



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



Securing today
and tomorrow



Produced at U.S. taxpayer expense

my Social Security

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

HAVE AN ACTIVATION CODE?

Finish Setting Up Your Account

Received assistance from Social Security to create your account? Finish the process by entering your activation code now.

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

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my Social Security Services

If you do not receive benefits, you can:

- SS card replacement
- Status of applications
- Verification of application or no benefits
- Get your Social Security Statement to review estimates



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my Social Security Services

If you receive benefits or have Medicare, you can:

- Replacement SSN card
- Report your wages if you work and receive Disability Insurance benefits;
- Benefit verification letter as proof that you are getting benefits;
- Check payment information;
- Change your address and phone number;
- Change bank info
- Request a replacement Medicare card
- Get a replacement SSA-1099 for tax season.



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How Do You Qualify for Retirement Benefits?

- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1730, 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 \$6920



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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%

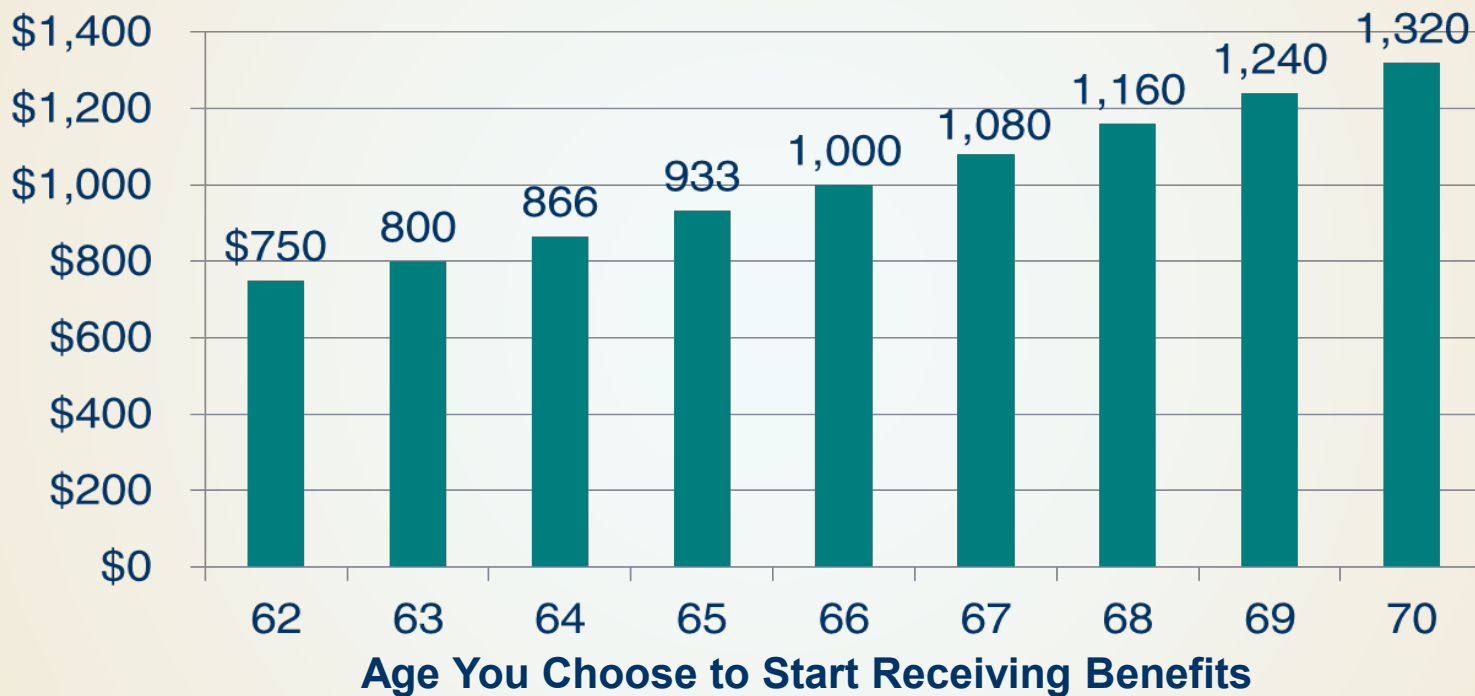


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

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



Note: This example assumes a benefit of \$1,000 at a full retirement age of 66



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Spousal Benefits

- Benefit is 50% of worker's unreduced benefit (STRS/PERS/SERS/Police and Fire exception)
- 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



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Benefits for Divorced Spouses

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

- unmarried
- Age 62 +
- Ex is 62 +
- Financial advantage

Note: Marriage must have lasted 10 years or longer



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Auxiliary Benefits for Children

A child must have:

- A parent on Disability of Retirement
- A Parent that passed away and insured

The child must also be:

- Unmarried
- Under 18
- Under 19 in HS
- 18 + and disabled. (The disability must have started before age 22.)



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Applying for Benefits

3 options available to apply:



Online

By phone 1-800-772-1213 or local office



www.ssa.gov/locator

OR



In Person 9-4 M-F

You choose the most convenient option for you!

Note: Child and survivor claims can only be done by phone (not online) at this time.



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Survivor Eligibility Factors

Child	May receive benefits if not married and is under age 18 (or under age 19 if still in high school)
Disabled Child	May receive benefits beyond age 18 if not married and was disabled before age 22
Widow / Widower Or Divorced Widow/Widower	50-59 ½ if disabled 60 and up not disabled Marriage meets duration *Young mother/father



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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,

- Earlier with reduction for age (71.5 minimum)

Exception to survivor benefits (public pension eligible)



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Other Survivor Benefits

- Lump Sum Death Payment – A surviving spouse or child may receive a one-time lump-sum death payment of \$255.00 if they meet certain requirements.

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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	\$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

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.



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Disability and SSI Benefits

- Define Disability
- When to file
- How to file
- Who qualifies for Disability
- Who qualifies for SSI

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Medicare

- Enrollment periods
- Medicare A- B
 - Costs (\$174 in 2024)
- Medicare C-D

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Q&A session



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