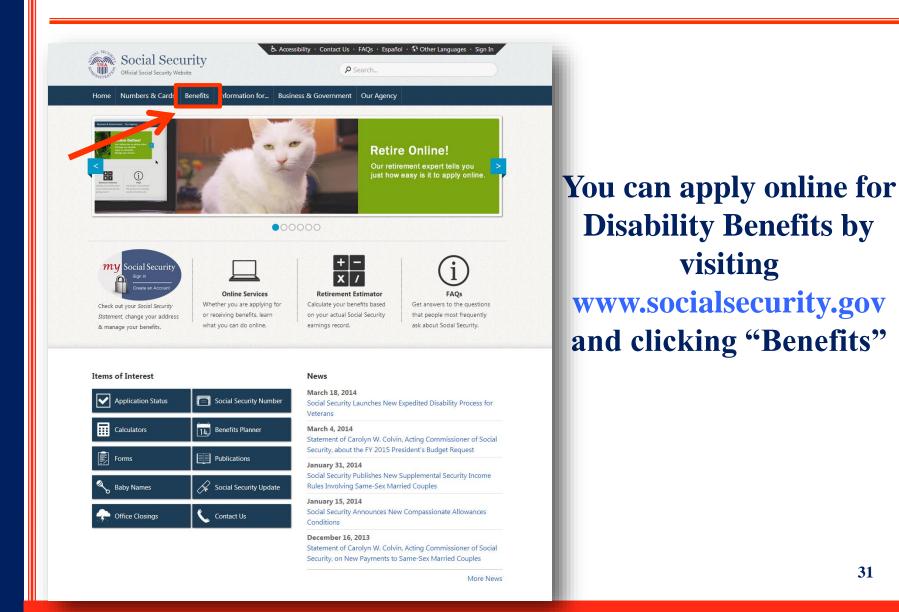


Applying Online for Disability Benefits



- 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



Business Services



Search: GO

Disability File a Disability **Application Online** Now

Retirement

FREQUENTLY ASKED QUESTIONS ABOUT DISABILITY BENEFITS

Learn About Disability Benefits

Disability benefits publications (en Español)

Disability research

Home

Adults disabled before age 22

More disability information

Plan to eliminate the hearing backlog and prevent Its recurrence - Semiannual Report FY 2008 (pdf) T

Health Information from the U.S. Department of Health and Human Services www.healthfinder.gov

Prescription Drug Assistance Programs www.healthfinder.gov/rxdrug

Health Benefits Under COBRA

What About the SSI Program?

Disability

(Español)

Apply Online for Disability Benefits

Survivors

Applying online for disability benefits offers several advantages:

You can start your disability claim immediately. There is no need to wait for an appointment;

Medicare

- You can apply from the convenience of your own home or on any computer; and
- You can avoid trips to a Social Security office, saving you time and money.

SSI

Follow these 4 easy steps to apply online

- Review the Adult Disability Checklist for details about what you will need before starting the online
- 2. Fill out the online Disability Benefit Application to provide us with information regarding eligibility for payment.
- Fill out the online Adult Disability Report to provide us with medical and work history.
- 4. Fill out, sign and mail or take the Authorization to Disclose Information to the Social Security Administration to your local Social Security Office.

Apply For Disability Benefits

Check Application Status

Appeal Our Recent Medical Decision About Your Disability Claim

If You Are Receiving Disability Benefits

Here are some things you can do online:

- · Get a replacement Medicare card
- · Get or change a password (Not available for SSI).
- · Check your Social Security information or benefits See the contact, direct deposit, Medicare and payment information we have on file for you. (Password required)

To file a Reconsideration or Hearing on a Disability

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
- 2018 Deductible: \$1,340* for up to 60 days in the hospital \$335* daily deductible for days 61 through 90 \$670* 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.
- 2018 Monthly Premium \$134.00*

Part D: Medicare Prescription Drug Plan

- Covers a major portion of prescription drug costs for Medicare beneficiaries.
- 2018 average Monthly Premium \$72.00
- Annual deductible and co-payments vary by plan

www.medicare.gov or 1-800-MEDICARE

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 Part B Premiums in 2018

Medicare beneficiaries with income greater than \$85,000 (\$170,000/couple)
 Part B Premiums in 2018 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 2016 used to calculate the premium in 2018)
- Appeals available if income has changed due to divorce, death of a spouse, retirement, natural disaster, etc.

New Medicare Prescription Drug Plan (Part D)

- Must have Medicare Part A or Part B
- . Initial enrollment period is at 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.

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Home Retirement

Disability

Survivors

SSI

Medicare

Business Services

Medicare

(Español)



FREQUENTLY ASKED QUESTIONS ABOUT MEDICARE BENEFITS

Learn About Medicare

Medicare publications

Get Extra Help with Medicare prescription drug plan costs

Medicare Part B premium information for beneficiaries with higher incomes

More Medicare Information

Click Here To file for Medicare

Need Extra Help Paying for a Medicare Part D Prescription Plan?

Click here to see if you qualify

Apply for Medicare Benefits

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.

Medicare is financed by a portion of the payroll taxes paid by workers and their employers. It also is financed in part by monthly premiums deducted from Social Security checks.

The Centers for Medicare & Medicaid Services is the agency in charge of the Medicare program. But you apply for Medicare at Social Security, and we can give you general information about the Medicare program.

Medicare has four parts

- Hospital insurance (Part A) that helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.
- Medical insurance (Part B) that helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.
- Medicare Advantage (Part C) plans are available in many areas. People with Medicare Parts A and B
 can choose to receive all of their health care services through one of these provider organizations
 under Part C.
- . Prescription drug coverage (Part D) that helps pay for medications doctors prescribe for treatment.

More...

Apply For Medicare Benefits

Check Application Status

Apply For Extra Help with Medicare Prescription Plan Costs Replace your lost stolen or damaged Medicare card

Lost your Medicare Card?
Click here to request a new

A word about Medicaid

You may think that Medicaid and Medicare are the same. Actually, they are two different programs. Medicaid is a state-run program that provides hospital and medical coverage for people with low income and little or no resources. Each state has its own rules about who is eligible and what is covered under Medicaid. Some people qualify for both Medicare and Medicaid. For more information about the Medicaid program, contact your local medical assistance agency, social services or welfare office.

For More Medicare Information

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

www.medicare.gov

The Affordable Care Act and You

- ➤ President Obama signed the Affordable Care Act into law March 23, 2010.
- ➤ Key parts of the Affordable Care Act took effect January 1, 2014.
- Every plan will offer comprehensive coverage from doctors' visits to medications to hospital visits.
- ➤ If your employer doesn't offer health insurance, you can buy insurance directly at the "Marketplace," available at www.healthcare.gov.

Your Benefits Can Be Taxable

- ➤ About 1/3 of people who get Social Security pay income taxes on their benefits.
- ➤ At the end of each year, you'll receive a Social Security Benefit Statement (Form SSA-1099). Use this statement to complete your Federal income tax return to find out if you have to pay taxes on your benefit.
- > Federal tax withholding is optional.

Benefits Can Be Taxable

Individual Tax Return

- > \$25,000 to \$34,000 50% of Social Security Benefits are Taxable
- Over \$34,00085% 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** (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

Social Security's Online Services



- Retirement/Spouses & Disability Application
- Retirement/Survivors/Disability Planner
- Medicare Card Replacements
- Request a Statement
- Request a Benefit Verification Letter
- Change of Address

www.socialsecurity.gov



O Search...

Home

Numbers & Cards

Benefits

Information for...

Business & Government

Our Agency





my Social Security

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 frequently asked questions about Social Security.

Items of Interest



Benefits Planner



Calculators



Check Application Status



Contact Us



Forms



Closings & Emergencies



Publications



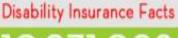
Social Security Number



Social Security Statement



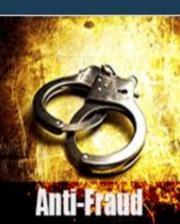
Social Security Update



Total DI Beneficiaries

Social Security Supports Workers and Their Families in Every Community Across America

Need information about benefits for same-sex couples?









California DMV offers federally compliant REAL ID driver's licenses or identification cards starting January 22, 2018.



To apply for a REAL ID card, you will need to provide, among other documents, proof of a Social Security Number (examples: SSN card, W-2, paystub with full SSN).

The easiest way to request a replacement Social Security card is to go online. Open and use your online my Social Security account to get a replacement Social Security card.

www.SocialSecurity.gov/ssnumber

Need a Replacement Social Security



plication

You can use your online my Social Security account any time, from anywhere, to apply for a replacement Social Security card if you:

- Are a U.S. citizen age 18 or older;
- Have a valid driver's license or a state-issued identification card from a qualifying state*;
- Have a U.S. mailing address (this includes APO, FPO, and DPO addresses); and
- Don't require changes to your name, date of birth, or gender.
- * California is a qualifying state. Visit www.socialsecurity.gov/ssnumber for a list of other qualifying states

If you must apply for a Social Security card in person, visit www.SocialSecurity.gov/locator to find an office near you.





Visit Our Website or Call!





1-800-772-1213

www.socialsecurity.gov



Visit www.SocialSecurity.gov today!