



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



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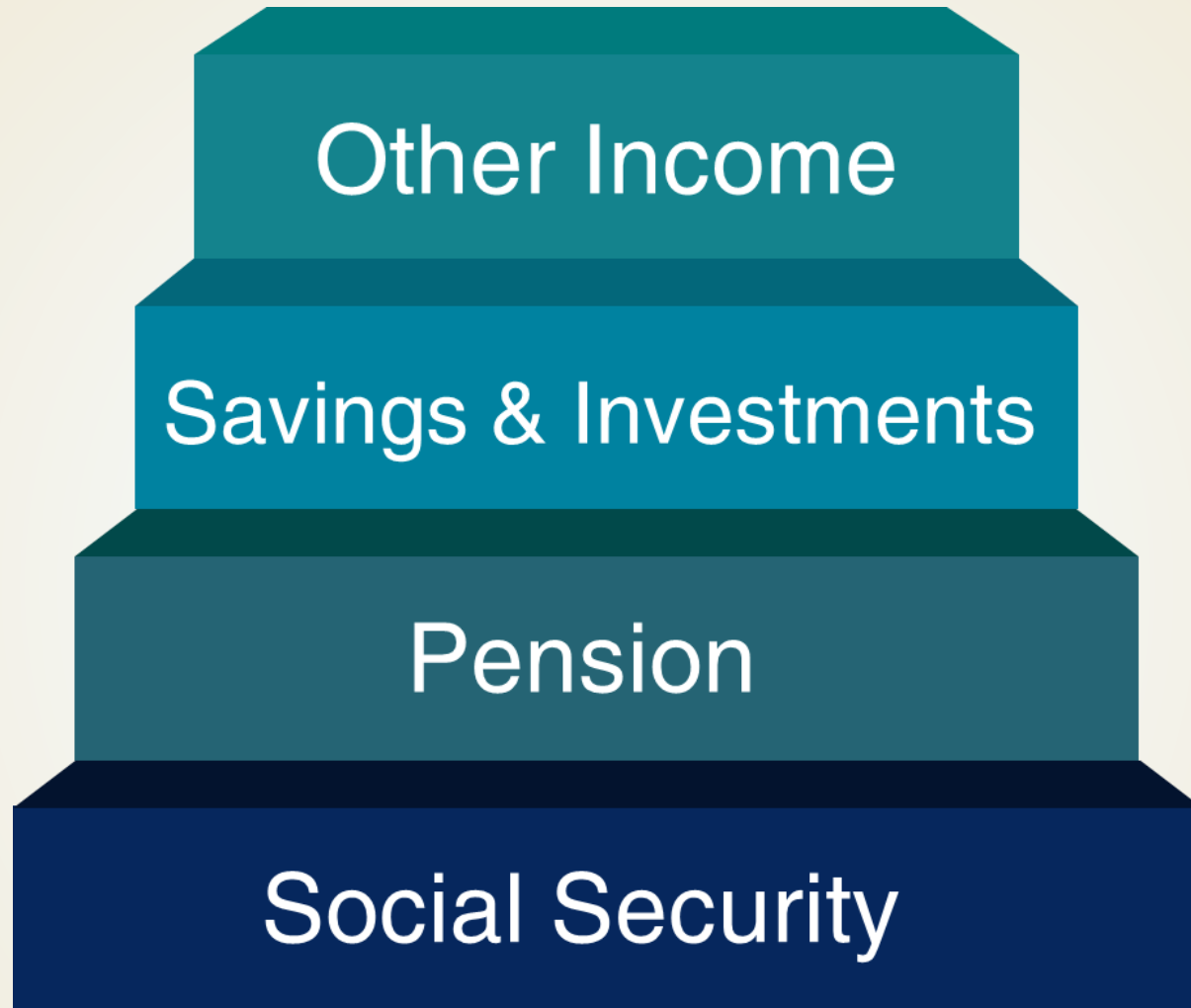


We're With You Through Life's Journey



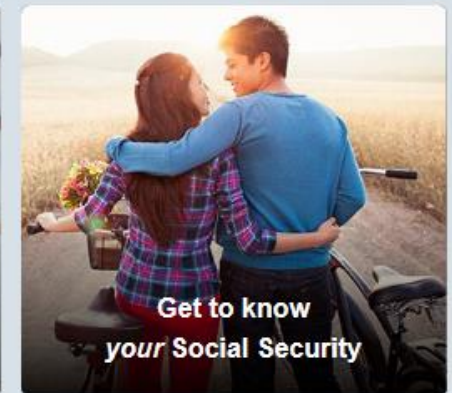
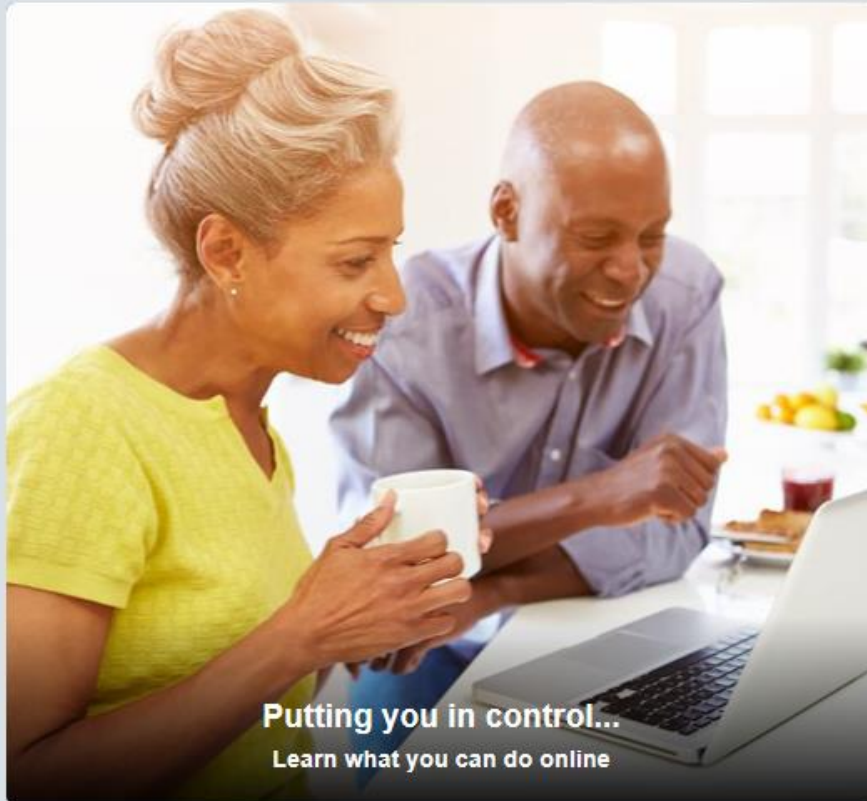
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my Social Security

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 Calculator

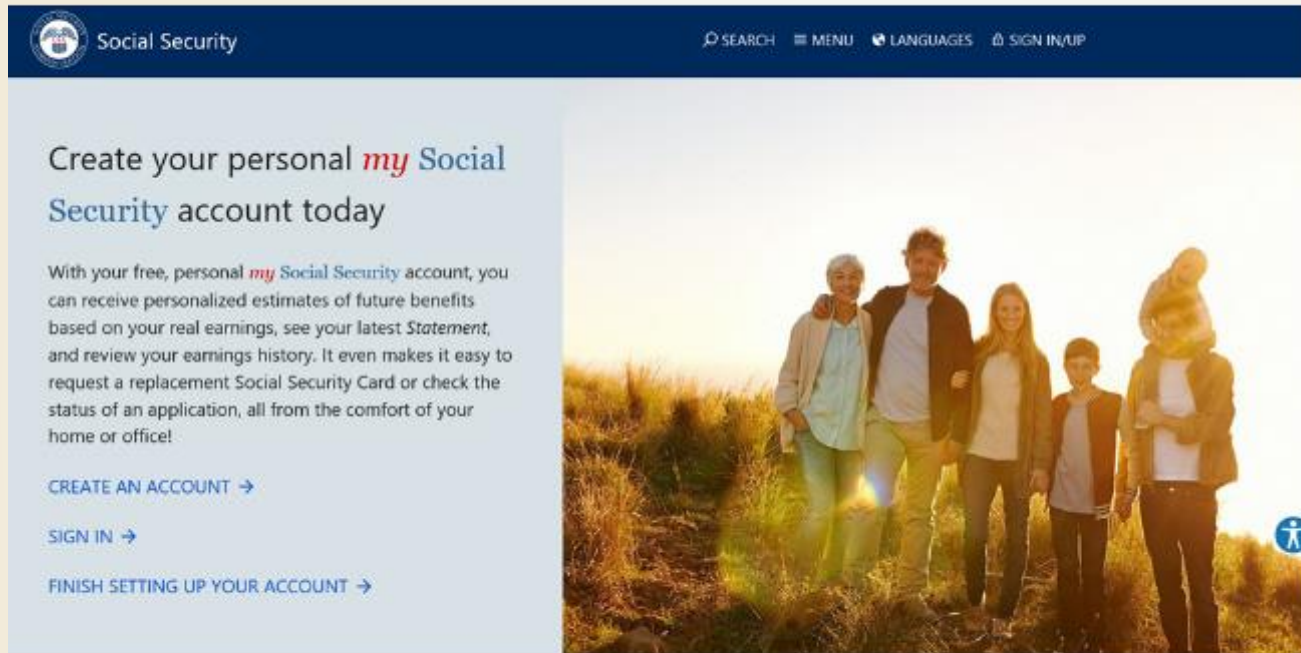
- Gives estimates based on your actual Social Security earnings record
- You can use the Retirement Calculator if:
 - You have enough Social Security credits at this time to qualify for benefits **and**
 - You are **not**:
 - Currently receiving benefits on your own Social Security record;
 - Waiting 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.



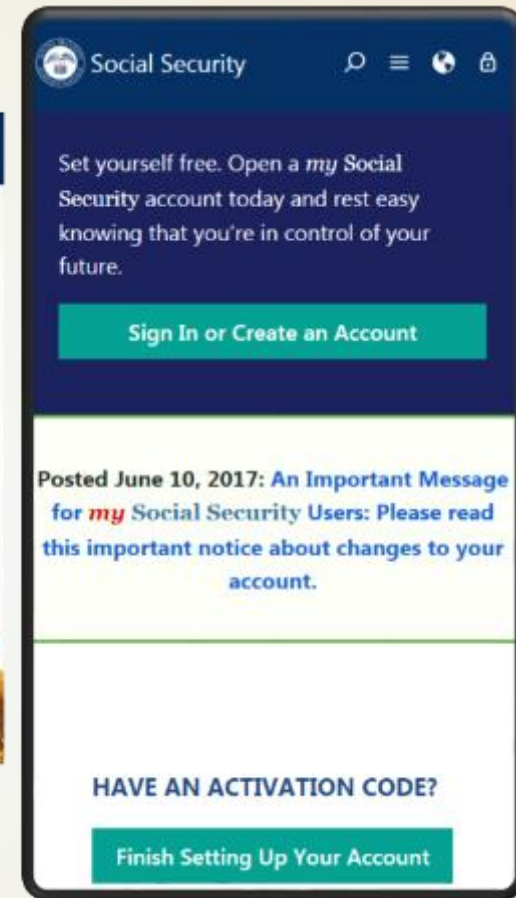
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my Social Security



The desktop page features a dark blue header with the Social Security logo, a search icon, a menu icon, a languages 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 heading is a paragraph explaining the benefits of a free account, followed by three links: "CREATE AN ACCOUNT →", "SIGN IN →", and "FINISH SETTING UP YOUR ACCOUNT →". To the right of the text is a large image of a diverse family of six (grandmother, father, mother, two children, and grandfather) standing in a field of tall grass at sunset. A small accessibility icon is visible in the bottom right corner of the image.



The mobile app interface has a dark blue header with the Social Security logo, a search icon, a menu icon, a globe icon, and a lock icon. The main content area is white. It starts with a dark blue banner containing the text "Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future." and a green button labeled "Sign In or Create an Account". Below this is a white box with a green border containing a notice: "Posted June 10, 2017: An Important Message for *my* Social Security Users: Please read this important notice about changes to your account." At the bottom, there is a section titled "HAVE AN ACTIVATION CODE?" with a green button labeled "Finish Setting Up Your Account".

ssa.gov/myaccount



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How to Open a *my* Social Security Account

1. Visit ssa.gov/myaccount
2. Select: “Sign In or Create an Account”
3. Provide some personal information to verify your identity (answer “out of wallet” questions)
4. Choose a username and password
5. Select how to receive a security code every time you access your account (text or email)



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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 record, 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



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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;
- 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.

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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 \$1,510 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2022, you must earn at least \$6,040.

ssa.gov/planners/credits.html



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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”

ssa.gov/OACT/COLA/Benefits.html



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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%

ssa.gov/oact/quickcalc/earlyretire.html

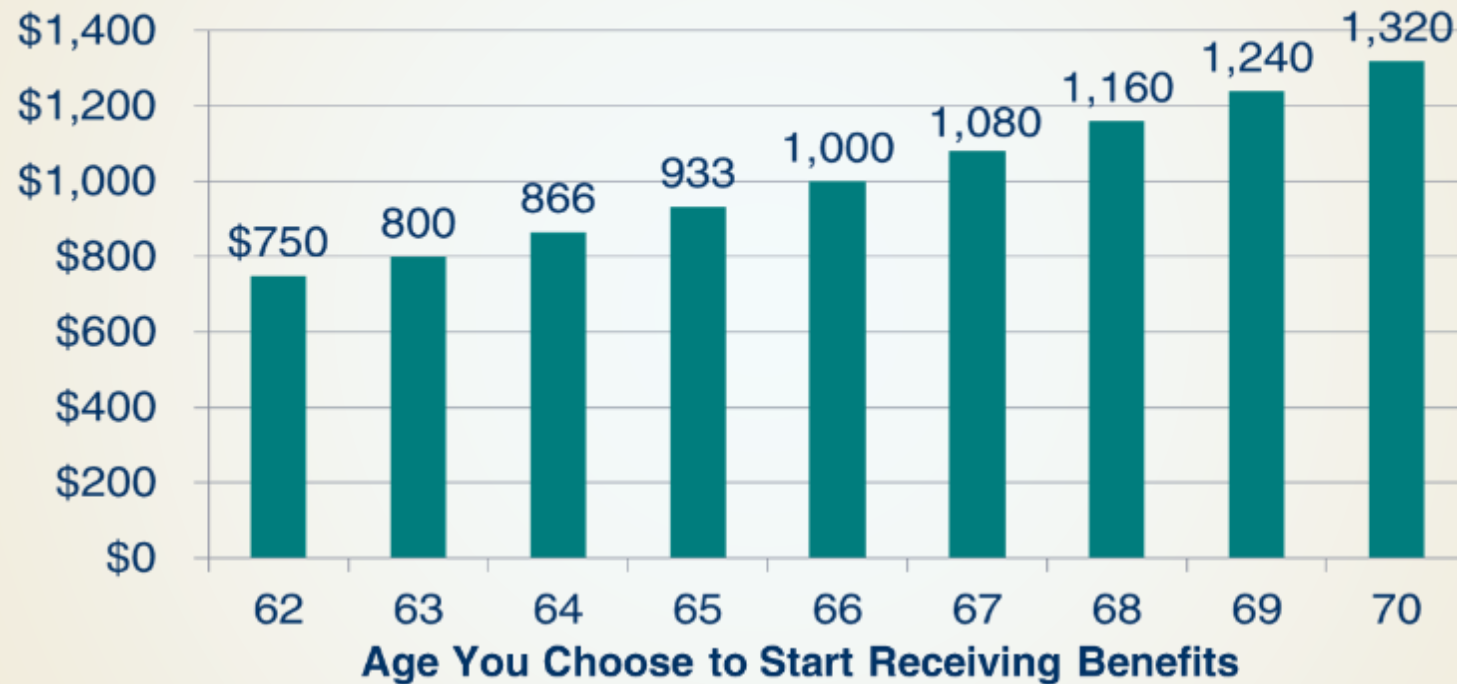


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

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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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	\$19,560/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$51,960/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Retirement Earnings Test Calculator:
ssa.gov/OACT/COLA/RTeffect.html



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

ssa.gov/planners/retire/applying7.html



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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

<https://www.ssa.gov/planners/retire/yourspouse.html>



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Spousal Benefit Reduction Based on Retirement Age

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 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



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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">• as early as age 60• as early as 50, if disabled• at any age if caring for child younger than 16 or disabled

ssa.gov/planners/survivors



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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 vs. Surviving Spouse Benefits

Spouse (living)	Surviving Spouse (deceased)
May start as early as age 62	May start as early as age 60 or as early as 50 if disabled
50% if you wait until FRA or later	71.5% at age 60, increases each month you wait
Less than 50% if you start before FRA (reduction for each month you take benefit early)	100% if you start at FRA or later

Certain conditions must be met.

ssa.gov/planners/survivors/ifyou.html#h6



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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.



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Other Survivor Benefits

- Lump Sum Death Payment of \$255 is a one-time payment to surviving spouse or child(ren) who meet certain requirements
- Parents' Benefits are for a parent age 62 or older who was receiving at least one-half support from deceased son or daughter

ssa.gov/planners/survivors/ifyou.html



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Will I pay federal taxes on my 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.



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Taxation of Social Security Benefits

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

Publication 554, *Tax Guide for Seniors*

Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*
IRS.gov



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Questions?



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Medicare

Original Medicare	Medicare Advantage (aka Part C) (*)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) (*) Part B (Medical Insurance) (*)
You can add: Part D (Prescription Drug Plan) (*)	Most plans include: Part D (Prescription Drug Plan) (*) Extra Benefits (e.g. vision, hearing, dental, and more)
You can also add: Supplemental insurance coverage (Medigap) (*)	Some plans also include: Lower out-of-pocket costs (*)

(*) *NYSHIP will discuss*

[Medicare.gov](https://www.medicare.gov)



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Age 65

Medicare Eligibility

After 24
months
of SSDI

ALS

Kidney
failure



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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.*

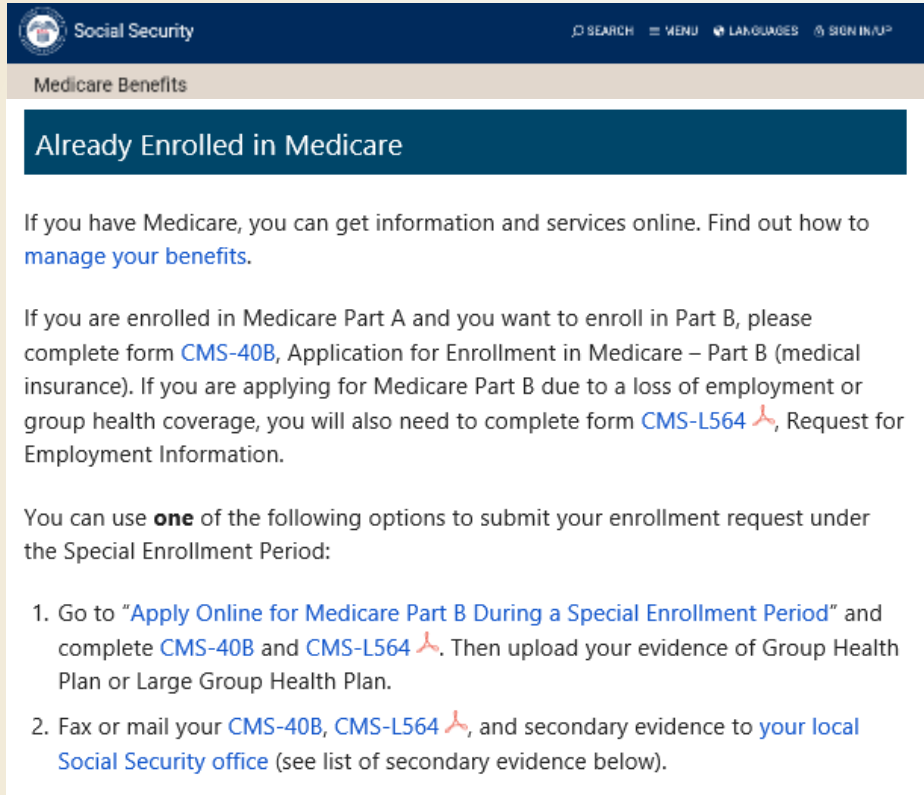


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Medicare Applications

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 Administration website. At the top is a dark blue header with the Social Security logo, a search bar, a menu icon, a language selector, and a sign-in link. Below the header is a light blue banner with the text "Medicare Benefits". Underneath is a dark blue box with the text "Already Enrolled in Medicare". The main content area is white and contains the following text:

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



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The standard Part B premium for 2022 is \$170.10. (*)

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

Modified Adjusted Gross Income in 2020	Part B monthly premium amount	Part D monthly premium amount
Individuals with MAGI of \$91,000 or less Married couples with MAGI of \$182,000 or less	2022 standard premium: \$170.10	Your plan premium
Individuals with MAGI \$91,001 - \$114,000 Married couples with MAGI \$182,001 - \$228,000	Standard premium + \$68.00	Your plan premium + \$12.40
Individuals with MAGI \$114,001 - \$142,000 Married couples with MAGI \$228,001 - \$284,000	Standard premium + \$170.10	Your plan premium + \$32.10
Individuals with MAGI \$142,001 - \$170,000 Married couples with MAGI \$284,001 - \$340,000	Standard premium + \$272.20	Your plan premium + \$51.70
Individuals with MAGI \$170,001 - \$499,999 Married couples with MAGI \$340,001 - \$749,999	Standard premium + \$374.20	Your plan premium + \$71.30
Individuals with MAGI above \$500,000 Married couples with MAGI above \$750,000	Standard premium + \$408.20	Your plan premium

Medicare.gov

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The Official U.S. Government Site for Medicare

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[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](#)

Home → [Sign up/change plans](#) → [Get started with Medicare](#) ▶ [Share](#)

Get started with Medicare

Getting Medicare is a major milestone. Here's where you can get the information you need, no matter where you are in your Medicare journey.

5 important facts:

1. Some people get Medicare automatically, and some have to [sign up](#). You may have to sign up if you're 65 (or almost 65) and not getting Social Security.
2. There are certain times of the year when you can sign up or change how you get your coverage.
3. If you sign up for Medicare Part B when you're first eligible, you can avoid a penalty.
4. You can choose how you get your Medicare coverage.
5. You may be able to get help with your Medicare costs.

Create an account at [Medicare.gov](#)



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The Official U.S. Government Site for Medicare

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- 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



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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 suspect fraud or financial exploitation, please contact the Office of Inspector General (OIG) at <https://oig.ssa.gov>



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How to Apply for Benefits



File online 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

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



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