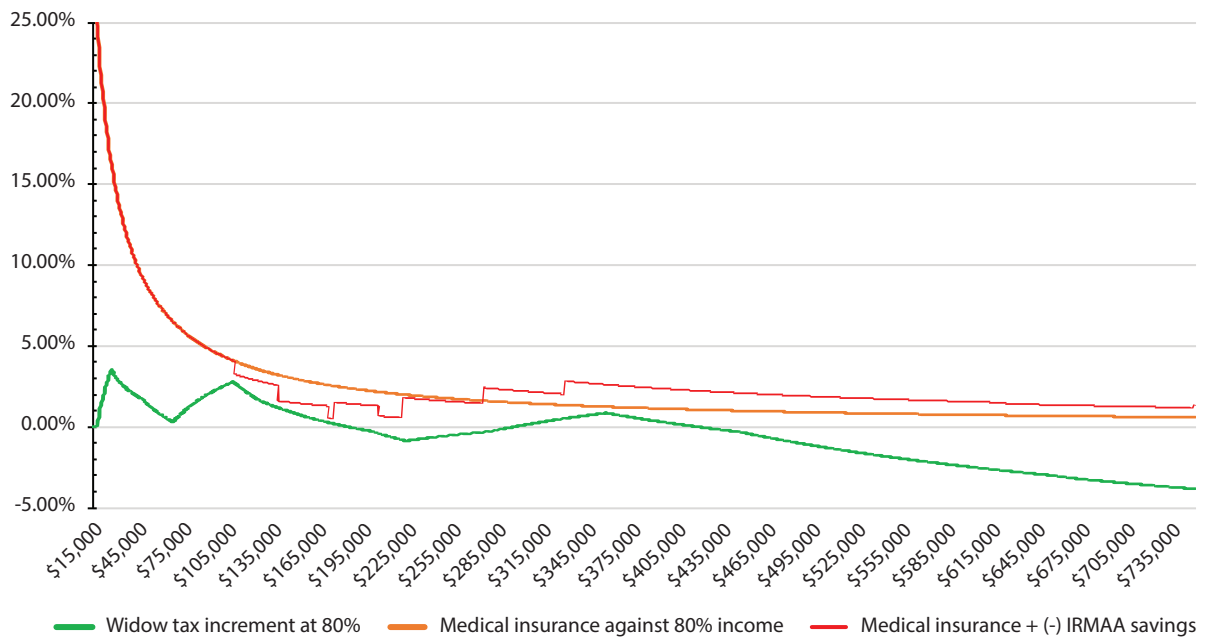


Figure 2: Survivor's Tax Increment & Medical Insurance Decrement at 80% Income Replacement



Notes: Same setup as Figure 1, but here the widow/er only retains 80% of the couple's income, and all percentages are calculated against that reduced income. However, x-axis values continue to specify the couple's income as in Figure 1. Red line shows the impact of having to pay more (less) IRMAA than the couple.