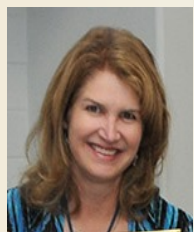




# Social Security 101



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# AGENDA

**Contacting Social Security**

**Hot Topic Announcements**

**Plan for retirement using *my*SocialSecurity account**

**Retirement**

**Benefits for Spouses/Kids and Survivors**

**Medicare A/B Enrollment**



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# Contacting Social Security

⚠ Coronavirus (COVID-19) Updates ⚠

## Call 1-800-772-1213

Representatives from 8am to 5:30pm, Monday through Friday. Information is provided by automated phone service 24 hours a day.

## Local Offices – **Not Open to In-Person Service**

Use [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator) to obtain the local office phone number for cases of dire, urgent need. Calls answered 9am to 4pm weekdays.

## Get Updates at [www.socialsecurity.gov/coronavirus](http://www.socialsecurity.gov/coronavirus).

- Benefits are being paid timely for retirement, disability, survivors, and SSI.
- Beware of letters or calls threatening Social Security payment stoppage due to COVID, it is a scam!



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# Cost of Living Adjustment: [www.ssa.gov/cola](http://www.ssa.gov/cola)

Starting in 2021,  
approximately 70 million  
Americans will receive a  
**1.3% increase**  
in their Social Security  
and SSI benefits.



Learn more at  
[SSA.gov/cola](http://SSA.gov/cola)

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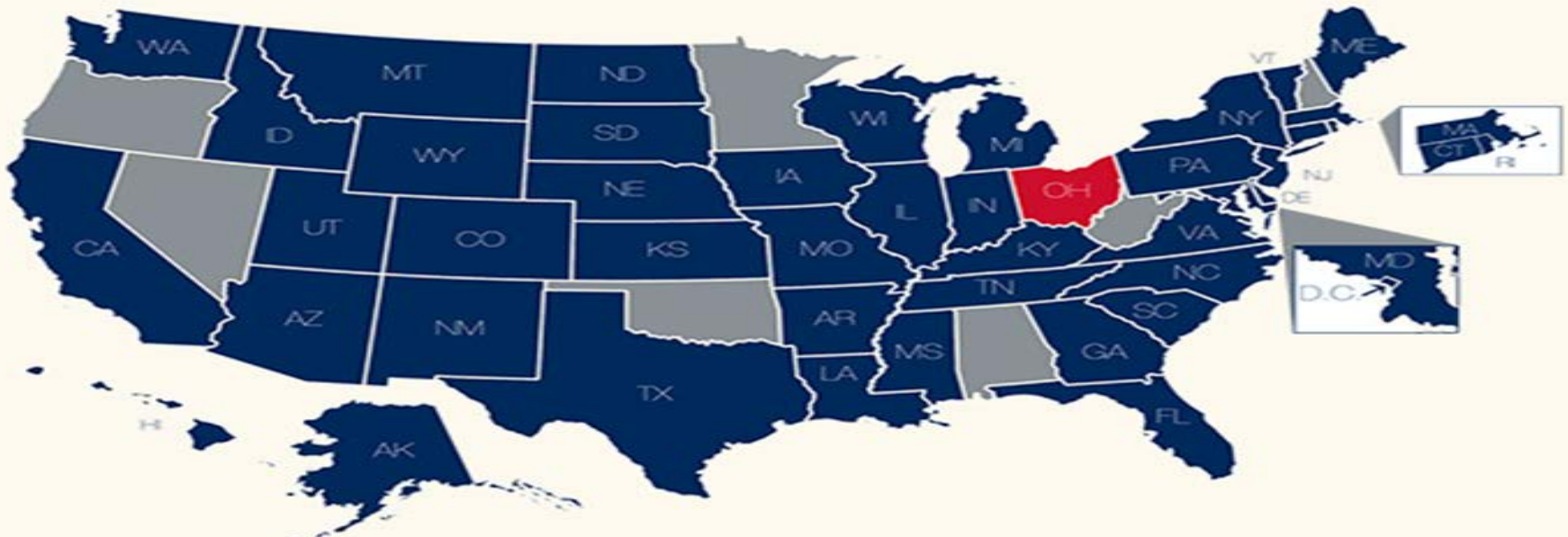


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# Great News, Ohio!

**Need a replacement Social Security card?  
Request one online.**



**Request yours today!**

**Online replacement card services  
are available in all highlighted areas.**



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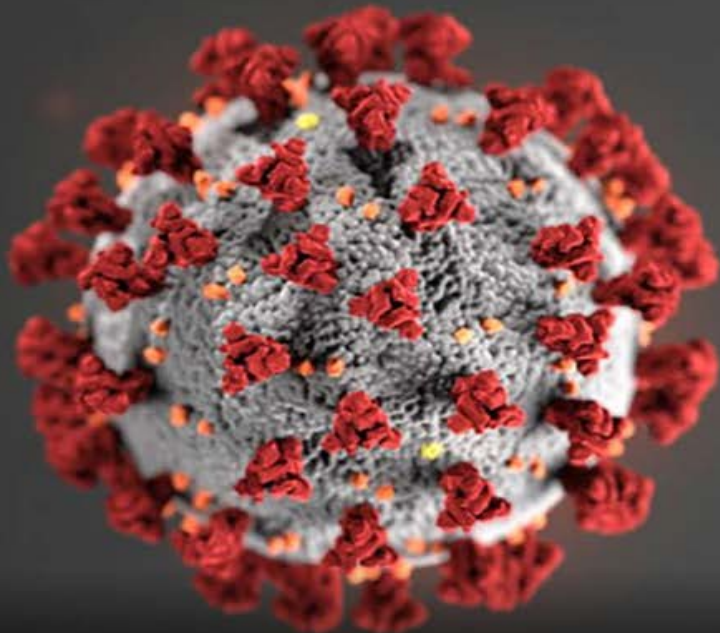


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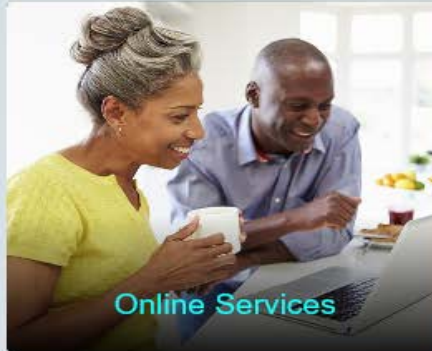
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# Create your *my*SocialSecurity Account: Start Planning



Coronavirus (COVID-19) Impact - Read More



Online Services



Retirement



Disability



Medicare Enrollment



## *my* Social Security

Check out your *Social Security Statement*, change your address & manage your



## Social Security Number

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



## Retirement Estimator

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



## FAQs

Get answers to frequently asked questions about Social Security.



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# **mySocialSecurity: Not On Benefits Yet?**

- Compare retirement benefit estimates based on your selected date or age to begin receiving benefits with retirement estimates for ages 62, Full Retirement Age (FRA), and 70 with the new Retirement Calculator;
- 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.

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



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# **mySocialSecurity: If You Receive Benefits**

- 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;
- Start or change direct deposit of your benefit payment;
- 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](https://ssa.gov/myaccount)**



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# my Social Security – Your Earnings Record

## Earnings Record

### Social Security Statement

**Your benefits are based on your earnings.** If our records are wrong, we can't pay you the benefits to which you're entitled.

- ✓ Review your earnings record carefully...
- ✓ Limits on taxable earnings for Social Security...
- ✓ Contact us about errors...

Check your earnings record at least once per year...Your retirement benefit is computed using your earnings record!

Work Year	Taxed Social Security Earnings	Taxed Medicare Earnings
2016	Not yet recorded	Not yet recorded
2015	\$0	\$0
2014	\$0	\$0
2013	\$0	\$0
2012	\$0	\$0
2011	\$0	\$0
2010	\$106,800	\$159,088
2009	\$106,800	\$146,541
2008	\$102,000	\$153,017
2007	\$97,500	\$161,013
2006	\$94,200	\$133,980
2005	\$90,000	\$122,449
2004	\$87,900	\$129,262
2003	\$87,000	\$114,084
2002	\$84,900	\$111,095
2001	\$80,400	\$102,728
2000	\$76,200	\$93,742



# 2020 W-2 Reminder – [www.ssa.gov/ocat](http://www.ssa.gov/ocat)

- 2019 taxable wage base = \$132,900
- 2020 taxable wage base = \$137,700
- 2020 maximum benefit at Full Retirement Age (FRA) = \$3011
- See <https://www.ssa.gov/chicago/wage.html> for wage reporting issues. Chicago's regional Employer Liaison Officer = Janet Gioffre, [ch.ro.crissi.eslo@ssa.gov](mailto:ch.ro.crissi.eslo@ssa.gov).



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# mySocialSecurity Plan & Prepare Workspace

Create retirement scenarios and view your own and spouse estimates based on different ages!



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





# Financial Planners [www.ssa.gov/thirdparty](http://www.ssa.gov/thirdparty)



This site provides information to financial planners regarding the various Social Security programs and Medicare and is a valuable resource in helping your clients plan for retirement or other life events.

- [Retirement](#)
- [Disability](#)
- [Survivors](#)
- [Medicare](#)

## What You Can Do Online

- [Get your Social Security Statement](#)
- [Estimate your retirement benefits](#)
- [Calculate your life expectancy](#)
- [Use our Retirement Planner: Plan for your retirement](#)
- [Windfall Elimination Provision \(WEP\) Calculator](#)
- [Government Pension Offset \(GPO\) Calculator](#)
- [Get a form](#)
- [Get a publication](#)
- [Find a Social Security office](#)
- [my Social Security](#)



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# Retirement Benefits



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# Use **mySocialSecurity** To Find Your Credits

**To qualify for a Social Security retirement benefit, you need:**

- **40 credits (10 years of work) = guarantees a retirement benefit.**
- **In 2020, 1 credit is \$1410, 4 credits/year = \$5640.**
- **Having 40 credits also qualifies you for free Medicare Part A.**

**Your benefit amount is an average of your lifetime earnings -  
you can see how we calculate benefits at  
[www.ssa.gov/planners/calculators](http://www.ssa.gov/planners/calculators).**



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## **Benefit Options: Elect Between 62 - 70**

- **Reduced benefits = as early as age 62**
- **Unreduced benefits at Full Retirement Age (FRA) = age 66-67**
- **Delayed Retirement Credits (DRC's) = you get a higher monthly benefit by waiting to collect past your FRA, up until age 70**

**Use Retirement Planner Checklist at  
[www.socialsecurity.gov/pubs/EN-05-10377.pdf](http://www.socialsecurity.gov/pubs/EN-05-10377.pdf)**



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[www.ssa.gov/planners/retire/retirechart.html](http://www.ssa.gov/planners/retire/retirechart.html)

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%



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# **Social Security Retirement Factors: Work Disability Public Pensions**



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# Factors To Consider – Work and Retirement

- We have work limits (aka “Annual Earnings Limits”) until the month of your Full Retirement Age!
- Most people working fulltime CANNOT receive Social Security until they reach the FRA month or beyond.
- Work for Social Security = gross wages or net self employment.
- Work is NOT income from investments, pensions or 401K disbursements, annuities, interest or dividend payments, capital gains, home sale profits, unemployment, or your spouse’s earnings.
- If you retire mid-year, we look at work from the point of retirement forward. More info at [www.ssa.gov/retire](https://www.ssa.gov/retire).



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# Work and Benefits 2020

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$18,240/year	\$1 for every \$2
The Year Full Retirement Age is Reached	\$48,600/year before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

*For more details and work examples, visit*

*[www.ssa.gov/planners/retire/whileworking.html](http://www.ssa.gov/planners/retire/whileworking.html) or [www.ssa.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement)*



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# Disability Benefits and Retirement

- You can file for disability all the way through full retirement age – it is not an option for those past FRA!
- It should be considered even if person elected reduced retirement, but has become disabled.
- Work limits are strict with disability – the Substantial Gainful Activity” limit for 2020 = \$1260/month in gross earnings. Note: short/long term disability payments are immaterial to SSA, as are annual personal leave, vacation/sick days, administrative leave, etc.
- See [www.socialsecurity.gov/planners/disability](https://www.socialsecurity.gov/planners/disability)



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# Public Pensions and Social Security

- **Windfall Elimination Provision (aka WEP or Windfall)** applies if you have **40 Social Security credits** and a pension from a **non-FICA system** (old federal Civil Service and OH public systems such as **OPERS, STRS, SERS, and Ohio Police/Fire**).
- In this case, you are guaranteed a benefit, but Windfall will lead to a reduction in Social Security for most public pension recipients.
- **mySocialSecurity** and the Retirement Estimator/Calculator **DO NOT** figure the Windfall! Use the WEP calculator for an accurate estimate at [www.ssa.gov/planners/retire/gpo-wep.html](http://www.ssa.gov/planners/retire/gpo-wep.html) or type “Windfall Calculator” in search box.






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# When You Are Ready to Apply

- You can apply for benefits 4 months in advance.
- 3 application options:
  -  Online
  -  By phone 1-800-772-1213
  -  At our office **Not available at present due to pandemic**
- Track your application status via *my*SocialSecurity.
- The application will allow you to select the month you start the online application plus the next 3 months – you elect when to start.



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## When Do Benefits Start?

- Normally, an application is processed within 4 weeks. It can take longer if additional evidence is requested.
- Benefits are paid in the following month – so if I elect January 2021 as my month to start retirement, the deposit will come in Feb 2021.
- Payment is 2<sup>nd</sup>, 3<sup>rd</sup> of 4<sup>th</sup> Wed. of the Month, depending on your date of birth. <https://www.ssa.gov/pubs/EN-05-10031-2020.pdf>.
- You will receive a 1099 annually for your Social Security benefits. Will you pay tax? That is an IRS issue, please see [www.irs.gov](http://www.irs.gov) publication 915.



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# Benefits for Your Family



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# **Dependents = Living Spouse and Children**

**When you file for retirement, we ask about your dependents:**

## **Child**

- **Not married and younger than 18 (or up to 19 if still in high school).**
- **Not married and disabled before age 22.**

## **Dependent Spouse**

- **Age 62+.**
- **Any age if caring for retired worker's child younger than 16 or disabled .**
- **To draw from a your spouse, he/she must be at least age 62 AND receiving a Social Security benefit.**



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# How Much Does a Spouse and/or Child Receive?

Maximum benefit = 50% of worker's unreduced benefit

- If husband and wife both worked in Social Security-covered employment, each benefit is calculated independently.
- Spouse is paid higher benefit amount – based on own work or spouse's work.

***Note:*** the earnings limit chart applies to spouse benefits, too!



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# Divorced Spouse Benefits

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

- You are unmarried;
- You and your ex are both 62 or older;
- You were married for at least 10 years
- As with a current spouse - you are entitled to the higher benefit amount, on your OWN work or the ex-spouses.

***Note:*** spouse/ex-spouse benefits have no effect on the worker or another spouse!



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# Social Security Spouse Example

**Fred and Alice both paid FICA**

**Fred's Social Security benefit at Full Retirement Age (FRA)** = **\$2,300/month**

**Alice's retirement benefit on her own work record at FRA** = **\$1,400**

**Her potential spouse benefit (50% of Fred)** = **\$1,150**

**Alice's Social Security benefit** = **\$1,400**

***Alice cannot get a spouse benefit because her own Social Security benefit is higher (offsets it)***



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# Survivor Benefits

**We're There If You Lose  
A Loved One**



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# Survivor Benefit Computation

- Amount based on 100% of what worker was receiving at death or would have received at FRA
- Reduced benefits at age 60 (50 if disabled) = 71.5% of worker's full benefit amount
- Divorced spouse may qualify – remarriage after age 60 will not affect benefits
- You receive the higher benefit amount: on your own record or the deceased's. However - Unlike living spouse - you can switch benefits. Ex: start widow(er) benefits at 60, then move to unreduced benefit on your own work record at FRA
- Earnings limit chart applies!



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# Social Security Widow Example

**Fred dies – his benefit = \$2,300**

**Alice's own benefit = \$1,400**

**Alice's Social Security benefit = \$2,300**

**FYI – in our Social Security records, Ann's benefit shows as \$1400 on her own work history record, plus \$900 from Tom = \$2300 she sees in the bank each month.**



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# Filing for Survivor Benefits

- **Death information is received electronically from vital statistics, you don't have to report a death to Social Security if there are no potential survivors who could receive benefits.**
- **If there is a surviving spouse and/or children, please call us asap to set up a benefit appointment to look at any potential eligibility.**
- **You cannot file a widow/er or child benefit application online, call the 800# or local office for an appointment.**



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## Note: Government Pension Offset - GPO

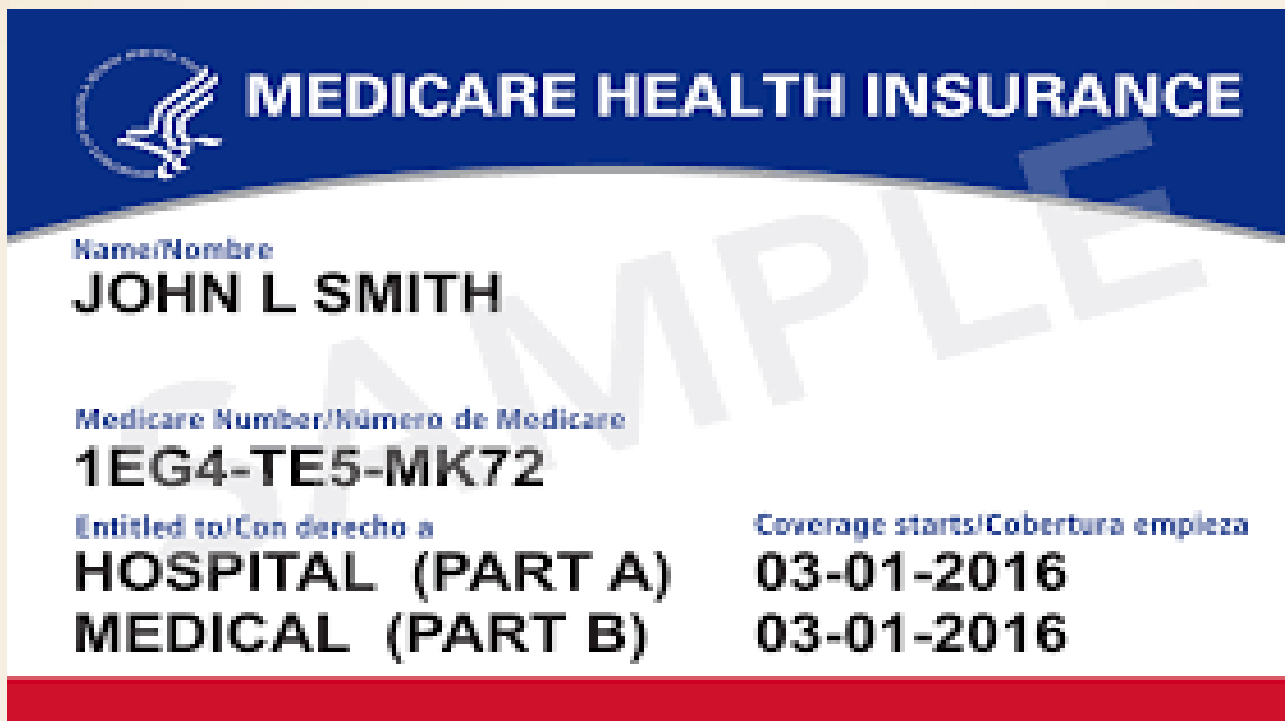
- If you receive a public non-FICA pension (ie- CSRS, OPERS, STRS, Ohio Police Fire etc), your Social Security spouse or widow amount is reduced by 2/3 of your monthly gross, non-FICA (OPERS, STRS, etc) government pension.
- This only effects public pension recipients. It does NOT affect FERS nor CSRS Offset.
- For more details and examples, go to [www.ssa.gov/gpo-wep](http://www.ssa.gov/gpo-wep).



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# Medicare



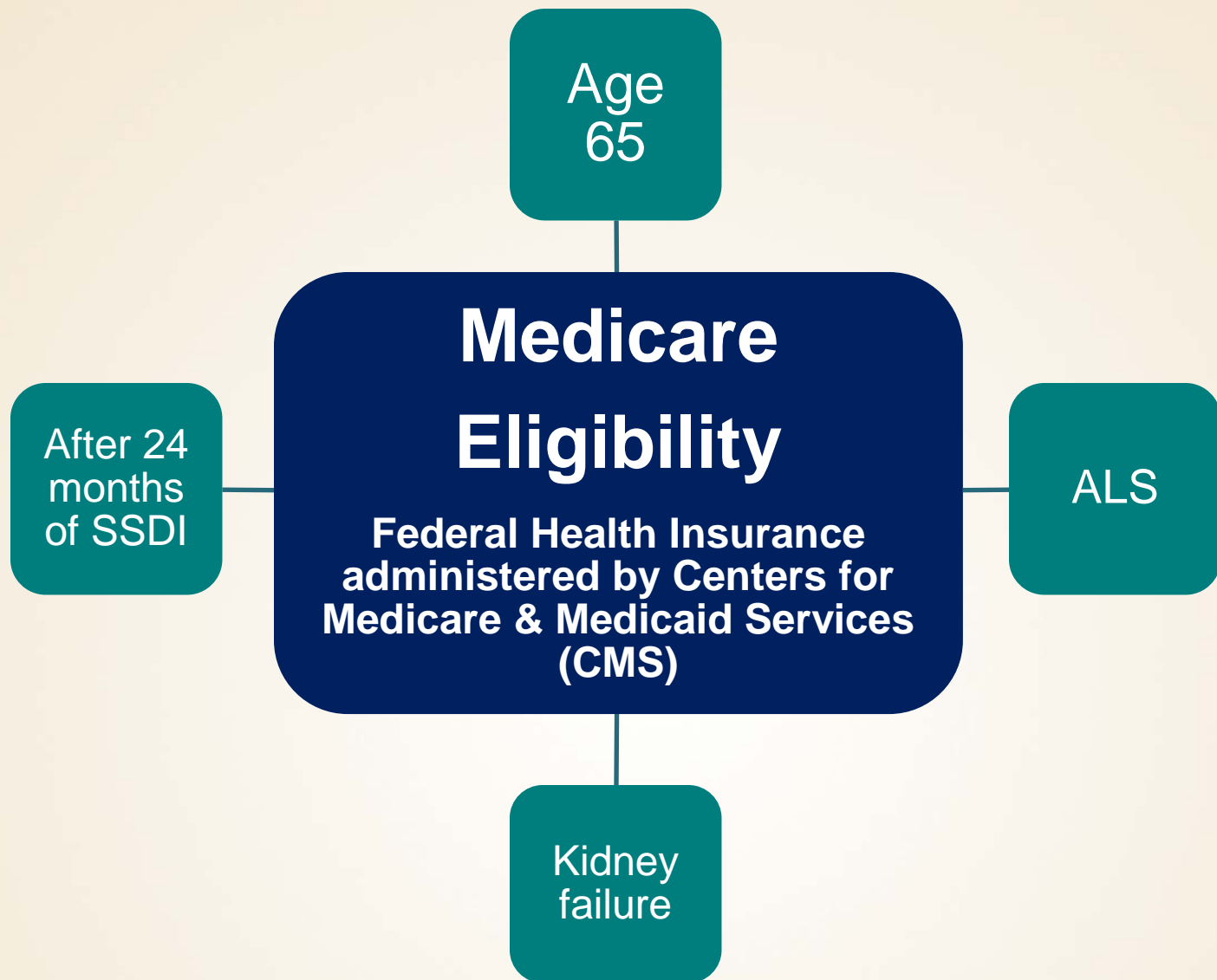
A sample Medicare Health Insurance card for John L. Smith. The card has a blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name "JOHN L SMITH" is listed. The Medicare Number is "1EG4-TE5-MK72". The card also shows coverage for Hospital (Part A) and Medical (Part B), both starting on 03-01-2016. A large, light blue "SAMPLE" watermark is diagonally across the center of the card.

<b>MEDICARE HEALTH INSURANCE</b>	
Name/Nombre <b>JOHN L SMITH</b>	
Medicare Number/Número de Medicare <b>1EG4-TE5-MK72</b>	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
<b>HOSPITAL (PART A)</b>	<b>03-01-2016</b>
<b>MEDICAL (PART B)</b>	<b>03-01-2016</b>



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# Social Security is the Gateway into Medicare

## Part A - Hospital Insurance

- Covers most inpatient hospital expenses.
- No monthly premium for almost all Americans.
- Mandatory once you are on benefits and age 65+.
- Starts 6 months retroactively from application date, no earlier than month of age 65.

## Part B - Medical Insurance

- 2020 standard monthly premium \$144.60.\*
- Premium is deducted from benefits.
- Not on benefits? Premium is normally billed quarterly from CMS, or sign up for bank account debit through Medicare Easy Pay at [www.medicare.gov](http://www.medicare.gov).

*\*Higher income beneficiaries may pay more*



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## Age 65 - Automatic Enrollment

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

# Medicare A/B Enrollment Periods

## Age 65 Application – Initial Enrollment Period

Begins 3 months before your 65<sup>th</sup> birthday and ends 3 months after that birthday

## Special Enrollment Period

Delay Medicare at age 65 IF you or your spouse covered under a group health plan based on active, current work – NOT retiree health plan, COBRA, ACA. No penalty as long as you enroll within 8 months after you or spouse stop work.

## General Enrollment Period

January 1 – March 31



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# How to Apply For Medicare A/B

- **Automatic if you are on benefits at age 65. If not on benefits and you want Medicare A/B, file online at [www.ssa.gov](http://www.ssa.gov) .**
- **For the post-age 65 Special Enrollment Period, you can file up to 3 months in advance of when you want Part B to begin by:**
  - **Filing online and uploading the forms at [www.ssa.gov/Medicare-PartB-SEP](http://www.ssa.gov/Medicare-PartB-SEP)**
  - **Faxing the forms to 1-833-914-2016.**
  - **Contacting your local office at [www.ssa.gov/locator](http://www.ssa.gov/locator).**

***Note: Apply for free Part A only at age 65 if you have traditional employer health insurance (not HDHP/HSA).***



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# Reminder: Medicare Part A and Employer Insurance

**On traditional employer health insurance? In this case, most employees enroll in premium-free Part A at age 65 as a secondary coverage.**

**However, caution with HSAs/HDHP employer plans:**

- **If a person enrolls in Medicare A or B, HSA contributions will end. Person can still use HSA funds to pay for authorized medical expenses – see IRS pub 969.**
- **Because of Part A retroactivity, employees may want to stop HSA contributions 6 months before applying for benefits. SSA refers the public to their HR and/or CPA.**
- **If person accidentally filed for Part A, SSA can withdraw application for A (and benefits) within 12 months.**



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# Higher Income Part B and D Monthly Amounts - IRMAA

- High income beneficiaries may pay more than 144.60/month = MAGI of 87K individual/174K couple.
- MAGI = Modified Adjusted Gross Income = IRS 1040 adjusted gross income + Line 8b Tax Exempted Interest.
- Re-calculated annually, and we use most recent 1040 (ie – we use 2018 1040 info for 2020 Part B amounts).
- You may request a new decision if you have updated tax information AND a “life changing event” – retirement, divorce, death of spouse, marriage. See form SSA-44 [www.ssa.gov/forms](https://www.ssa.gov/forms) for evidence needed.



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IRMAA 2020 – see chart in form SSA-44 at [www.ssa.gov/forms](http://www.ssa.gov/forms)

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug coverage 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 above \$87,000 up to \$109,000 Married couples with a MAGI above \$174,000 up to \$218,000	Standard premium + \$57.80	Your plan premium + \$12.20
Individuals with a MAGI above \$109,000 up to \$136,000 Married couples with a MAGI above \$218,000 up to \$272,000	Standard premium + \$144.60	Your plan premium + \$31.50
Individuals with a MAGI above \$136,000 up to \$163,000 Married couples with a MAGI above \$272,000 up to \$326,000	Standard premium + \$231.40	Your plan premium + \$50.70
Individuals with a MAGI above \$163,000 up to \$500,000 Married couples with a MAGI above \$326,000 up to \$750,000	Standard premium + \$318.10	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 +\$347.00	Your plan premium + \$76.40



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## Other Parts of Medicare – Through Private Companies

- **Part C – HMO/Medicare Advantage Plans which include drug plans**
- **Medicare Supplement Plan – aka Medigap**
- **Part D – Drug Plans – *Social Security offers “Extra Help” paying for Part D!***

**CMS publications – [www.medicare.gov](http://www.medicare.gov)**

- **Enrolling in Medicare Parts A and B Pub # 11036**
- **Understanding Medicare C/D Enrollment #11219**



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# Get “Extra Help” with Medicare Prescription Drug Costs:

- You may qualify for Extra Help (aka low-income subsidy) if your annual income and total resources are below these limits:

## Single Person

Monthly Income:	\$1,615
Resources:	\$14,610

## Married Person

Monthly Income:	\$2,175
Resources:	\$29,160

- What counts as Income and Resources?
  - Income = gross Social Security benefit, pension, employment
  - Resources= bank accounts, stocks/bonds, IRA's
  - Excluded Resources=your home, car, household items, burial plot
- In 2020, drug costs for most people who qualify will be no more than \$3.60 for generic and \$8.95 for brand name drugs.

**Online application at [www.socialsecurity.gov/prescriptionhelp](https://www.socialsecurity.gov/prescriptionhelp)**  
***When in doubt, fill it out!***



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# Ohio Senior Health Insurance Information Program



**OSHIIP**  
Answers to your  
Medicare questions



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

OSHIIP provides Medicare beneficiaries with free, objective health insurance information, one-on-one counseling, and educates consumers about Medicare, Medicare prescription drug coverage (Part D), Medicare Advantage options, Medicare supplement insurance.



**Department  
of Insurance**

[www.insurance.ohio.gov](http://www.insurance.ohio.gov)



## Medicare Webinars

New to Medicare? Already enrolled? Join the Ohio Senior Health Insurance Information Program (OSHIIP) for a Medicare informational webinar.

OHIO SENIOR HEALTH INS...

SHARE



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# Stay In the Loop with Social Security Info

- **Follow our blog**  
@ <https://blog.ssa.gov>.

**SOCIAL  
SECURITY  
MATTERS**

- **Official links @ [www.ssa.gov/socialmedia](http://www.ssa.gov/socialmedia)**



- **Get Pandemic service updates @ [www.ssa.gov/coronavirus](http://www.ssa.gov/coronavirus).**



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