



# Social Security: Retirement Planning Today for Tomorrow's Future



Securing today  
and tomorrow

Presented by:  
Hillary Hatch  
Public Affairs Specialist  
Social Security



Produced at U.S. taxpayer expense



# Making a Decision on When to Start Receiving Retirement Benefits

- ☐ Your decision is a personal one, decide the 'right' age for you
- ☐ Your monthly retirement benefit will be higher if you delay starting it, lower if you start benefits early
- ☐ Married couples have two lives to plan for
- ☐ You can keep working
- ☐ Your benefits may be subject to taxation
- ☐ Don't forget about Medicare



Securing today  
and tomorrow

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



# 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](https://ssa.gov/planners/credits.html)**



Securing today  
and tomorrow

SSA.gov





# 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)



Securing today  
and tomorrow

SSA.gov

# Example of Indexing

<https://www.ssa.gov/oact/cola/awifactors.html>

Year	A. Maximum earnings	B. Actual earnings	C. Index factor	D. Indexed earnings
1988	\$45,000		2.8772362	
1989	\$48,000		2.7676540	
1990	\$51,300		2.6454562	
1991	\$53,400	\$10,000	2.5504135	\$25,504
1992	\$55,500		2.4254450	
1993	\$57,600		2.4047635	
1994	\$60,600		2.3419088	
1995	\$61,200		2.2516541	
1996	\$62,700		2.1466703	
1997	\$65,400		2.0283162	
1998	\$68,400		1.9274367	
1999	\$72,600		1.8256939	
2000	\$76,200		1.7300237	
2001	\$80,400		1.6897131	
2002	\$84,900		1.6729354	
2003	\$87,000		1.6330158	
2004	\$87,900		1.5604730	
2005	\$90,000		1.5053904	
2006	\$94,200		1.4392386	
2007	\$97,500		1.3767588	





## Question?

I am 72 years old and still work part-time as a Registered Nurse. I am receiving Social Security benefits and paying into Social Security. Am I going to receive more Social Security since I'm paying in?



Securing today  
and tomorrow

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

# Percentages based on year of birth

Year of Birth	Full Retirement Age	% at age 62	% at age 70
1943-1954	66	75.0%	132.00%
1955	66 + 2 months	74.2%	130.67%
1956	66 + 4 months	73.3%	129.33%
1957	66 + 6 months	72.5%	128.00%
1958	66 + 8 months	71.7%	126.67%
1959	66 + 10 months	70.8%	125.33%
1960 or later	67	70.0%	124.00%

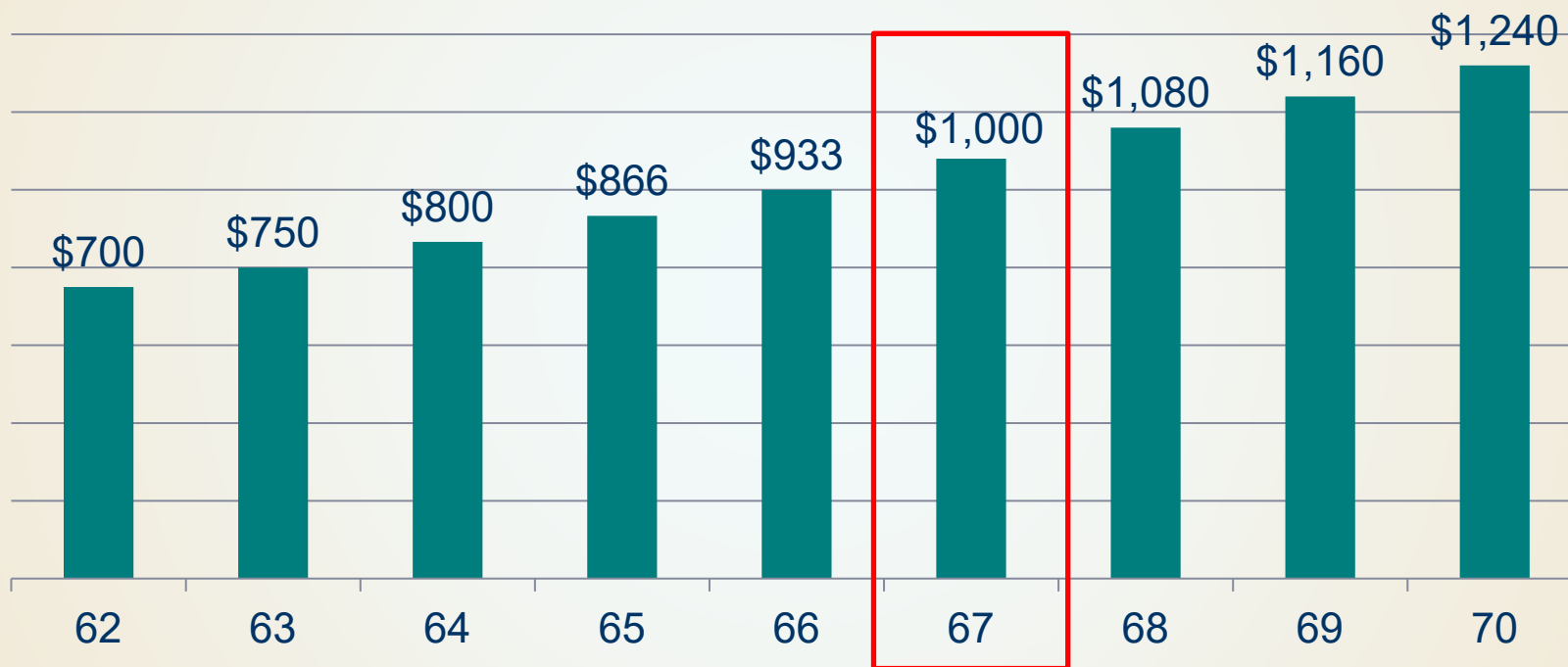


Securing today  
and tomorrow

SSA.gov

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

Monthly Benefit Amounts Differ Based on the Age You Decide to Receive Retirement Benefits



*Note: This example assumes a benefit of \$1,000 at a full retirement age of 67*



Securing today  
and tomorrow

SSA.gov





# *my* Social Security

- Get estimates based on your actual Social Security earnings record and for different ages when you want your benefits to start.
- Estimates are available 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; **or**
    - Eligible for a Pension Based on Work Not Covered By Social Security.



Securing today  
and tomorrow

SSA.gov

# 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.
- 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](https://ssa.gov/myaccount/statement.html)**



Securing today  
and tomorrow

SSA.gov



# 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](https://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**.

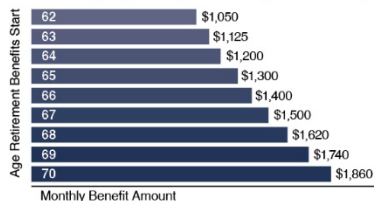
## Survivors Benefits

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.	

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at [ssa.gov/ThereForMe](https://ssa.gov/ThereForMe).

## 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](https://medicare.gov) or [ssa.gov/medicare](https://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](https://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](https://ssa.gov/benefits/retirement/planner/applying7.html).
- When you are ready to apply, visit us at [ssa.gov/benefits/retirement/apply.html](https://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](https://ssa.gov/socialmedia)

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



Securing today  
and tomorrow

SSA.gov





# 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 spouse is caring for worker's child younger than age 16 or disabled
- Spouse benefits are not payable until worker collects

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



Securing today  
and tomorrow

**SSA.gov**





# 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/planners/retire/yourdivspouse.html](https://ssa.gov/planners/retire/yourdivspouse.html)**

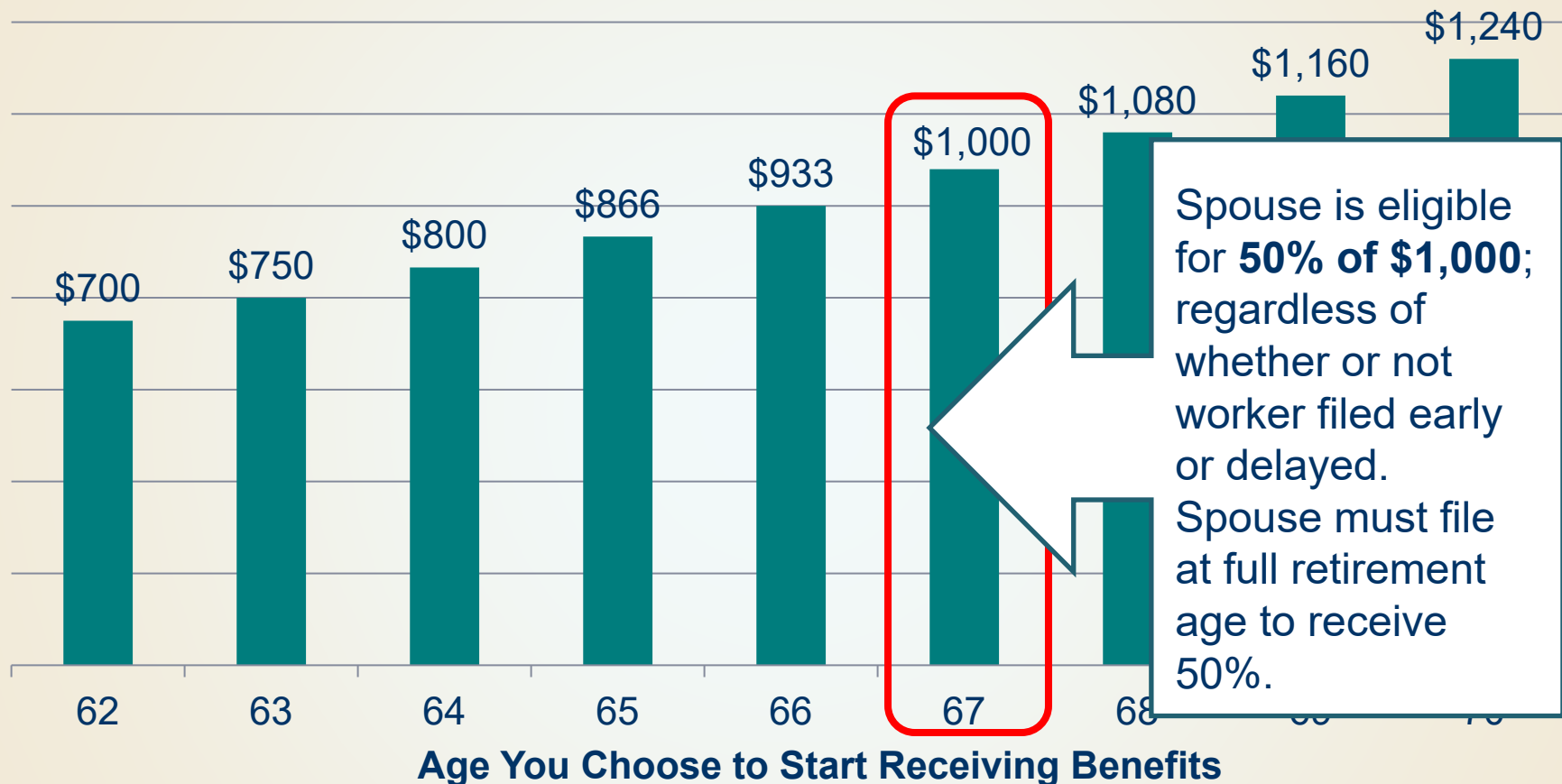


Securing today  
and tomorrow

**SSA.gov**

# Example of Spouse/ Divorced Spouse Benefits

Monthly Benefit Amounts Differ Based on the Age You Decide to Receive Retirement Benefits



*Note: This example assumes a benefit of \$1,000 at a full retirement age of 67*



Securing today  
and tomorrow

SSA.gov

# 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.

*Note: There are two exceptions.*

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



Securing today  
and tomorrow

SSA.gov



# Auxiliary Benefits for Children

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);
- 18 or older and disabled from a disability that started before age 22.

**[ssa.gov/planners/retire/applying7.html](https://ssa.gov/planners/retire/applying7.html)**



Securing today  
and tomorrow

**SSA.gov**



# Survivor Benefits

Child	May receive benefits if unmarried and younger than age 18 (or younger than 19 if still in high school)
Disabled Child	May receive benefits after age 18 if unmarried (unless married to another beneficiary) and disabled 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, if disabled</li><li>• at any age if caring for child younger than 16 or disabled</li></ul>

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



Securing today  
and tomorrow

**SSA.gov**



# 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.
- You can remarry after age 60.



Securing today  
and tomorrow

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



You can switch to retirement on your own record as early as age 62 if that benefit is higher than your surviving spouse's benefit.

OR

You can take retirement as early as age 62, then switch to surviving spouse's at full retirement age if benefit is higher.



Securing today  
and tomorrow

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

# Working While Receiving Benefits –2023

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age <small>(FRA)</small>	\$21,240 in 2023 (\$1,770)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$56,520 in 2023 <small>You can earn this much in ALL months prior to the month of FRA.</small>	\$1 for every \$3 <small>(Example: If you turn FRA in June of 2023, you can earn \$56,520 from Jan. '23 thru May '23 and receive benefits. However, you will have a 5-month reduction.)</small>
Month of Full Retirement Age and Above	No Limit <small>From the month of FRA and continuing there is no limit.</small>	No Limit



**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.**



# Social Security Benefits and Taxation

If you file a “**joint return**” and your combined income \*\* is:

- Between \$32,000 and \$44,000, you have to pay income tax on up to 50% of your benefits.
- More than \$44,000, up to 85% of your benefits may be taxable.

If you file as an “**individual**” and your combined income \*\* is:

- Between \$25,000 and \$34,000, you have to pay income tax on up to 50% of your benefits.
- More than \$34,000, up to 85% of your benefits may be taxable.

\*\* Combined income is:

Your adjusted gross income  
+ Nontaxable interest  
+  $\frac{1}{2}$  of your Social Security  
= Your “Combined Income”



Securing today  
and tomorrow

SSA.gov



# Medicare

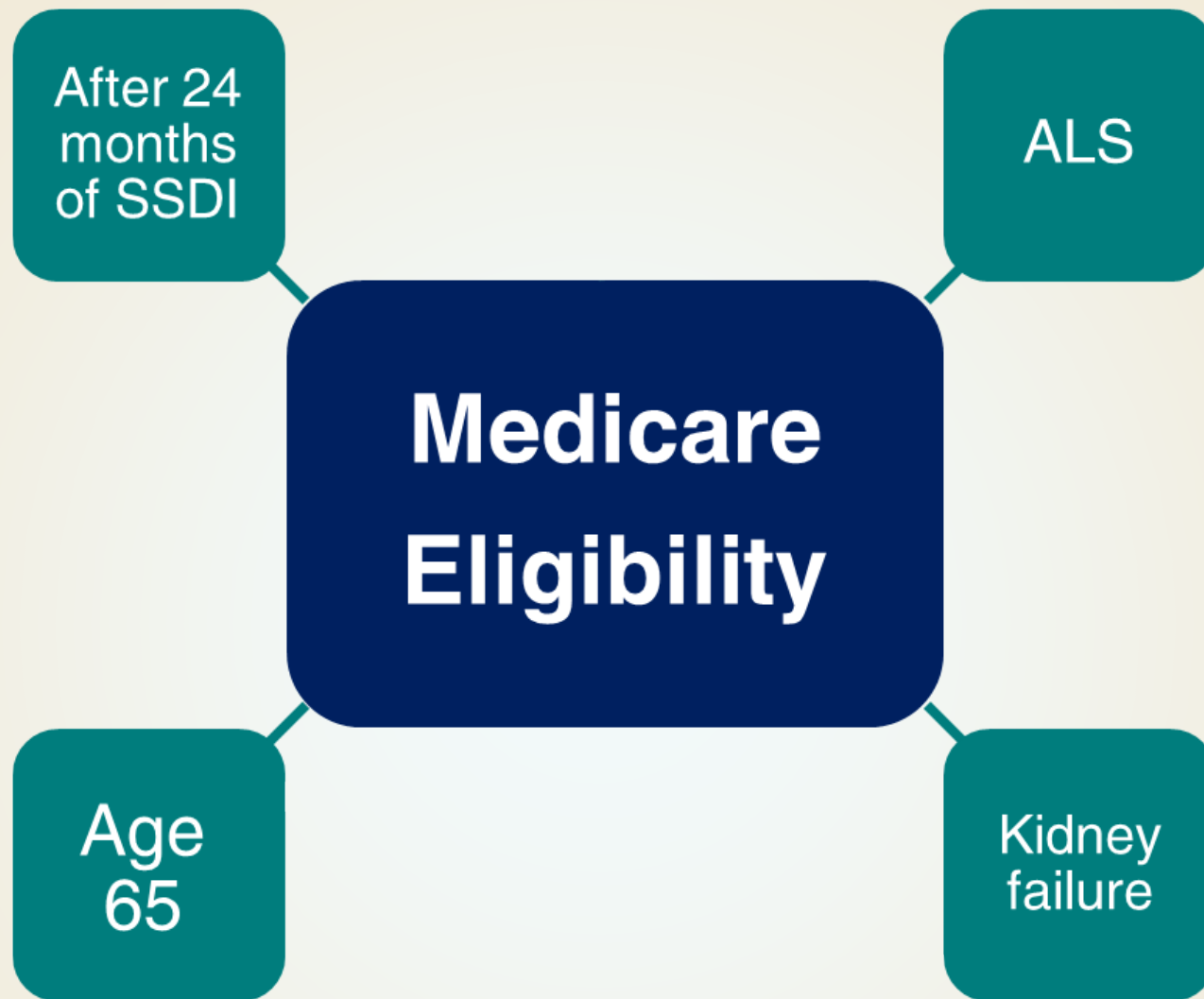
Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
<b>You can add:</b> Part D (Prescription Drug Plan)	<b>Most plans include:</b> Part D (Prescription Drug Plan) Extra Benefits (e.g. vision, hearing, 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**



Securing today  
and tomorrow

**SSA.gov**



Securing today  
and tomorrow

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

## Automatic Enrollment

Anyone receiving a Social Security benefit prior to age 65 is automatically enrolled in Medicare A & B at age 65.

# Medicare Enrollment

## Initial Enrollment Period

Begins 3 months before your 65<sup>th</sup> 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.



Securing today  
and tomorrow

SSA.gov



# Medicare Part B Coverage

Beginning in 2023, if you enroll in this month of your initial enrollment period:	Your Part B Medicare coverage starts:
One to three months before you reach age 65	The month you turn age 65
The month you reach age 65, or one to three months after you reach age 65	The first day of the month after you sign up.

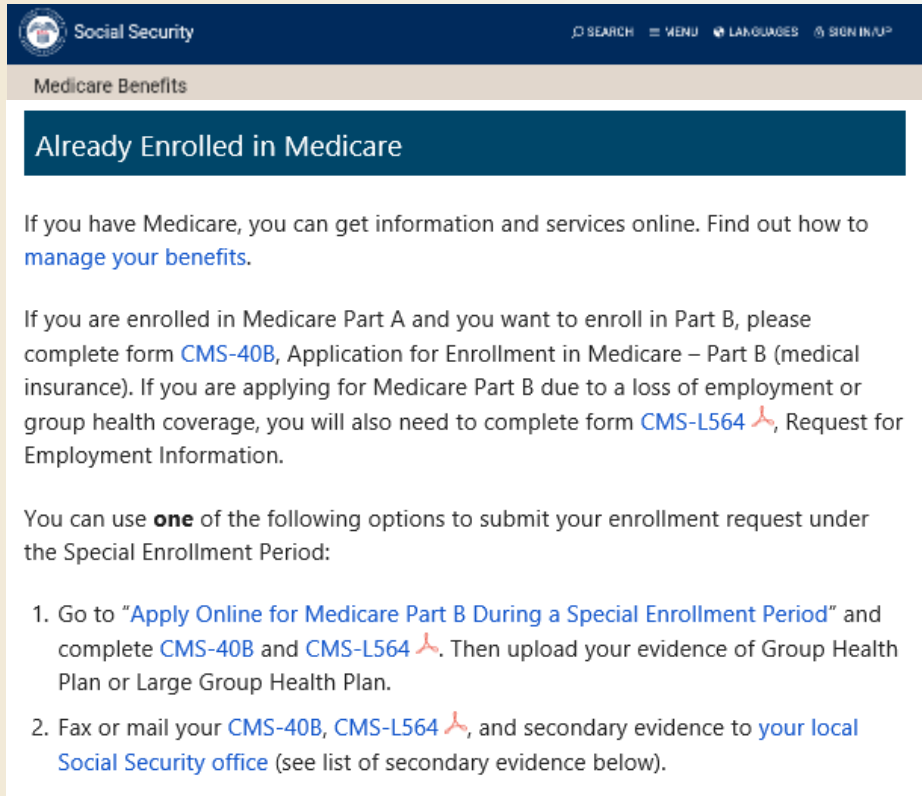


Securing today  
and tomorrow

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

# Medicare Applications

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




The screenshot shows the Social Security website's Medicare Benefits section. At the top, there's a dark blue header with the Social Security logo, a search bar, and links for menu, languages, and sign in/up. Below this is a light blue bar with the text "Medicare Benefits". The main content area has a dark blue header with the text "Already Enrolled in Medicare". The body text explains that if you have Medicare, you can get information and services online. It provides instructions for enrolling in Part B, mentioning forms CMS-40B and CMS-L564. It also lists two options for submitting enrollment requests: online or by fax/mail.

**Social Security** SEARCH MENU LANGUAGES SIGN IN/UP



Medicare Benefits

### Already Enrolled in Medicare

If you have Medicare, you can get information and services online. Find out how to [manage your benefits](#).

If you are enrolled in Medicare Part A and you want to enroll in Part B, please complete form [CMS-40B](#), Application for Enrollment in Medicare – Part B (medical insurance). 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.

You can use **one** of the following options to submit your enrollment request under the Special Enrollment Period:

1. Go to “[Apply Online for Medicare Part B During a Special Enrollment Period](#)” and complete [CMS-40B](#) and [CMS-L564](#) . Then upload your evidence of Group Health Plan or Large Group Health Plan.
2. Fax or mail your [CMS-40B](#), [CMS-L564](#) , and secondary evidence to [your local Social Security office](#) (see list of secondary evidence below).

[ssa.gov/benefits/medicare](https://ssa.gov/benefits/medicare)



Securing today  
and tomorrow

SSA.gov

# Medicare Standard Part B Premiums for 2023

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

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$97,000 or less Married couples with a MAGI of \$194,000 or less	2023 standard premium = \$164.90	Your plan premium + \$0
Individuals with a MAGI above \$97,000 up to \$123,000 Married couples with a MAGI above \$194,000 up to \$246,000	Standard premium + \$65.90	Your plan premium + \$12.20
Individuals with a MAGI above \$123,000 up to \$153,000 Married couples with a MAGI above \$246,000 up to \$306,000	Standard premium + \$164.80	Your plan premium + \$31.50
Individuals with a MAGI above \$153,000 up to \$183,000 Married couples with a MAGI above \$306,000 up to \$366,000	Standard premium + \$263.70	Your plan premium + \$50.70
Individuals with a MAGI above \$183,000 up to \$500,000 Married couples with a MAGI above \$366,000 up to \$750,000	Standard premium + \$362.60	Your plan premium + \$70.00
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$395.60	Your plan premium + \$76.40



Securing today  
and tomorrow

SSA.gov

# Medicare.gov

Español | A A | Print

About Us | Glossary | CMS.gov | Log in/Create account

## Medicare.gov

The Official U.S. Government Site for Medicare

[Sign Up /  
Change Plans](#)

[Your Medicare  
Costs](#)

[What Medicare  
Covers](#)

[Drug Coverage  
\(Part D\)](#)

[Supplements &  
Other Insurance](#)

[Claims &  
Appeals](#)

[Manage Your  
Health](#)

[Forms, Help, &  
Resources](#)

### Need to change plans?

[Find Health & Drug Plans](#)

[Log in/Create Account](#)

[1-800-MEDICARE or Medicare.gov](#)



Securing today  
and tomorrow

[SSA.gov](#)



# How to Apply for Benefits



File online ([ssa.gov](https://ssa.gov)) 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 or your local office. [www.ssa.gov/locator](https://www.ssa.gov/locator)

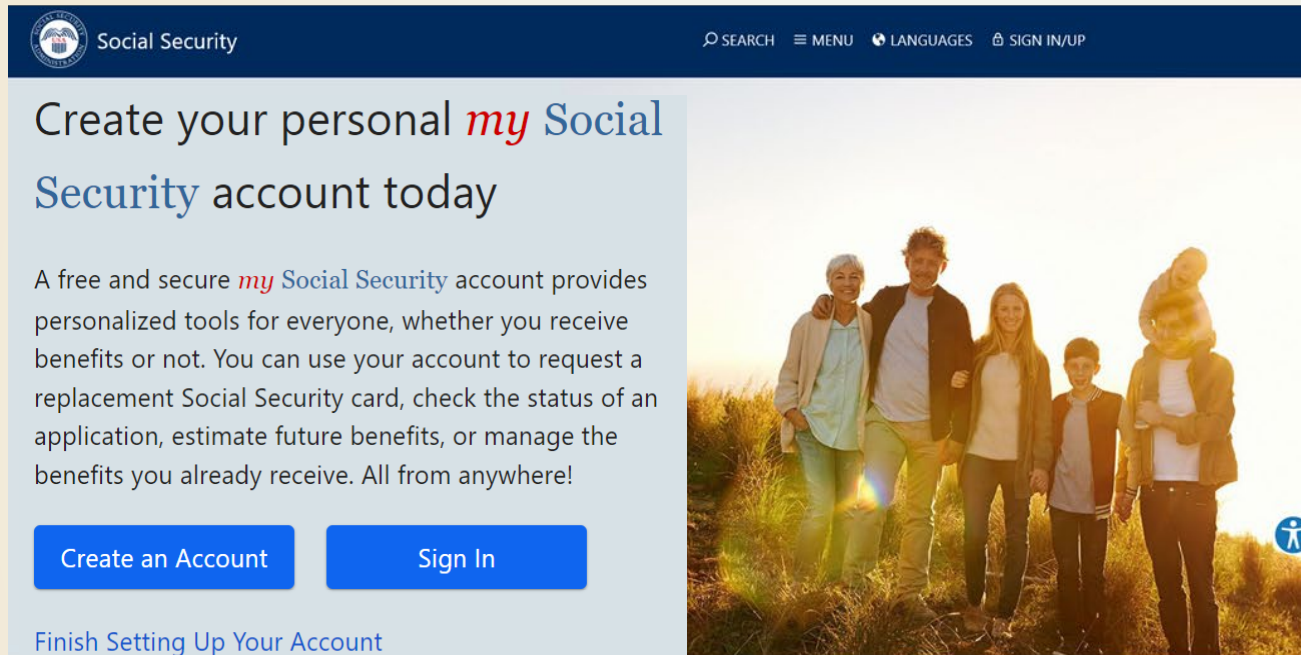
- You can apply for benefits four months before you want your payments to start.
- Benefits are paid the month after they are due. (Go to <https://www.ssa.gov/pubs/EN-05-10031.pdf> for a payment calendar)



Securing today  
and tomorrow

SSA.gov

# my Social Security



The desktop view of the my Social Security website features a dark blue header with the Social Security logo, a search icon, a menu icon, a language icon, and a sign in/up icon. The main content area has a light blue background on the left with the heading "Create your personal my Social Security account today". Below this is a paragraph explaining the benefits of a free and secure my Social Security account, such as requesting a replacement Social Security card, checking the status of an application, estimating future benefits, and managing current benefits. Two blue buttons, "Create an Account" and "Sign In", are positioned below the text. A link "Finish Setting Up Your Account" is at the bottom left. On the right, a large image shows a family of six (grandmother, father, mother, son, daughter, and grandfather) standing in a field at sunset. A small accessibility icon is in the bottom right corner of the image.

Social Security

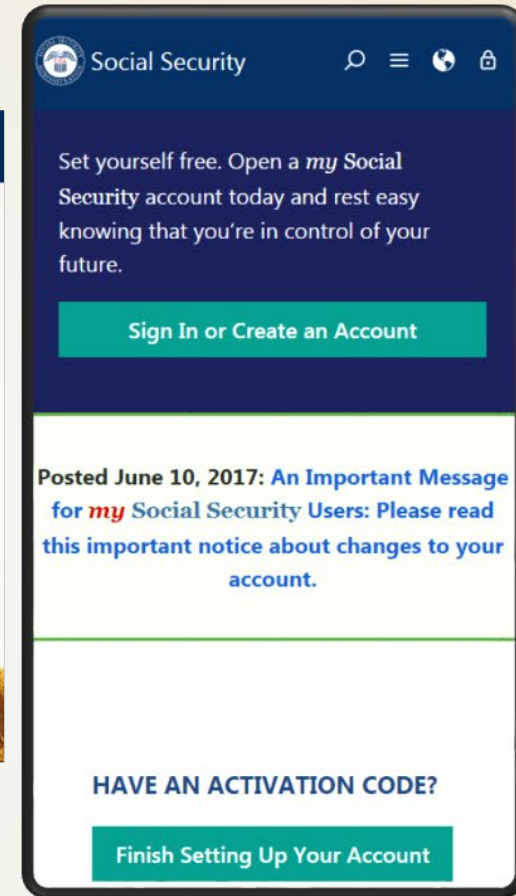
SEARCH MENU LANGUAGES SIGN IN/UP

## 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](#)



The mobile view of the my Social Security website features a dark blue header with the Social Security logo, a search icon, a menu icon, a language icon, and a lock icon. The main content area has a dark blue background with the text "Set yourself free. Open a my Social Security account today and rest easy knowing that you're in control of your future." Below this is a green button "Sign In or Create an Account". A white box contains a notice: "Posted June 10, 2017: An Important Message for my Social Security Users: Please read this important notice about changes to your account." Below this is a green button "Finish Setting Up Your Account".

Social Security

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



Securing today  
and tomorrow

SSA.gov

# Sign in or Create an Account

## Sign In

Accounts created **before** September 18, 2021 should enter a Username and Password.

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

Sign in

Sign in with  LOGIN.GOV

Sign in with ID.me

[Learn more.](#)

[Create an account](#)

If you've never created an account, you must scroll to the bottom and click on Create an account.

That will bring you to Login.gov and you click on Create an account again. Follow the prompts and you'll have a my Social Security account in no time.

SSA is using Login.gov to allow you to sign in to your account safely and securely.

Email address

Password

☐ Show password

Sign in

[Create an account](#)



Securing today  
and tomorrow

SSA.gov



# *my* Social Security

You can assist someone in creating a *my* Social Security account if they:

- are with you;
- have their own email address; and
- can answer questions about themselves.

You cannot create a *my* Social Security account on behalf of another person by using another person's information or identity if the beneficiary is not in attendance, even if you have that person's written permission.

For example, you cannot create an account for another person:

- with whom you have a business relationship;
- for whom you are a representative payee; or
- for whom you are an appointed representative.



Securing today  
and tomorrow

SSA.gov



# *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)**



Securing today  
and tomorrow

**SSA.gov**

# *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 earnings, 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)**



Securing today  
and tomorrow

SSA.gov

# Frequently Asked Questions

[www.socialsecurity.gov/faq](https://www.socialsecurity.gov/faq)

## Most Browsed Topics



### **Social Security Number**

Apply, replace, and protect your Social Security card and number.



### **Online Services**

Replace a Social Security card, apply for benefits, appeals, and more.



### **Retirement**

Understand and apply for retirement benefits.

## More Topics

### **Medicare**

What is Medicare, when to apply, and help with costs.

### **my Social Security**

Create and manage your account.

### **Spouses, Children, Survivors**

Who can get benefits and how to apply.

### **Disability (SSDI)**

Apply for Social Security disability benefits.

### **Your Social Security Payments**

Receive and understand your Social Security payments.

### **Supplemental Security Income (SSI)**

Understand and apply for SSI.

### **Other Topics**

Helpful information for: Representative Payees, Prisoners, Non-Citizens, Taxes, and other general questions.



# Contact Information

Visit the website

[www.ssa.gov](http://www.ssa.gov)

Call the toll-free number

1-800-772-1213

Specific questions can be answered from 8 a.m. to 7 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.

Call a local office

To locate your local office phone number, use our Social Security Office Locator: [www.ssa.gov/locator](http://www.ssa.gov/locator). The number may appear under Show Additional Office Information.



# Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://ssa.gov) for up-to-date information on our programs.



Securing today  
and tomorrow

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



Securing today  
and tomorrow

