



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



Securing today
and tomorrow





We're with you from Day 1.



We're with you when you start work.



We're with you for your wedding.



We're With You If The Unexpected Happens



We're There If You Lose A Loved One



We Wouldn't Miss Your Retirement Party



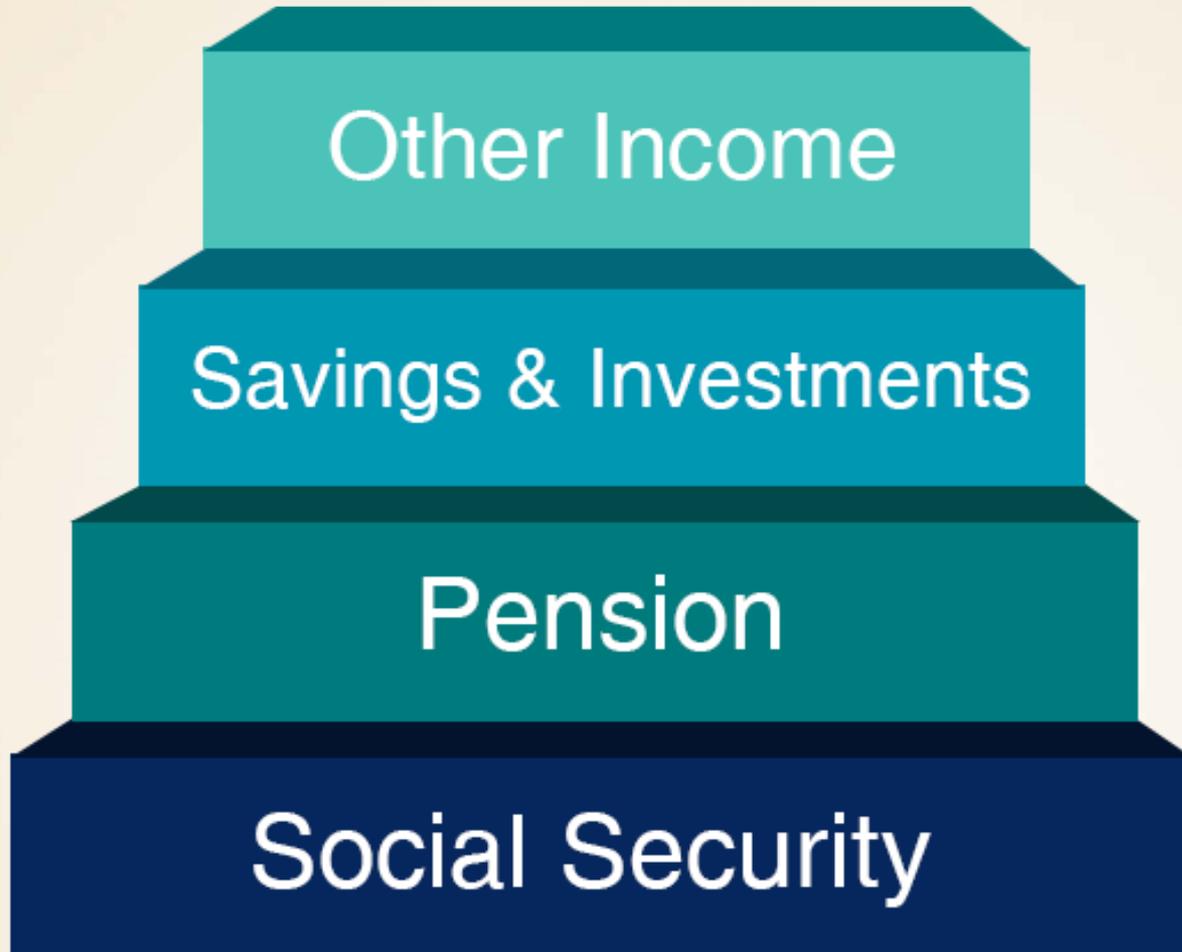
We'll Be Here For Your Family In The Future

We're With You Through Life's Journey



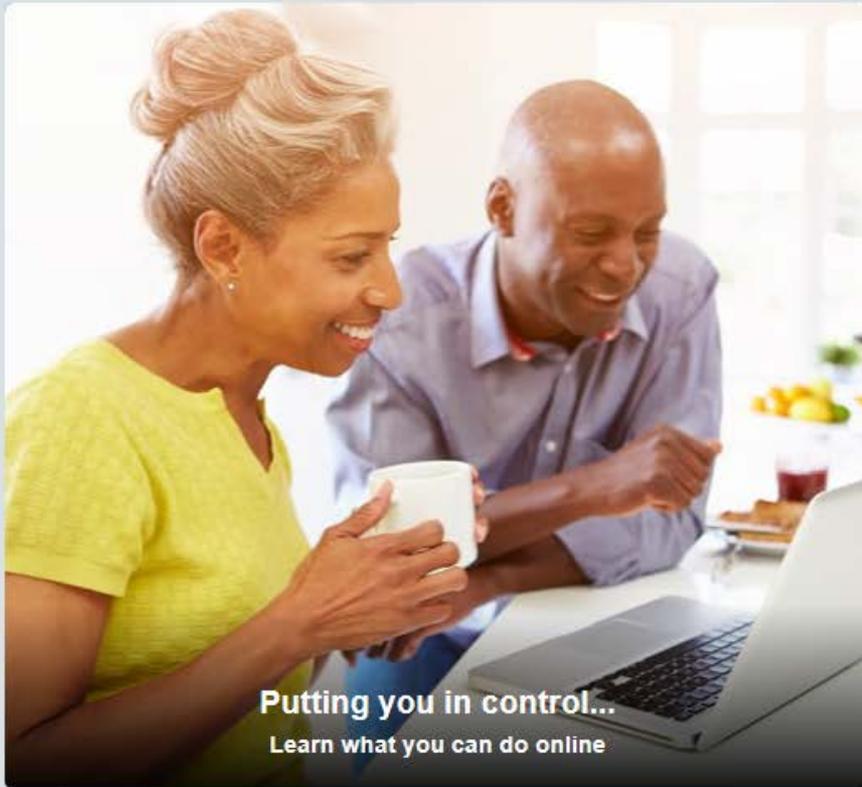
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Putting you in control...
Learn what you can do online



Retirement



Disability



Employers:
File W-2s online



Get to know
your Social Security



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



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; **or**
 - Eligible for a Pension Based on Work Not Covered By Social Security.

socialsecurity.gov/estimator



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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

socialsecurity.gov/myaccount



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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, then select how you would like to receive a one-time security code to create your account.

*No matter what type of device you use, the **my** Social Security portal will automatically re-adjust to fit the appropriate screen size, providing you full, easy-to-use access to your personal account!*



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my Social Security Services

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:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings once a year to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.



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my Social Security Services

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.



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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 \$1,410 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2020, you must earn at least \$5,640.00.



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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”



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Full Retirement Age

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

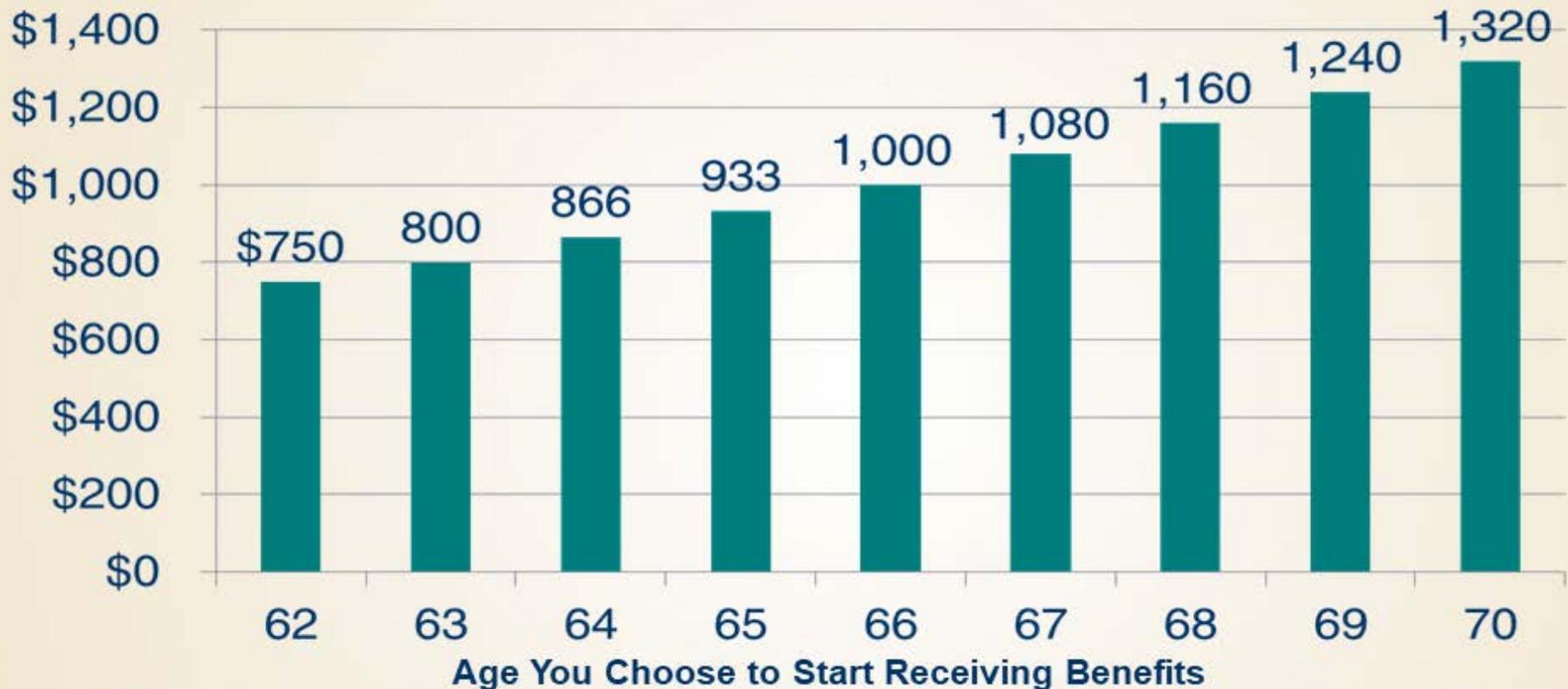


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What Is the Best Age to Retire?

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



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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	\$18,240/yr. (\$1,520/mo.)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$48,600/yr. before month of full retirement age (\$4,050/mo.)	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

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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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); **or**
- 18 or older and disabled. (The disability must have started before age 22.)



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Spousal Benefits

- Benefit is 50% of worker's unreduced benefit
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined
- Reduction for early retirement
- Does not reduce payment to the worker
- Benefit is unreduced if spouse is caring for a child under age 16 or disabled



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Spousal Benefits

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



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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:

- 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.

Note: Marriage must have lasted 10 years or longer



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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	May 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



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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,
- 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.



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Spouse (living) benefits

Survivor (death) benefits

Can start from age 62 to Full Retirement Age (FRA)

Can start from age 60 to Full Retirement Age (FRA)

50% at FRA or less if you start prior to FRA (reduction for each month you take it early)

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

Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met



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If You Receive Survivor Benefits

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



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Other Survivor Benefits

- **Parents' Benefits** – For a parent who is age 62 and was receiving at least one-half of his or her financial support from the son or daughter who died.
- **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.

socialsecurity.gov/survivors



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Taxation of Social Security Benefits



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 will probably pay taxes on your benefits.

Visit [IRS.gov](https://www.irs.gov) and search for Publication 554, *Tax Guide for Seniors*, and Publication 915, *Social Security And Equivalent Railroad Retirement Benefits*



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Taxation of Social Security Benefits

$$\begin{aligned} &\text{Your adjusted gross income} \\ &+ \text{Nontaxable interest} \\ &+ \underline{\frac{1}{2} \text{ of your Social Security benefits}} \\ &= \text{Your “} \mathbf{combined\ income} \mathbf{”} \end{aligned}$$

You can ask us to withhold federal taxes from your Social Security when you apply for benefits. If you are already receiving benefits or if you want to change or stop your withholding, you'll need a Form W-4V from the Internal Revenue Service (IRS).

For more information, visit <https://www.ssa.gov/planners/taxwithhold.html>.



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Medicare

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans (*)

Part D = Prescription Drug Plans (*)

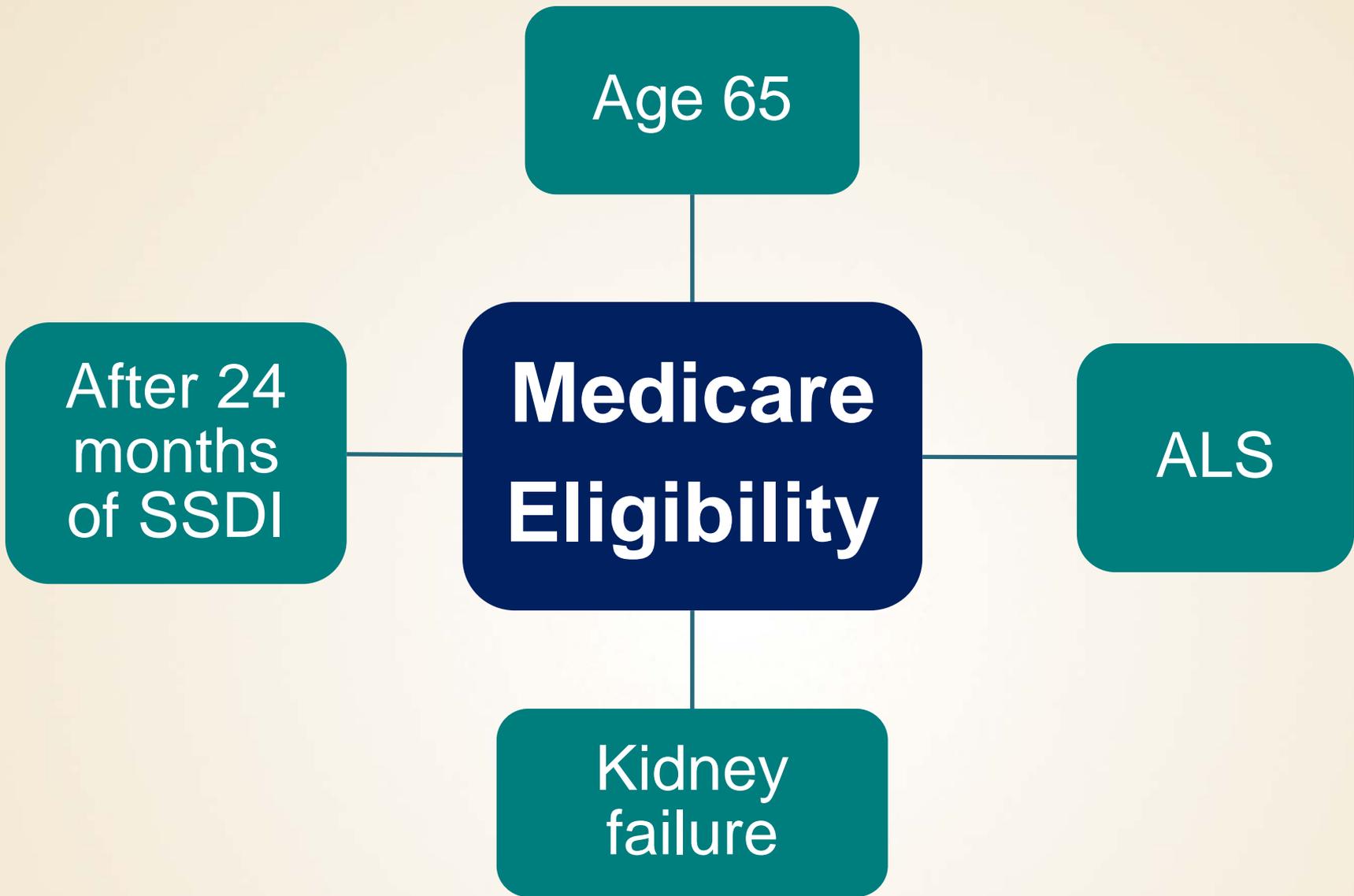
() NYSHIP will discuss*

Medicare.gov



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Initial Enrollment Period

Begins 3 months before your 65th birthday and ends 3 months after that birthday

Medicare Enrollment

Special Enrollment Period

If 65 or older and covered under a group health plan based on your – or your spouse's – current work

General Enrollment Period

January 1 – March 31



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Medicare Part B Coverage

If you enroll in this month of your initial enrollment period:	Then your Part B Medicare coverage starts:
One to three months before you reach age 65 (*)	The month you reach age 65
The month you reach age 65	One month after the month you reach age 65
One month after you reach age 65	Two months after the month of enrollment
Two or three months after you reach age 65	Three months after the month of enrollment

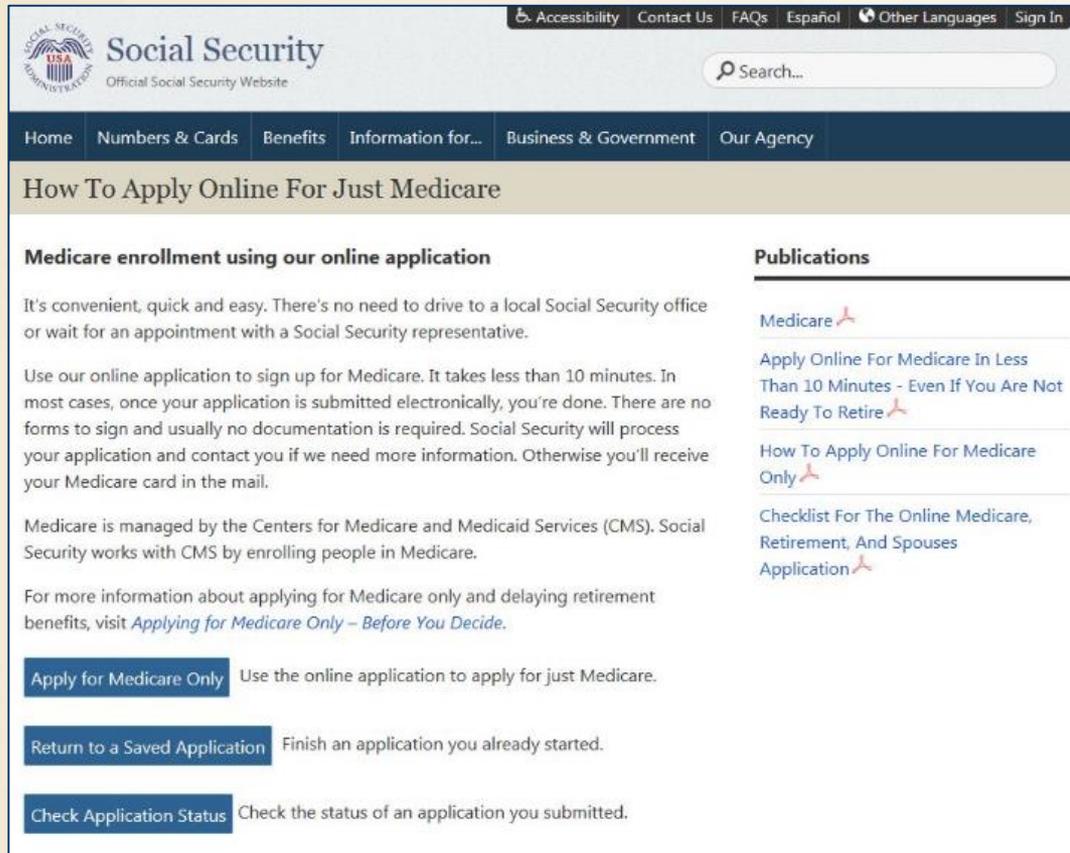
() Recommended by NYS.*



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Medicare Part B Applications



The screenshot shows the Social Security Administration's website. At the top, there is a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is the Social Security logo and a search bar. A main navigation menu includes Home, Numbers & Cards, Benefits, Information for..., Business & Government, and Our Agency. The main content area is titled "How To Apply Online For Just Medicare" and features a section for "Medicare enrollment using our online application". This section explains that the process is convenient and quick, taking less than 10 minutes. It also provides a "Publications" list with links to "Medicare", "Apply Online For Medicare In Less Than 10 Minutes - Even If You Are Not Ready To Retire", "How To Apply Online For Medicare Only", and "Checklist For The Online Medicare, Retirement, And Spouses Application". At the bottom, there are three buttons: "Apply for Medicare Only", "Return to a Saved Application", and "Check Application Status".

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



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The standard Part B premium for 2020 is \$144.60. (*)

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

Modified Adjusted Gross Income	Part B monthly premium amount	Part D monthly premium amount
Individuals with a MAGI of \$87,000 or less Married couples with a MAGI of \$174,000 or less	2020 standard premium: \$144.60	Your plan premium
Individuals with a MAGI \$87,001 - \$109,000 Married couples with a MAGI \$174,001 - \$218,000	Standard premium + \$57.80	Your plan premium + \$12.20
Individuals with a MAGI \$109,001 - \$136,000 Married couples with a MAGI \$218,001 - \$272,000	Standard premium + \$144.60	Your plan premium + \$31.50
Individuals with a MAGI \$136,001 - \$163,000 Married couples with a MAGI \$272,001 - \$326,000	Standard premium + \$231.40	Your plan premium + \$50.70
Individuals with a MAGI \$163,001 - \$499,999 Married couples with a MAGI \$326,001 - \$749,999	Standard premium + \$318.10	Your plan premium + \$70.00
Individuals with a MAGI above \$500,000 Married couples with a MAGI above \$750,000	Standard premium + \$347.00	Your plan premium + \$76.40

() NYSHIP will discuss how the Medicare Part B Premium is reimbursed for NYS employees.*



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My Medicare

Manage your Medicare benefits online.

Español | A A A | Print

About Us | FAQ | Glossary | CMS.gov | MyMedicare.gov Login
Live Chat

My Medicare.gov

The Official U.S. Government Site for Medicare

Getting Started

Account Services

Claims Menu

My Health

Plans & Coverage

MSP & MSA

Security & Privacy

Customer Service

Getting Started

Registering online

Benefits

Signing in for the first time

MyMedicare.gov Help

Getting Started

Find information on how you can get started in registering for your own MyMedicare.gov account.

Benefits of using MyMedicare.gov

Registering with MyMedicare.gov gives you access to your personalized information at any time. Registering lets you:

- Check your Medicare information, such as your Medicare claims as soon as they are processed and important Medicare-related information specific to you.
- Find your eligibility, entitlement, and preventive service information.
- Check your health and prescription drug enrollment information.
- View your Part B deductible information.
- Manage your prescription drug list and other personal health information.
- Create an "On the Go Report" that allows you to print your health information to share with your healthcare providers.

[Start your online registration](#) and follow the simple step-by-step process.

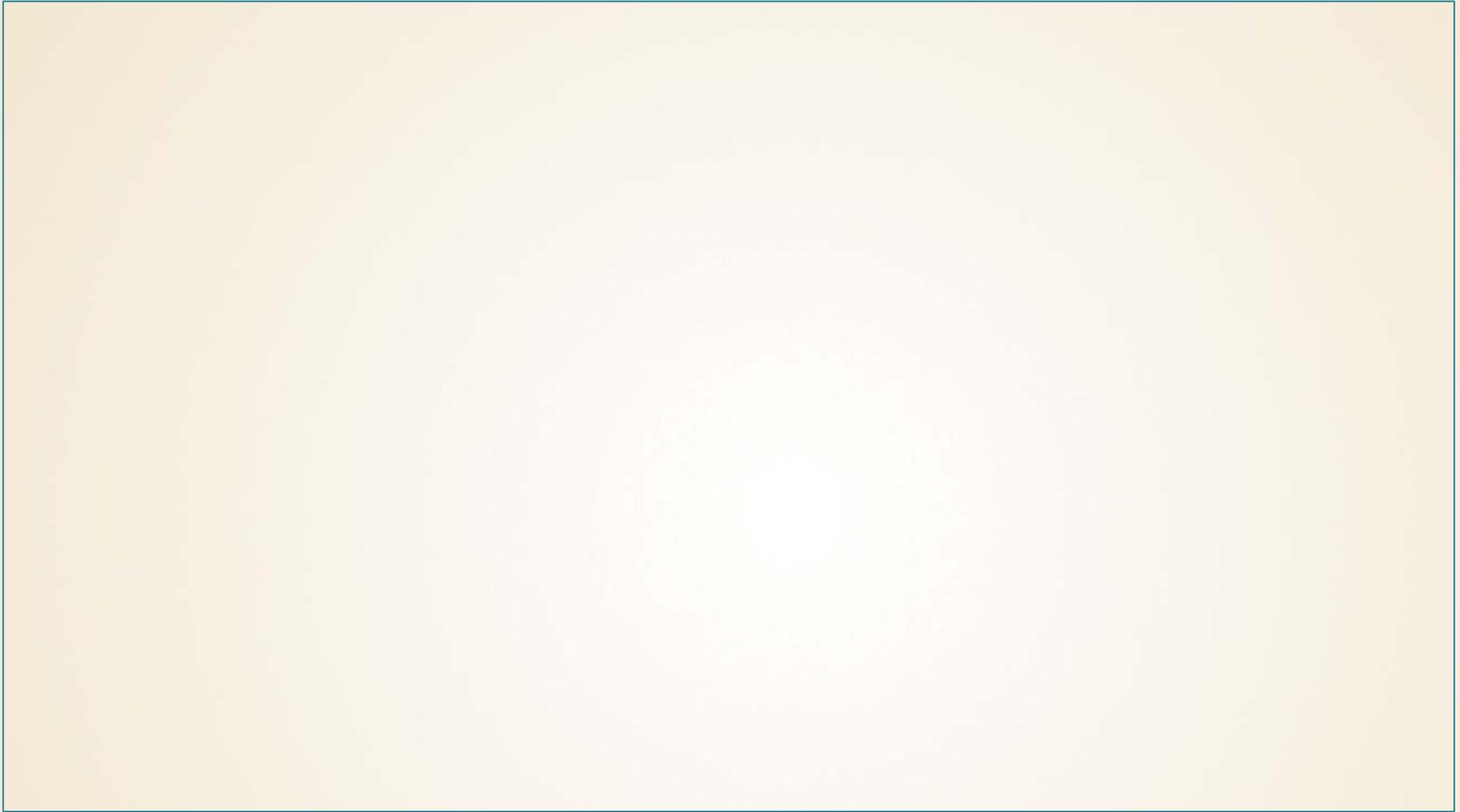
MyMedicare.gov



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Contacting Medicare



1-800-MEDICARE or Medicare.gov



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Scam Awareness & Social Security

- We do contact citizens - generally those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information.
- If you believe you have been a victim of a Social Security Administration Impostor Scam, report it online: oig.ssa.gov.

oig.ssa.gov



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Applying for Social Security and Medicare Benefits



Online: [SocialSecurity.gov](https://www.SocialSecurity.gov)



By phone 1-800-772-1213:

Monday – Friday ■ 7am – 7pm



At your local SSA office:

Monday – Friday ■ 9am – 4pm

You choose the most convenient option for you!

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



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