



# Social Security: With You Through Life's Journey



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# Presentation Overview – 2024

- Program Introduction
- Retirement Benefits
- Windfall Elimination Provision
- Disability Benefits
- Spouse & Survivor Benefits
- Government Pension Offset
- Medicare Coverage
- Q & A



*Information contained in this presentation is subject to changes in legislation, policies, or procedures*



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# my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

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Account

## 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.

Create an Account

Sign In

[Finish Setting Up Your Account](#)



[ssa.gov/myaccount](https://ssa.gov/myaccount)



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# *my* Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- 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:
  - Estimates of your future retirement, disability, and survivor benefits;
  - Your recent earnings history, to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes you've paid.

**[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)**



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# *my* Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- 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 (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- Submit your advance designation of representative payee request\*;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

**[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)**



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# Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to [ssa.gov/number-card](https://ssa.gov/number-card) and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.

You may be able to apply completely online. In some cases, you will begin the process online and finish it in a local Social Security office or card center.



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# We Wouldn't Miss Your Retirement Party



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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 \$1,730 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

***Note: To earn 4 credits in 2024, you must earn at least \$6,920.***

**[ssa.gov/planners/credits.html](https://ssa.gov/planners/credits.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”

[ssa.gov/OACT/COLA/Benefits.html](https://ssa.gov/OACT/COLA/Benefits.html)



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# Normal PIA Computation Example (2024)

If your average indexed monthly earnings (AIME) = \$2,500

Then your PIA would be = \$1,480.90

<b>90% of First \$1,174</b>	<b>\$1,174</b>	<b>= \$1,056.60</b>
<b>32% of earnings between \$1,174 and \$7,078 (\$2,500 - \$1,174 = \$1,326)</b>	<b>\$1,326</b>	<b>= \$424.32</b>
<b>15% of Earnings over \$7,078</b>	<b>\$0</b>	<b>\$0</b>
<b>Total</b>	<b>\$2,500</b>	<b>\$1,480.92</b>



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# What is WEP?

- A provision that can affect how we calculate your retirement or disability benefit.
- If you work for an employer who doesn't withhold Social Security taxes from your salary, such as a government agency or an employer in another country, any pension you get from that work can reduce your Social Security benefits.
- WEP uses a formula to adjust the Social Security benefits for people who receive “non-covered pensions” and qualify for Social Security benefits based on other Social Security-covered earnings.

[ssa.gov/planners/retire/wep.html](https://ssa.gov/planners/retire/wep.html)



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# The Windfall Elimination Provision (1983)

- Before 1983, people whose primary job wasn't covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers.
- They had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job for which they didn't pay Social Security taxes.
- Congress passed the Windfall Elimination Provision in 1983 to remove that advantage.

[ssa.gov/planners/retire/wep.html](https://ssa.gov/planners/retire/wep.html)



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# WEP PIA Computation Example (2024)

If your average indexed monthly earnings (AIME) = \$2,500

Then your PIA would be = \$1,480 **\$893.90**

<b>90% 40% of First \$1,174</b>	<b>\$1,174</b>	<b>= \$1,056.60</b> <b>\$469.60</b>
<b>32% of earnings between \$1,174 and \$7,078</b> <b>(\$2,500 - \$1,174 = \$1,326)</b>	<b>\$1,326</b>	<b>= \$424.32</b>
<b>15% of earnings over \$7,078</b>	<b>\$0</b>	<b>\$0</b>
<b>Total</b>	<b>\$2,500</b>	<b>\$1480.92</b> <b>\$893.92</b>



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# Exception to the WEP

Years of Substantial Earnings	% of First Factor in Benefit Formula
30 or more	90
29	85
28	80
27	75
26	70
25	65
24	60
23	55
22	50
21	45
20 or fewer	40



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# WEP Substantial Earnings

Year	Substantial Earnings Amount
2009-2011	\$19,800
2012	\$20,475
2013	\$21,075
2014	\$21,750
2015-2016	\$22,050
2017	\$23,625
2018	\$23,850
2019	\$24,675
2020	\$25,575
2021	\$26,550
2022	\$27,300

Use online calculator to calculate your benefit

[www.ssa.gov/  
planners/benefit  
calculators.html](http://www.ssa.gov/planners/benefit-calculators.html)



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# WEP Online Calculator

If you have a pension from work not covered by Social Security, the WEP Online Calculator allows you to estimate your Social Security benefit. You will need to access the “Review your full earnings record” option under the “Eligibility and Earnings” tab in your *my* Social Security account.

You will also need to enter the monthly amount of your pension that was based on work not covered by Social Security. **If you do not have a non-covered pension**, you do not need to use this calculator.

[ssa.gov/planners/retire/anyPiaWepjs04.html](https://ssa.gov/planners/retire/anyPiaWepjs04.html)



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# Benefits Chart by Age

Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%

[ssa.gov/oact/quickcalc/earlyretire.html](https://ssa.gov/oact/quickcalc/earlyretire.html)

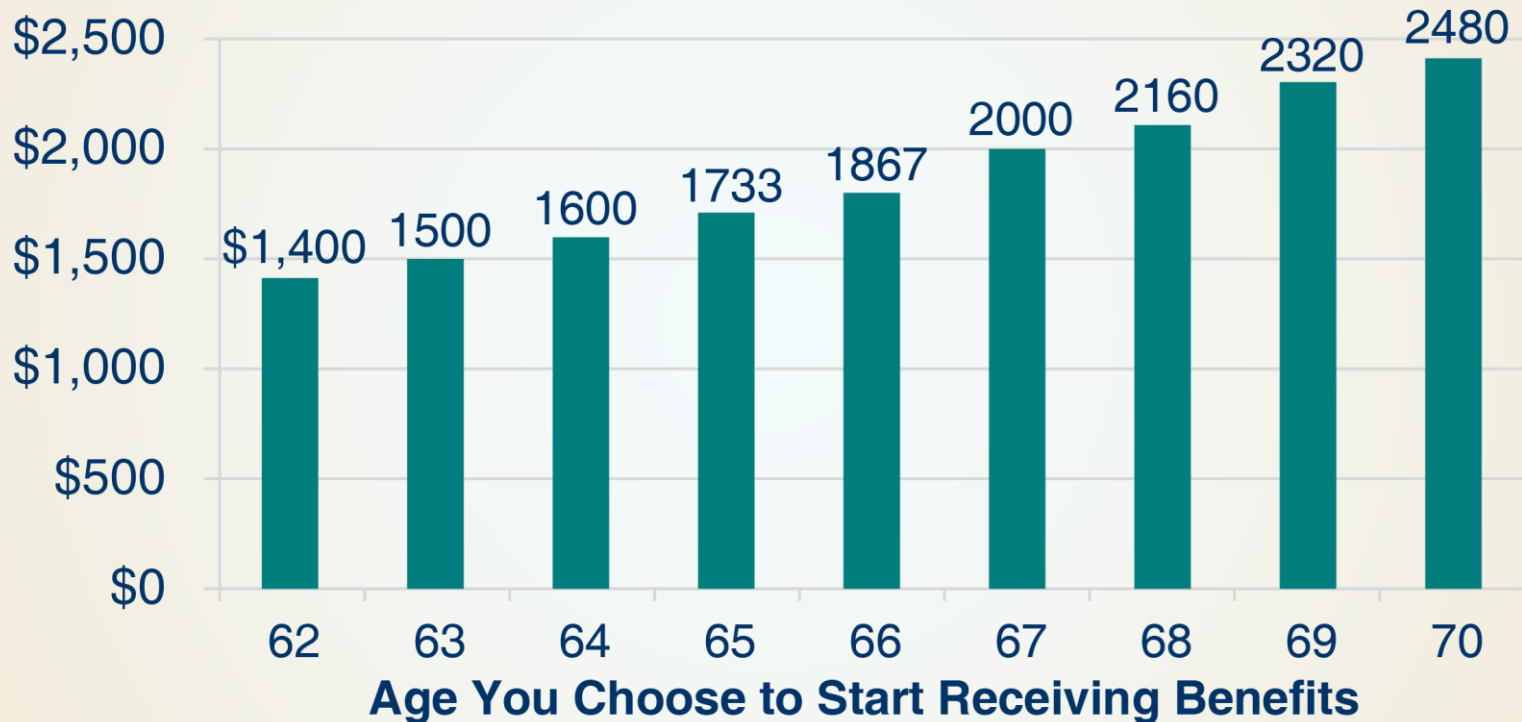


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# What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



*Note: This example assumes a benefit of \$2,000 at a full retirement age of 67*



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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	\$22,320/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$59,520/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](https://ssa.gov/OACT/COLA/RTeffect.html)**



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# We're With You If The Unexpected Happens



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# Definition of Disability - Adult

**The Social Security Act defines disability as:**

A person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or The person's medical condition must prevent them from doing substantial gainful employment -

**Disability** (\$1,550/month) **Blind** (\$2,590/month) – work that they did in the past, and it must prevent the person from adjusting to other work.

**[ssa.gov/disability](https://ssa.gov/disability)**



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# We'll Be Here For Your Family In The Future



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# Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, they will be combined to equal to 50% of the worker's
- Does not reduce payment to the worker
- Benefit is unreduced if claiming spouse is caring for a child who is under age 16 or who has a disability
- Spouse benefits are not payable until worker collects

**[ssa.gov/planners/retire/yourspouse.html](https://ssa.gov/planners/retire/yourspouse.html)**



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# Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if he or she has remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

**[ssa.gov/benefits/retirement/planner/applying7.html#h4](https://ssa.gov/benefits/retirement/planner/applying7.html#h4)**



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# Spouse Benefit Computation

Kelly's own Full Retirement Age (FRA) benefit = **\$800**

Kelly's spouse/Ex-spouse FRA amount = **\$2,000**

**\$1,000** Kelly's max spouse benefit (**50%** of **\$2,000**)

- **\$800** Kelly's own FRA benefit

**\$200** Kelly's **spousal** payment

Kelly's spousal benefit (**\$200**) is added to Kelly's own FRA benefit (**\$800**) for a **total benefit** of **\$1,000**



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# Survivor Benefits

Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time student (no higher than grade 12)
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Widow/er or Divorced Widow/er (Remarriage after age 60 will not affect benefits)	May receive full benefits at full retirement age or reduced benefits: <ul style="list-style-type: none"><li>• as early as age 60</li><li>• as early as 50 and has a disability</li><li>• at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits</li></ul>

**[ssa.gov/benefits/survivors/](https://ssa.gov/benefits/survivors/)**



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# Government Pension Offset

- A type of benefit reduction that may affect some spouses and widows or widowers
- If you receive a government pension based on work not covered by Social Security, your SS spouse's or widow(er)'s benefits may be reduced.



**[ssa.gov/prepare/government-and-foreign-pensions](https://ssa.gov/prepare/government-and-foreign-pensions)**



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# Government Pension Offset

2/3 of amount of non-covered pension will be used to reduce the Social Security spouse's/widow(er)'s benefits.

## Examples:

\$1200 Non-covered Pension

$2/3 = \$800$

If Social Security spouse's or widow(er)'s benefit = \$750, no benefit payable due to offset ( $\$750 - \$800 = \$0$ )

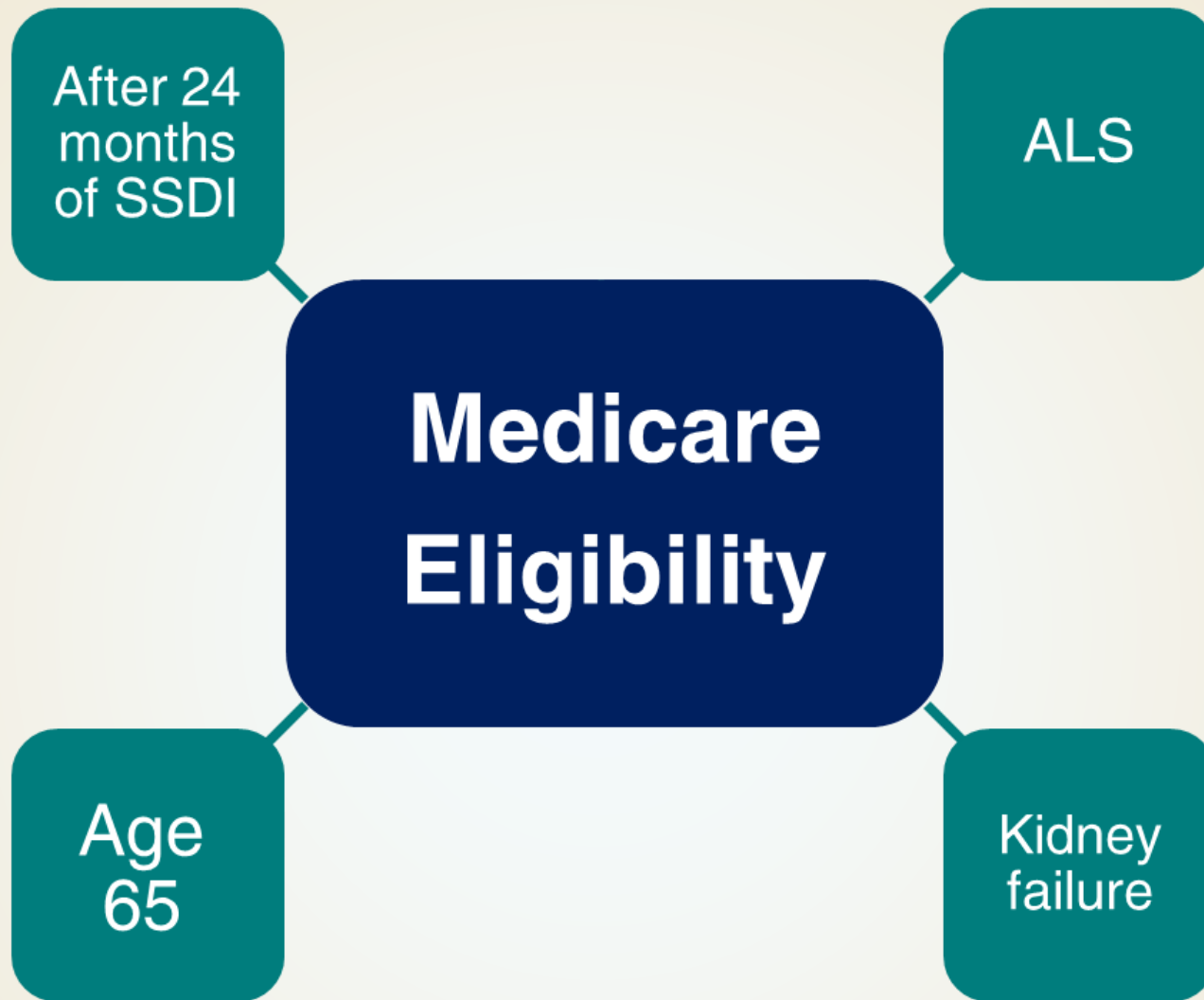
If Social Security spouse's or widow(er)'s benefit = \$1000, \$200 would be payable after offset ( $\$1000 - \$800 = \$200$ )

**[ssa.gov/prepare/government-and-foreign-pensions](https://ssa.gov/prepare/government-and-foreign-pensions)**



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# Medicare

Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
<b>You can add:</b> Part D (Prescription Drug Plan)	<b>Most plans include:</b> Part D (Prescription Drug Plan) Extra Benefits (e.g., vision, hearing, dental, and more)
<b>You can also add:</b> Supplemental insurance coverage (Medigap)	<b>Some plans also include:</b> Lower out-of-pocket costs

**[Medicare.gov](https://www.Medicare.gov)**



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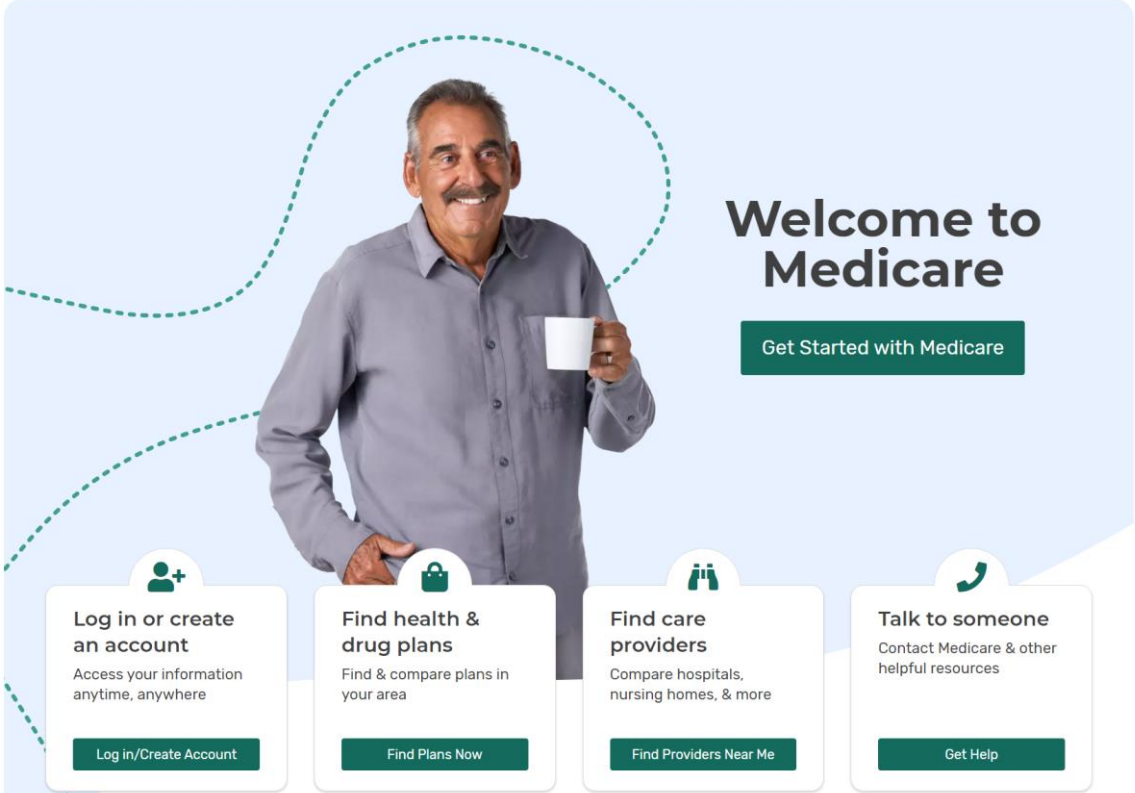
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# Medicare.gov

An official website of the United States government [Here's how you know](#) Cambiar a Español





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[Find Plans Now](#)
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Compare hospitals, nursing homes, & more  
[Find Providers Near Me](#)
-  **Talk to someone**  
Contact Medicare & other helpful resources  
[Get Help](#)

[Feedback](#)

**1-800-MEDICARE or Medicare.gov**



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# How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor\* application is not available online.



Schedule phone appointment at 1-800-772-1213, 8 a.m. – 7 p.m. Monday through Friday.



Schedule in-office appointment at 1-800-772-1213.

***\*Child and survivor claims can only be done by phone or in the office.***



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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?](#)



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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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# Q&A Session

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