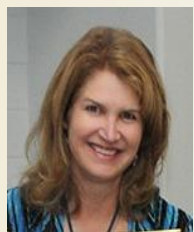




Social Security 101



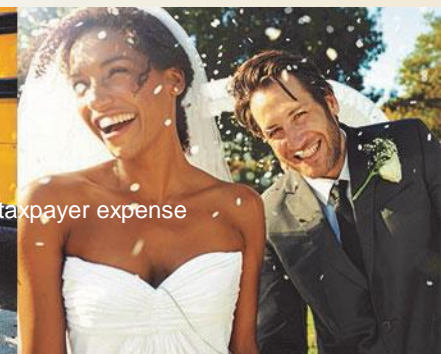
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Produced at U.S. taxpayer expense





Disclaimer

- The information provided was accurate as of Nov. 2021.
- Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.

Note: Please do not share any personal information, such as dates of birth or Social Security numbers, about yourself or others during the event



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Local SSA Offices **NOT** Open to In Person Service

Due to the COVID-19 pandemic, to protect the public and our employees, in-person help at our offices is by appointment only.

- SSA provides most services online, at www.ssa.gov, or phone, by calling our national, toll-free number, 1 (800) 772-1213 M-F 8am-7pm.
- Call your local Social Security office by looking up the number @ www.ssa.gov/locator. Calls are answered M-F 9am-4pm.
- Generally, we will schedule in person appointments in limited critical situations. Critical need exists if a person:
 - is without food or shelter, including utilities, or are without medical care or coverage and need to apply for or reinstate benefits; or,
 - currently receives benefits, and has an urgent need for payment to meet expenses for food, shelter or medical treatment, and cannot receive the payment electronically.
 - Is applying for first SSN card or needs to update SSN information to obtain income, resources or medical care.



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Beware of Suspicious Social Security Scam Calls!

- Social Security employees sometimes initiate contact with the public, but normally for those who have ongoing business with Social Security.
- Employees will NEVER threaten you with arrest or other legal action if you don't provide requested information, and we never suspend Social Security numbers, ever!
- Real government officials will NEVER require payment with a retail gift card or internet currency.

To report fraud, go to: <https://oig.ssa.gov>



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How Do You Pay Social Security Taxes?

- Most employers collect a federal payroll tax known as FICA- Federal Insurance Contributions Act- and report your earnings electronically to the IRS.
- The amount of tax you pay is based on your earnings up to a maximum- \$142,800 in 2021. **Note:** You pay tax on all your earnings for Medicare- there is no taxable maximum.
- The total FICA tax is 15.3 percent of your gross wages. You and your employer each pay 7.65 percent.
 - 6.2% for Social Security
 - 1.45% for Medicare



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mySocialSecurity: Keep Track of Your Benefits

▲ Coronavirus (COVID-19) Updates ▲



Social Security

SEARCH

MENU

LANGUAGES

SIGN IN/UP

What should I do if I get a call claiming there's a problem with my Social Security number or account?



- Have a valid email address
- Have a SSN
- Have a US Mailing Address
- Be at least 18

Coronavirus (COVID-19) Impact - Read more



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.



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Using Your *my*SocialSecurity Account

- Compare retirement benefit estimates based on your selected date or age to begin receiving benefits with the **NEW** interactive Retirement Calculator;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get your Social Security Statement to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings by year to verify the amounts that we posted are correct;
 - **NEW** Request an online earnings correction if your earnings amounts are not correct.



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mySocialSecurity: View your Future Estimated Benefits

 [Print / Save a copy of your Social Security Statement \(PDF\)](#)

[Disclaimer](#) | [Download Statement Data as an XML file](#) | [How to use XML files](#)



**Click to view
your Social
Security
Statement**

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.htm.

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

Personalized Monthly Retirement Benefit Estimates (Depending on Age Retirement Benefits 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).



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2022 Cost of Living Adjustment: www.ssa.gov/cola

- Social Security (OASDI only) maximum taxable earnings has increased to \$147,000.
- Max. retirement benefit for worker at Full Retirement Age = \$3345/month.
- Disability “Substantial Gainful Activity (SGA)” Monthly Amount - \$1,350/month.
- SSI payment federal benefit rate = \$841/month.

Note: Medicare 2022 costs have not yet been issued.



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SSA Wouldn't Miss Your Retirement Party!



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*my*SocialSecurity: Find Your Work Credits & Eligibility

Eligibility and Earnings

You have the 40 work credits you need to receive benefits!

You earned \$0 in 2019. Is this correct?

[Review your full earnings record now](#)

To qualify for a Social Security retirement benefit, you need to work in FICA covered employment paying Social Security taxes and be at least age 62:

- 40 credits (10 years of work) = guarantees a retirement benefit.
- In 2022, 1 credit is \$1510, 4 credits/year = \$6040.
- Having 40 credits also qualifies you for premium free Medicare Part A.



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How Social Security Calculates the Benefit

If you have 40 credits, Social Security calculates your benefit on your lifetime of earnings:

Step 1 – We adjust or “index” your FICA wages to account for changes in wages over time

Step 2 – Find monthly average of 35 highest earnings years

Step 3 – Benefit = percentage of “average indexed monthly earnings” (AIME)

See www.ssa.gov/calculators for details



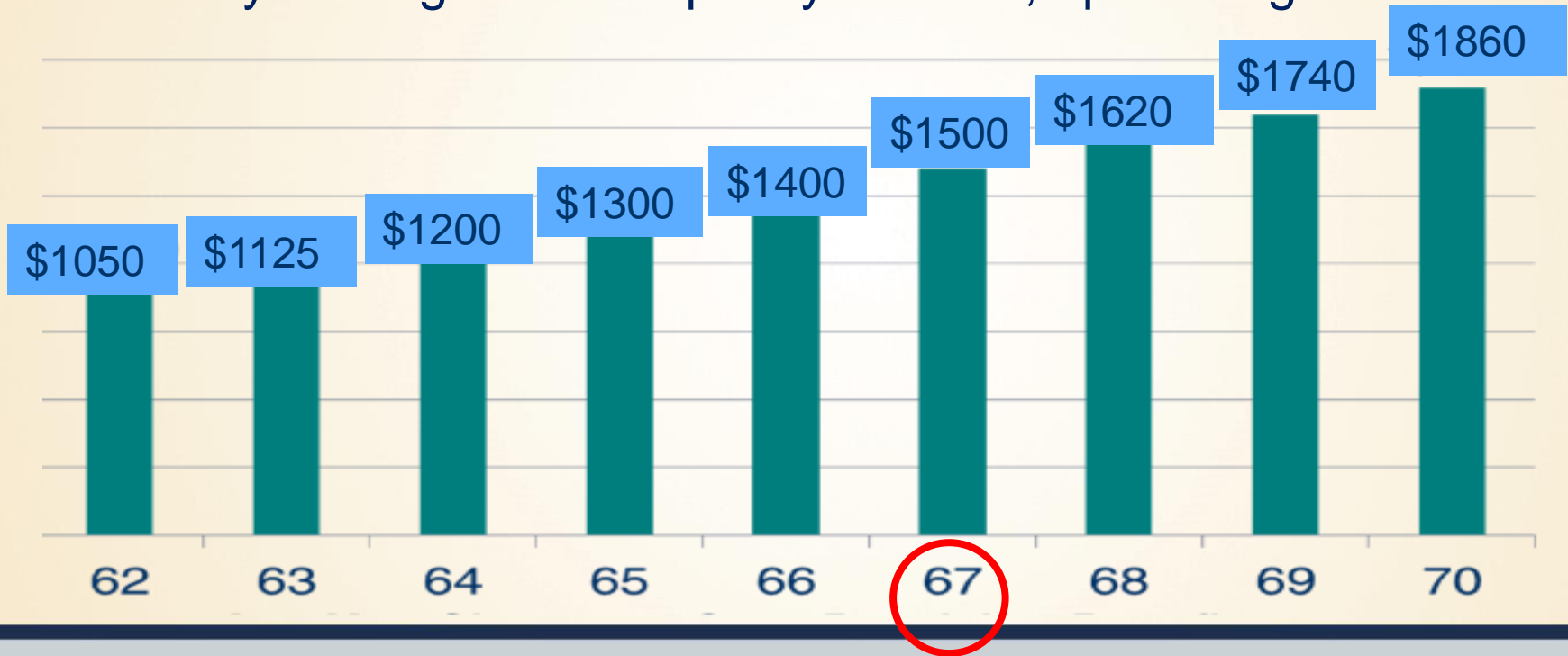
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Benefit Options: Elect Between 62-70

- 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.



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mySocialSecurity: Retirement Calculator

Welcome, Georgettel

You last signed in on September 18, 2020 at 11:20 AM ET.

 [Print / Save a copy of your Social Security Statement \(PDF\)](#)

[Disclaimer](#) | [Download Statement Data as an XML file](#) | [How to use XML files](#)

 [Replace your Social Security Card](#)

 [Print/Save a letter proving you do not receive benefits \(PDF\)](#)

Eligibility and Earnings

You have the 40 work credits you need to receive benefits!



You earned \$0 in 2019. Is this correct?

[Review your full earnings record now](#)

[Learn more about eligibility and work credits](#)

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

Plan For Retirement

Your monthly benefit at Full Retirement Age (67) is **\$1,407**.

Use our estimator below to discover the best time for you to file for benefits.

Retirement Age
67 and 0 months



Average Future Annual Salary
\$43,066



Include a spouse?
No



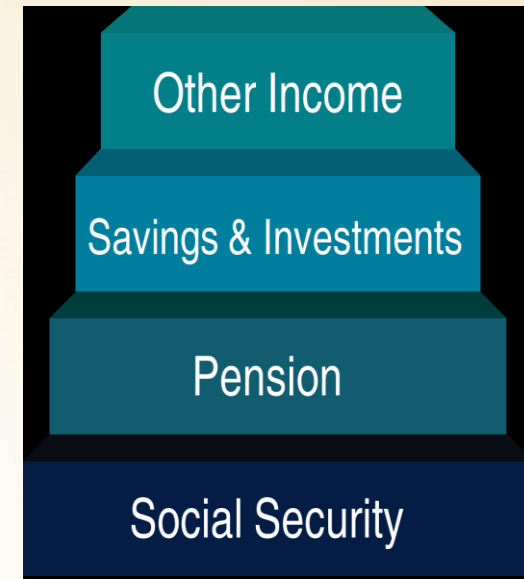
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Factors to Consider in Retirement Planning

Deciding the ‘right’ age to retire is individual decision based upon many factors, including:

- Dependent benefits may be payable
- Family history of longevity
- Health insurance options
- Disability – May apply for disability until FRA at www.ssa.gov/disabilityonline
- Other financial resources
- Employment situation – work limitations on benefits until the month of FRA.



*Use our Retirement Planner Checklist at
www.socialsecurity.gov/pubs/EN-05-10377.pdf*



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Factors to Consider: Continuing to Work

- You can get retirement or survivors benefits and work at the same time, even if you are under your Full Retirement Age, but there are limits!
- Work is wages and net income from Self Employment.
- For earnings limits, we do not count income from investments, other government benefits, interest, pensions, annuities and capital gains.
- **The Earnings Limit applies for benefits you receive on your own record, or as a spouse/widow(er).**
- If you retire mid-year, we look at work from the point of retirement. More info at www.ssa.gov/retire.



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2021 Annual Earnings Limits

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$18,960/yr. (19,560/yr. 2022)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$50,520/yr. before month of full retirement age (\$51,960/yr. 2022)	\$1 for every \$3
Month of FRA and Beyond	No Limit	No Limit

See scenarios and more details at
www.ssa.gov/benefits/retirement/planner/whileworking.html



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Factors to Consider - Disability

- 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 2022 = \$1350/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



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Factors to Consider – Non-FICA Public Pensions

- If you receive any type of pension from a non-FICA employment system, then your Social Security retirement benefit calculation may be modified due to WEP. **You are still guaranteed a benefit from SSA because you have 40 credits!**
- Windfall Elimination Provision (aka WEP or Windfall) applies if you have 40 Social Security credits and a pension from a non-FICA system such as OPERS, STRS, SERS, or OPF.
- **mySocialSecurity** does **NOT** figure the Windfall. Use the WEP Calculator for an accurate estimate,



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How to Apply– go to www.ssa.gov/



- Apply online up to 4 months ahead for Retirement, Spouse, Disability, or Medicare



- Apply on the phone. Make an appointment at 1-800-772-1213, 8am to 5:30pm weekdays.

* Child and survivor claims can only be done by phone.

* In –Person option not available during pandemic.



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SSA is with you when you get married...



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Dependents = Spouse and Children

When you apply for retirement, we ask about your dependents who may also be eligible for a monthly benefit:

Children

- 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 .



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How Much Can Dependents Receive?

**Maximum benefit = up to 50%
of a retired worker's unreduced (Full) benefit**

- SSA will pay your own retirement benefit first, and if your benefits as a spouse are higher than your own, you'll get a combination of benefits equaling higher spouse benefit amount.
- There is a reduction to the amount you receive as a spouse based on your age - just like your own retirement benefit.
- Annual earnings limits apply until full retirement age.

Note: You cannot get a spouse benefit until your spouse files for their own retirement benefit.



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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
- The 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



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Spouse Example: No Entitlement

Pat and Terry both paid FICA

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

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

Terry's spouse benefit (50% of Pat) = \$1,150

Terry's Social Security benefit = \$1,400

Terry cannot get a spouse benefit because her own Social Security benefit is higher (more than ½ of Pat's FRA)



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Spouse Example: Combining Benefits

Jack and Sharon both paid FICA

Jack's Social Security benefit at FRA = \$2,500/month

Sharon's benefit on her own work at FRA = \$800

Sharon's spouse benefit at FRA (*50% of Jack*) = \$1,250

Sharon's "Combined" Social Security benefit at FRA = \$1,250

Due to deemed filing, Sharon will first receive her own retirement benefit (\$800/mo), but because her FRA amount is less than 50% of her spouses FRA amount, she gets an additional (spouse) benefit added to her own from his work record (\$450) to equal her higher spouse benefit amount.

Note: Taking her benefits before FRA will reduce these amounts!



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SSA is There When You Lose A Loved One



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Who can get Survivor Benefits?

Children	May receive benefits if unmarried and younger than age 18 (or younger than 19 if still in high school)
Disabled Adult 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 (100%) benefits at full retirement age or reduced benefits: <ul style="list-style-type: none">• as early as age 60 (71.5%)• as early as 50, if disabled• at any age if caring for child younger than 16 or disabled



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ssa.gov/planners/survivors/

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Widow Example

Pat dies = \$2,300

Terry's own benefit (already receiving) = \$1,400

Terry's New Social Security benefit = \$2,300

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



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Switching Records www.ssa.gov/survivor

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.

Deemed Filing does not apply



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Government Pension Offset - GPO


- If you receive a public non-FICA pension, your Social Security spouse or widow amount is reduced by 2/3 of your monthly gross, non-FICA government pension. www.ssa.gov/gpo-wep
- Non-FICA pensions include the Civil Service Retirement System, plus some state/local pension systems (ie-Ohio PERS, STRS, Police/Fire).
Note: GPO does NOT affect FERS nor CSRS Offset.
- SSA will need to verify the individual's gross monthly non-FICA pension amount. If the recipient elected a non-traditional investment program or lump sum rollover – GPO still applies unless all matching non-FICA employer contributions are withdrawn.
- Recipient must notify Social Security of non-FICA pension annual COLA changes - prompt action helps avoid overpayments.



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 **MEDICARE HEALTH INSURANCE**

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

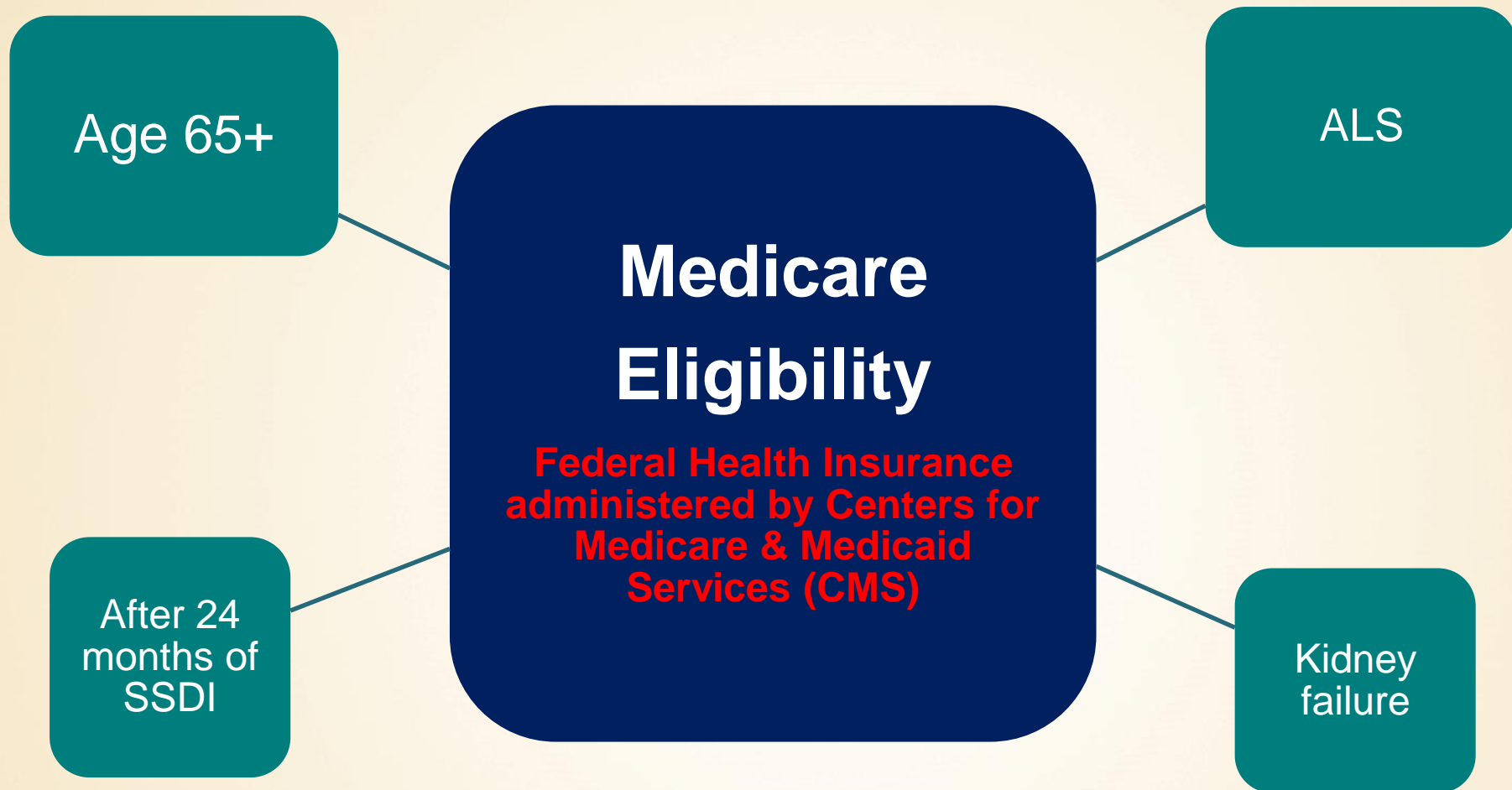
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016



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Who is Eligible for Medicare?



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The Parts of Medicare

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans

Part D = Prescription Drug Plans

} Original Medicare
base needed for other
insurance options



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Social Security is the Gateway into Medicare

Part A - Hospital Insurance

- Helps pay for most inpatient care in a hospital or limited time in a skilled nursing facility after a hospital stay.
- Pays for some home health care and hospice care.
- No monthly premium for anyone with 40 Medicare credits.
- Enrollment is mandatory once you are on benefits and age 65+.

Part B - Medical Insurance

- 2021 standard monthly premium \$148.50*.
- Helps pay for services from doctors, outpatient care, home health care, durable medical equipment and some preventive services.
- Premium is deducted from monthly SSA benefit or billed quarterly.

**Higher income beneficiaries may pay more*



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Automatic Enrollment

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

Medicare Enrollment Periods

Initial Enrollment Period

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

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

Penalty



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Initial Enrollment Period (IEP): at age 65

- **Already receiving Social Security benefit at age 65:**
Automatic enrollment! No appointment or application needed, the Welcome to Medicare packet arrives via mail about 8 weeks before your 65th birthday.
- **Not getting Social Security benefit at age 65:**
 - If you are covered under retiree insurance (ie. Tricare), COBRA, ACA, or are uninsured –you must apply for Medicare A/B 3 months before age 65 at:
www.ssa.gov/medicareonly or contact Social Security.
 - If you are covered under your (*or spouse's*) active employer group health plan, you may delay A/B past age 65 with the Special Enrollment Period.



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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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Special Enrollment Period (SEP)

- **With a Special Enrollment Period (SEP) you can delay A/B enrollment without a penalty for all months age 65+ when you are covered by active group employer health insurance.**
- SEP ends 8 months after month you or spouse stop work.
- Apply online at www.ssa.gov/Medicare-PartB-SEP.
- With SEP— you apply for Medicare A/B when you retire/stop work (*within 8 months*), or when you want to switch from your employer coverage over to Medicare.
- **Reminder:** if you are age 65 and not on Social Security – you must APPLY if you want or need Medicare A/B. You wait to file an application with SEP until you retire!



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Higher Income Part B and D Monthly Amount

- High income beneficiaries may pay more than 148.50/month = MAGI of 88K individual/176K 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 will use 2020 1040 info for 2022 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/online/ssa-44.pdf for evidence needed.



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2021 Income Related Monthly Adjustment Amount

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug coverage monthly premium amount
Individuals with a MAGI of \$88,000 or less Married couples with a MAGI of \$176,000 or less	2021 standard premium \$148.50	Your plan premium
Individuals with a MAGI above \$88,000 up to \$111,000 Married couples with a MAGI above \$176,000 up to \$222,000	Standard premium + \$59.40	Your plan premium + \$12.30
Individuals with a MAGI above \$111,000 up to \$138,000 Married couples with a MAGI above \$222,000 up to \$276,000	Standard premium + \$148.50	Your plan premium + \$31.80
Individuals with a MAGI above \$138,000 up to \$165,000 Married couples with a MAGI above \$276,000 up to \$330,000	Standard premium + \$237.60	Your plan premium + \$51.20
Individuals with a MAGI above \$165,000 up to \$500,000 Married couples with a MAGI above \$330,000 up to \$750,000	Standard premium + \$326.70	Your plan premium + \$70.70
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 + \$356.40	Your plan premium + \$77.10



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www.medicare.gov/your-medicare-costs

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Other Parts of Medicare

Run by private insurance companies

- **Medicare Advantage** plans (formerly known as Part C) includes prescription drugs and benefits for vision, hearing and dental. plans
- **Supplemental (Medigap)** help pay out of pocket copayments, coinsurance and deductible expenses.
- **Medicare Part D** – Prescription drug coverage

www.medicare.gov has great info regarding plan options.



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Extra Help with Medicare Prescription Drug Plan Costs

- **Medicare beneficiaries with limited income and resources may qualify for Extra Help with Medicare prescription drug plan costs:**
 - Find out if you qualify and apply online @ www.ssa.gov/benefits/medicare/prescriptionhelp.html
- **Extra Help may be worth an estimated \$5,000 per year**



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2021 “Extra Help” Income and Resource Guidelines

- 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:	\$1,630
Resources:	\$14,790

Married Person

Monthly Income:	\$2,198
Resources:	\$29,520

- 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 2021, drug costs for most people who qualify will be no more than \$3.70 for generic and \$9.20 for brand name drugs.**



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Contact Medicare: 1-800-Medicare or Medicare.gov

Español | A A A | Print

About Us | Glossary | CMS.gov | MyMedicare.gov Login

Medicare.gov

The Official U.S. Government Site for Medicare

type search term here

Search

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

Get Medicare coverage info on the go!

Learn about our new app

Find health
& drug plans

Compare coverage
options



Estimate Medicare
costs



Find out how much Medicare costs in 2019

[Learn more](#)

Important information about new Medicare cards

[Learn more](#)

Address change/Medicare card issue?

Select your card issue...



Go

Information for my situation

Select your situation...



Go

Find someone to talk to

Select your state...



Go



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OSHIIP: Free & Un-Biased Assistance

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.

Ohio | Department
of Insurance

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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*my*SocialSecurity: Manage your 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 (exception: SSI);
- Start or change direct deposit of your benefit payment;
- **NEW** Submit your advance designation of representative payee request;
- Request a replacement Medicare card and replacement SSA-1099
- 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.



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Financial Planners 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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