



Before the presentation starts, please use your smartphone to create your personal *my* Social Security account at ssa.gov/myaccount or scan the QR code below.

To create an account, you must:



Be at least 18 years of age



Have a Social Security number



Have an email address



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1



Social Security Retirement, Spouse, & Survivors Benefits Update 2026 with case studies

Note: This event is public. Please do not share any personal information, such as dates of births or social security numbers, about yourself or others during the event.



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Presented by:

Charo Boyd
Public Affairs Specialist
Social Security

Produced at U.S. taxpayer expense

2

Disclaimer

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3

What is the Social Security Fairness Act?

The Social Security Fairness Act (Act) was signed into law on January 5, 2025.

The Act ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). This law increases Social Security benefits for certain types of workers, including some:

- teachers, firefighters, and police officers in many states;
- federal employees covered by the Civil Service Retirement System; and
- people whose work had been covered by a foreign social security system.

To learn more below about the steps the Social Security Administration is taking to implement the law, visit:

ssa.gov/benefits/retirement/social-security-fairness-act.html



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4

Help us #SlamTheScam and stop government imposters in their tracks.

Protect yourself from fraud and know what to do if your Social Security information is compromised.





5




Beware of Social Security Phone Scams

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

- HANG UP!**
- DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
- REPORT THE SCAM AT OIG.SSA.GOV**



What to look out for

- The caller says there is a **problem** with your Social Security number or account.
- Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.
- Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.
- Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- » Learn more at oig.ssa.gov/scam
- » Share this information with others




6



my Social Security – Registration



How To: Choose Your Sign-in Account for my Social Security

Sign in with LOGIN.GOV

Sign in with ID.me

www.youtube.com/socialsecurity

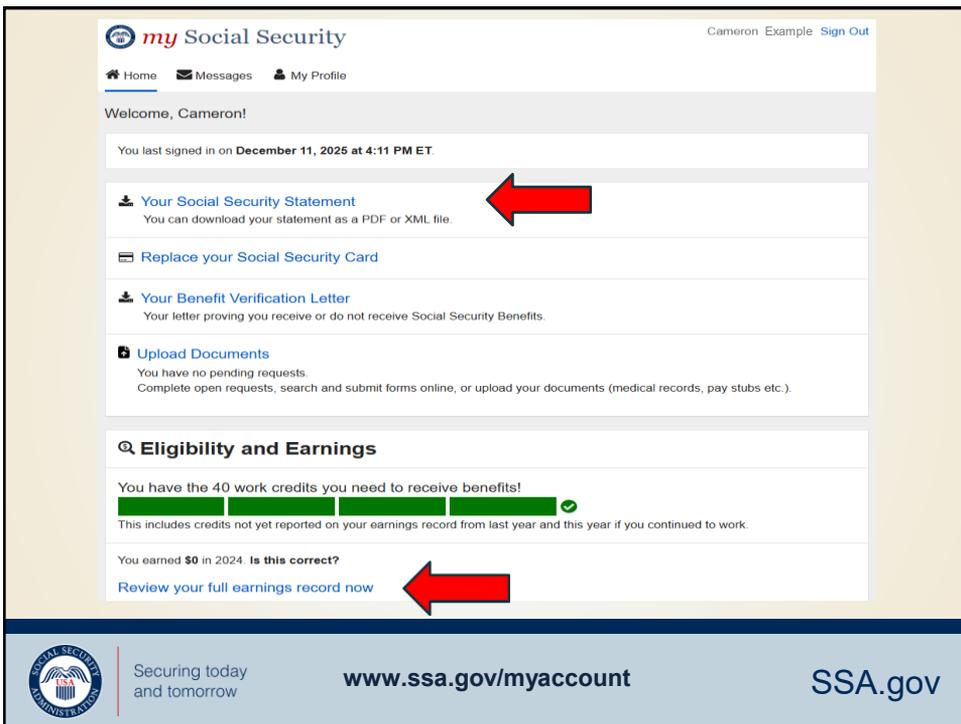
Step 1: Visit ssa.gov/myaccount

Step 2: Sign in or Create an Account

With a **my Social Security** Account :

- Check your application status online;
- Get your benefit verification letter;
- Change your address and phone number;
- Start or change your direct deposit;
- Request a replacement Social Security card;
- Get your SSA-1099 and much more!

7



my Social Security Cameron Example [Sign Out](#)

Home Messages My Profile

Welcome, Cameron!

You last signed in on **December 11, 2025 at 4:11 PM ET.**

- [Your Social Security Statement](#)
You can download your statement as a PDF or XML file. 
- [Replace your Social Security Card](#)
- [Your Benefit Verification Letter](#)
Your letter proving you receive or do not receive Social Security Benefits.
- [Upload Documents](#)
You have no pending requests. Complete open requests, search and submit forms online, or upload your documents (medical records, pay stubs etc.).

Eligibility and Earnings

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


This includes credits not yet reported on your earnings record from last year and this year if you continued to work.

You earned **\$0** in 2024. **Is this correct?**
[Review your full earnings record now](#) 


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8



Your Social Security Statement

WANDA WORKER

October 2, 2021

See your *Statement* and customized fact sheets!

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, 1950. 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 \$5,995 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/benefits.html.

Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$1,664 a month.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

- Minor child: \$2,129
- Spouse, if caring for a disabled child or child younger than age 16: \$2,129
- Spouse, if benefits start at full retirement age: \$2,838
- Total family benefits cannot be more than: \$4,968
- Your spouse or minor child may be eligible for an additional one-time death benefit of \$250.

We have benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at ssa.gov/ThursFuture.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You 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).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048).

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with ssa.gov. If you find an error, view your full earnings record online and call 1-800-772-1213.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1984)
1991-1992	\$ 20,000	\$ 20,000
1993-1999	41,250	41,250
1999-2000	297,712	297,712
2001	34,915	34,915
2002	35,991	35,991
2003	36,717	36,717
2004	38,696	38,696
2005	40,325	40,325
2006	42,915	42,915
2007	44,346	44,346
2008	45,437	45,437
2009	44,784	44,784
2010	45,827	45,827
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,550	50,550
2016	50,158	50,158
2017	50,440	50,440
2018	50,653	50,653
2019	50,957	50,957
2020	51,995	51,995
2021	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:
Social Security taxes: You paid \$34,288
Employee: \$36,003
Medicare taxes: You paid \$19,296
Employee: \$19,296

SSA.gov | Follow us on social media ssa.gov/socialmedia

Form SSA-7005-8M-01 (05/21)

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for local, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit ssa.gov/ncswp.

Important Things to Know about Your Social Security Benefits

• Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.

• You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.

• We use cost of living adjustments to make sure your benefits will keep up with inflation.

• The age you claim benefits will affect the benefit amount for your surviving spouse.

• If you get retirement or disability benefits, your spouse and children also may qualify for benefits.

• If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.

• When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.

• For more information about benefits for you and your family, visit ssa.gov/benefits/retirement/benefits.html.

• When you are ready to apply, visit us at ssa.gov/benefits/retirement/apply.html.

• The Statement is updated annually. It is available upon request, either online or by mail.

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9

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Home » Earnings Record

Earnings Record

Review your Earnings Record

Your benefits are based on your earnings. If our records are wrong, you may not receive all the benefits to which you're entitled.

Use your own records to make sure our information is correct, and that we've recorded each year you worked. If you worked for more than one employer during any year, or if you had both earnings and self-employment income, we combined your earnings for the year.

Review your earnings record carefully.

Work Year	Taxed Social Security Earnings	Taxed Medicare Earnings
2019	Not Yet Recorded	Not Yet Recorded
2018	Not Yet Recorded	Not Yet Recorded
2017	\$127,200	\$147,200
2016	\$118,500	\$144,298
2015	\$118,500	\$141,237
2014	\$117,000	\$132,959
2013	\$113,700	\$129,078
2012	\$110,100	\$129,655
2011	\$106,800	\$126,645
2010	\$106,800	\$112,641
2009	\$106,800	\$113,814
2008	\$100,038	\$100,038
2007	\$94,025	\$94,025
2006	\$81,465	\$81,465
2005	\$76,401	\$76,401

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10

Retirement Calculator

Your estimated monthly benefit at Full Retirement Age (67) is **\$2,446**.

Use the Retirement Calculator to estimate your Social Security Retirement benefits.

Retirement Age or Date: **67** | Average Future Annual Salary: **\$63,700** | Compare with Benefit as a Spouse: **No**

Age	Estimated Monthly Benefit (\$/Month)
62	\$1,722
67	\$2,446
70	\$3,033

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Convenient, secure, and quick financial planning tool

Immediate and accurate benefit estimates

Create "What if" scenarios based on different ages and earnings

11

Retirement Calculator

Your estimated monthly benefit at Full Retirement Age (67) is **\$2,446**.

Use the Retirement Calculator to estimate your Social Security Retirement benefits.

Retirement Age or Date: **67** | Average Future Annual Salary: **\$63,700** | Compare with Benefit as a Spouse: **Yes**

You are entitled to either your retirement benefit amount or up to half of your spouse's Primary Insurance Amount (PIA), whichever is higher, not a sum of both.

I want this benefit to begin at age: **Age** | 62 | **Month** | 0

Enter Your Spouse's Primary Insurance Amount (PIA):

Age	Your Benefit (\$/Month)	Your Benefit as a Spouse (\$/Month)
62	\$1,722	\$527
67	\$2,446	\$500
70	\$3,033	\$500

12

Estimate of Benefits for a Spouse

 You can qualify for Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at age **65**. Apply here as early as 3 months before your 65th birthday.

Avoid late enrollment penalties by applying during your initial enrollment period, which ends 3 months after you turn 65.

[See what you'll need to apply](#)

[Learn more about Medicare and Hospital coverage](#)

 If you are or have been married, your current or former spouse may be eligible to claim benefits based on your earnings record.

[Calculate a benefit for a current or former spouse](#)
Spousal Benefits for a Current or Former Spouse

Your current or former spouse may receive benefits based on your earnings record. Your spouse's decision on when to begin this benefit can impact the amount of their spousal benefit. If your spouse begins this benefit between age 62 and their Full Retirement Age, the spousal benefit amount will be permanently reduced by a percentage based on the number of months up to their Full Retirement Age. If your spouse is under Full Retirement Age and works while receiving benefits, their benefits may be affected by the retirement earnings test.

Spouse's Date of Birth

Month: Day: Year:

When would your spouse begin this benefit?

Age: Months:

[Calculate](#)

Estimated benefits for your spouse at age 67 would be \$1,223.00 per month.

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13

Additional Services Available at SSA.GOV/myaccount

 **Your Social Security Statement**
You can download your statement as a PDF or an XML file.

 **Replace Your Social Security Card**

 **Upload Documents**
Search and submit forms online or upload documents.

 **Your Benefit Verification Letter**
This is your proof of income letter.

 **Replace Your Tax Form SSA-1099/SSA-1042S**

 **Voluntary Tax Withholding**
View or change your tax withholding settings.

Benefits and Payments

Benefit Summary

\$1,235

total monthly benefit before deductions

[View your payment history and overpayment details](#)

[View your payment history and overpayment details](#)

 **Social Security (Retirement)** Active

\$1,235

next payment before deductions

Next Payment Date: June 3, 2025
 Payments are made on the 3rd of every month
 Payments are made by Direct Deposit

Last payment: May 2, 2025	
Monthly Benefit Amount:	\$1,235.00
No deductions	
Last Payment Total:	\$1,235.00

14

14

Additional Services Available at SSA.GOV/myaccount

my Social Security Home Messages 6 My Profile

Voluntary Tax Withholding Request

New Tax Withholding Rate

Note: This update will replace any other pending tax withholding requests. If you need to make multiple withholding requests for future dates, please [contact us](#).

If you currently receive Railroad Retirement Benefits, please contact the Railroad Board (RRB) to learn how voluntary tax withholding changes may affect your annuity.

Current Withholding Information

Current Withholding Rate
7%

Effective Date
May 2025

I want federal income tax withheld from my Social Security Benefits or Social Security equivalent Tier 1 Railroad Retirement Benefits at a rate of:

*Select One

- 0% (No withholding)
- 7%
- 10%
- 12%
- 22%

15

Additional Services Available at SSA.GOV/myaccount

my Social Security Fantastic M. Fox Other Services

Advance Designation of Representative Payee

About Advance Designation

[Hide information about advance designation](#)

You have the option to designate someone you trust to receive and manage your benefit payments on your behalf in the event you become unable to do so yourself.

SSA refers to this person as a representative payee. A representative payee is responsible for ensuring that payments are used for the beneficiary's food, shelter, medical, and personal needs. To be appointed as a representative payee, an individual must be able and willing to serve, and meet SSA selection requirements.

To learn more about representative payees, visit <https://www.ssa.gov/payee>.

To name or update your advance designees, please have their phone numbers available. Select the button below to continue with advance designation.

Receipt of Your Advance Designation

Order of Priority	Name	Phone	Relationship
1	A Random NAME	(412) 221-5533	Friend
2	John Doe	(412) 221-5555	Friend

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16



Review of Social Security Retirement, Spouse, and Survivors Benefits



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17

Understanding the Benefits

www.ssa.gov/pubs/EN-05-10024.pdf

2026



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05-10024, January 2026

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Baltimore, MD 21235

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18



How You Qualify for Benefits 2026

- You need to work to earn Social Security “credits”
- Each \$1,890 in earnings gives you one credit in 2026
- You can earn a maximum of 4 credits per year



Example: To earn 4 credits in 2026, you must earn at least **\$7,560**. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.

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19

19

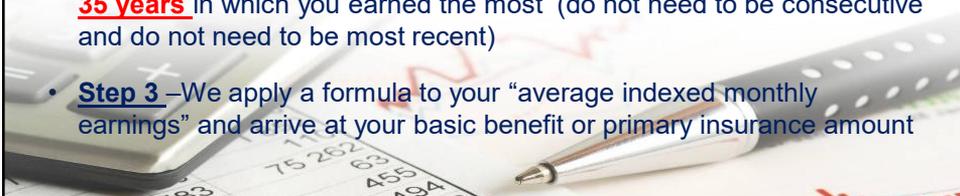


How Social Security Determines Your Benefit

ssa.gov/OACT/COLA/Benefits.html

Social Security benefits are based on your lifetime earnings

- **Step 1** –We adjust or “index” your actual earnings to account for changes in average wages over time
- **Step 2** –We find your average indexed monthly earnings using the **35 years** in which you earned the most (do not need to be consecutive and do not need to be most recent)
- **Step 3** –We apply a formula to your “average indexed monthly earnings” and arrive at your basic benefit or primary insurance amount



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20

20



Your Age at the Time You Elect Retirement Benefits Affects the Amount

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%

If You're a Worker and Start Retirement Benefits

- At age 62, you get a permanent lower monthly payment
- At your full retirement age, you get your full benefit
- After your full retirement age, you get an even higher monthly payment for delaying

www.ssa.gov/benefits/retirement/planner/ageincrease.html

21

21



You Can Work and Receive Benefits 2026

If You Are	You Can Make Up To	If You Make More, Some Benefits Will Be Withheld
Under FRA* in 2026	\$24,480/yr. (\$2,040/mo.)	\$1 for every \$2
Turning FRA in 2026	\$65,160/yr. (\$5,430/mo.)	\$1 for every \$3
Month You Attain Full Retirement Age & Continuing	No Limit	No Limit

*FRA = Full Retirement Age

Note: 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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22

22



Earnings Test Calculator

www.ssa.gov/OACT/COLA/RTeffect.html

Retirement Earnings Test Calculator

[Automatic Determinations](#)

Complete the form to see the effect of the Retirement Earnings Test on retirement benefits.

Please note that the retirement earnings test always uses the [normal \(full\) retirement age](#) applicable to retired workers.

[Exempt amounts](#) under the Retirement Earnings Test

Enter your **date of birth**: Month Day Year

Your **estimated earnings**: \$

If you reach your [normal \(or full\) retirement age](#) this year, enter only those earnings made prior to the month you reach this age. The retirement earnings test does not apply once you reach normal retirement age.

Your **estimated monthly benefit**: \$ (before application of the retirement test)

Is the current year the first year you are receiving benefits?
 Yes No

Note: [special rules](#) apply in the first year you retire.

23

23



www.ssa.gov/pubs/EN-05-10063.pdf

2026



Special Payments After Retirement

Bonuses, Vacation Pay, Commissions, Sick Pay, Insurance Commissions, Carryover Crops, and Other Special Payments

What are “special payments”?

After you retire, you may receive payments for work you did before you started to receive Social Security benefits. Usually, those payments will not affect your Social Security benefit if they are for work done before you retired. This fact sheet describes some of the common types of special payments, helps you to decide if you received any, and tells you what steps to take if you did.

What qualifies as a special payment?

If you worked for wages, income received after retirement counts as a special payment. This applies if the last task you did to earn the payment was completed before you stopped work. Some special payments to employees include bonuses, accumulated vacation or sick pay, severance pay, back pay, standby pay, sales commissions, and retirement payments. Another example of a special payment is deferred compensation reported on a W-2 form for one year but earned in a previous year. These amounts **may** be on your W-2 in the box labeled “Nonqualified Plan.”

If you were self-employed, any net income you receive **after the first year you retire** counts as a special payment. This applies if you

How do earnings limits affect benefits?

If a person who gets Social Security retirement benefits is younger than their full retirement age, there are limits to how much they can earn from work before it affects their benefits. Your full retirement age varies based on the year you were born. You can visit www.ssa.gov/benefits/retirement/planner/ageincrease.html to find your full retirement age. We reduce benefits, if earnings exceed certain limits.

- If you are younger than your full retirement age, we deduct \$1 in benefits for each \$2 you earn above the earnings limit. In 2026, the limit is \$24,480.
- In the year you reach your full retirement age, we reduce your benefits \$1 for every \$3 you earn above the earnings limit. In 2026, the limit is \$65,160.
- Starting with the month you reach full retirement age you can receive full benefits no matter how much money you earn.

If you think you received a special payment

If you get Social Security and your total yearly earnings exceed the limit, and these earnings

24

24



Other Benefits on the Retiree's Record

www.ssa.gov/family/eligibility

Your Child

- Not married-under 18 (under 19 if still in high school)
- Not married and disabled before age 22



Your Spouse

- Age 62 or older
- At any age, if caring for a child under age 16 or disabled

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25

25



Spouse's Benefit Computation

<https://www.ssa.gov/oact/quickcalc/spouse.html>

50% - Spousal benefits

You could be entitled up to half of your spouse's benefit.

- Benefit is 50% of worker's unreduced benefit
- Permanent Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined
- Does not reduce payment to worker

www.ssa.gov

26

26



Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if they have remarried) if:

- Marriage lasted at least 10 years
- You are unmarried and 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

Ex-spouse's benefit amount has no effect on the amount the worker or the worker's current spouse can receive



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<https://www.ssa.gov/family/eligibility>

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27



Voluntary Suspension

If you take your retirement benefit and then ask to suspend it to earn delayed retirement credits, your spouse or dependents (excluding divorced spouses) generally will not be able to receive benefits on your Social Security record while your own benefits are suspended.

[ssa.gov/benefits/retirement/planner/suspend.html](https://www.ssa.gov/benefits/retirement/planner/suspend.html)



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28



Survivor Benefits

www.ssa.gov/benefits/survivors

Widow or Widower:

- Full benefits at full retirement age
- Reduced benefits at age 60
If disabled as early as age 50
- At any age if caring for child under 16 or disabled
- Remarriage after age 60 (50 if disabled) is protected
- Divorced widows/widowers may qualify

Your Child if:

- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22



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29

29



Survivor Benefit Computation

www.ssa.gov/benefits/survivors

100% - Survivor benefit

You could be entitled up to 100% of your deceased spouse's (divorced spouse's) benefit

- You will be entitled up to 100% of a deceased spouse's (divorced spouse's) benefit or your own, *whichever benefit is higher*
- At full retirement age, **100%** of deceased worker's benefit
- At age 60, **71.5%** of deceased worker's benefit (remember there is a permanent reduction for starting benefits early)
- Option to reduced benefits on one record and switch to other record later

www.ssa.gov

30

30



Social Security Benefits and Taxation
www.ssa.gov/benefits/retirement/planner/taxes.html

If you file a **“joint return”** and your combined income ** is:

- Between \$32,000 and \$44,000, you have to pay income tax on up to 50% of your benefits.
- More than \$44,000, up to 85% of your benefits may be taxable.

If you file as an **“individual”** and your combined income ** is:

- Between \$25,000 and \$34,000, you have to pay income tax on up to 50% of your benefits.
- More than \$34,000, up to 85% of your benefits may be taxable.

** Combined income is:

Your adjusted gross income
 + Nontaxable interest
 + $\frac{1}{2}$ of your Social Security
 = Your “Combined Income”

www.irs.gov 31

31

How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you have a disability, 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, 8 a.m. – 7 p.m. Monday through Friday.



Schedule in-office appointment at 1-800-772-1213.

*Child and survivor claims can only be done by phone or in the office.



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32

Social Security Home Page

An official website of the United States government [Here's how you know](#)

[Read Commissioner Bisignano's 90th Anniversary Letter](#)

[What to know about proving your identity](#)

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Social Security
Benefits ▾ Medicare ▾ Card & record ▾Español
Sign in

Your most-needed services, online

With a secure *my* Social Security account, you can get services and manage your benefits — anywhere, anytime.

Sign in or create an account

Get a benefits estimate

Sign in to calculate your benefits estimate.

Apply for benefits

Apply for Retirement, Disability, or other benefits online.

Check your status

See where you are in your application or appeal process.

Replace your card

Find the best way to replace your card.

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33

Social Security Home Page

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Life events

Age milestones

Approaching age 65 (Medicare eligibility)

Approaching Retirement

Becoming an adult

Health changes

Disability, injury, or illness

Staying at a medical facility

Need help managing money

Legal status changes

Immigration

Incarceration

Personal information changes

Name change

Contact information change

Communication preferences

Services

[Apply for benefits](#) →

[Make an appointment](#) →

[Find an office](#) →

[Continue an application](#) →

[Appeal a decision](#) →

[Protect yourself from scams](#) →

Documents

Get benefit verification letter

Get tax form (1099/1042S)

Submit forms & upload documents

Payment

Update direct deposit

Resolve an overpayment

Request to withhold taxes

View benefit payment schedule

Number & card

Replace card

Request a number for the first time

Report a stolen number

Record

Change name

Update contact information

Update citizenship or immigration status

Report a death

34

17

Social Security Home Page

www.ssa.gov

Latest news

PRESS RELEASE

[Social Security and OIG Partner for the Seventh Annual National Slam the Scam Day](#)

The Social Security Administration (SSA) and its Office of the Inspector General (OIG) are partnering to fight back against Social Security imposter scams for the seventh annual "Slam the Scam" Day on March 5, 2026. The annual event, recognized as part of the Federal Trade Commission's (FTC)...

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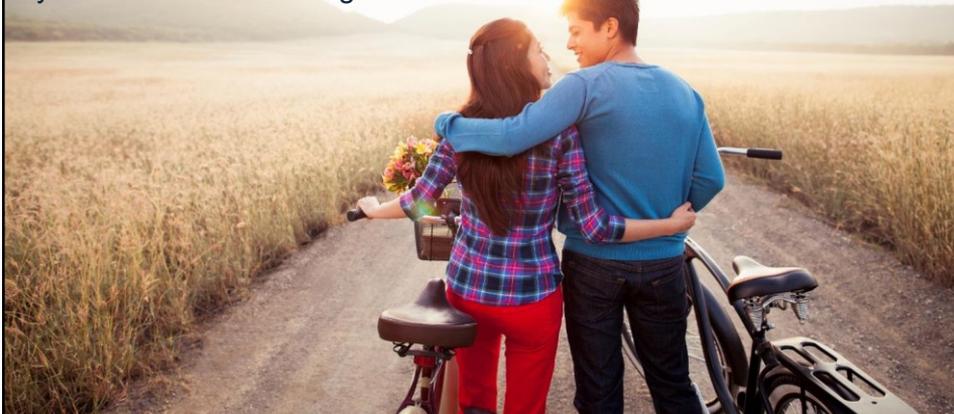
Social Security Administration



35

Q&A Session

Note: This event is public. Please do not share any personal information, such as dates of births or social security numbers, about yourself or others during the event.



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36



Additional Resources Medicare



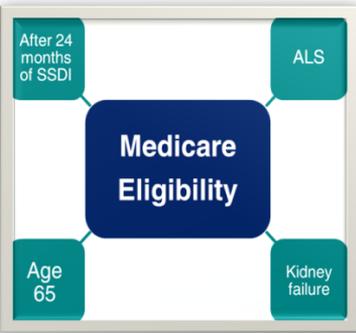
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37

The following slides include information about Medicare not included in the presentation.

Medicare Eligibility



65 & older

-or-

24 months after entitlement to Social Security disability benefits

-or-

Amyotrophic Lateral Sclerosis

-or-

Permanent kidney failure and receive maintenance dialysis or a kidney transplant

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38

Medicare Enrollment Periods

Enrollment Period:	When the period occurs:
Initial Enrollment Period –first opportunity to enroll	3 months before you turn age 65, the month you turn age 65, and 3 months after you turn age 65
General Enrollment Period	Annually, January 1 – March 31
Special Enrollment Period (only available after initial enrollment period)	During any month you remain covered under the group health plan and your, or your spouse's, current employment continues; or In the eight-month period that begins with the month your group health plan coverage or the current employment it is based on ends, whichever comes first.



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Enrollment in any part of Medicare will affect Health Savings Accounts!!!

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39

Medicare Applications

Medicare Benefits

Already Enrolled in Medicare

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).

- 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.

ssa.gov/benefits/medicare



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40



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

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



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41

Medicare Part B Premiums for 2026

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

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$109,000 or less Married couples with a MAGI of \$218,000 or less	2026 standard premium = \$202.90	Your plan premium + \$0
Individuals with a MAGI above \$109,000 up to \$137,000 Married couples with a MAGI above \$218,000 up to \$274,000	Standard premium + \$81.20	Your plan premium + \$14.50
Individuals with a MAGI above \$137,000 up to \$171,000 Married couples with a MAGI above \$274,000 up to \$342,000	Standard premium + \$202.90	Your plan premium + \$37.50
Individuals with a MAGI above \$171,000 up to \$205,000 Married couples with a MAGI above \$342,000 up to \$410,000	Standard premium + \$324.60	Your plan premium + \$60.40
Individuals with a MAGI above \$205,000 up to \$500,000 Married couples with a MAGI above \$410,000 up to \$750,000	Standard premium + \$446.30	Your plan premium + \$83.30
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 + \$487.00	Your plan premium + \$91.00



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42



Medicare Enrollment Periods

If you have a Health Savings Account (HSA)

If you have an HSA when you sign up for Medicare, you cannot contribute to your HSA once your Medicare coverage begins. **If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty.** If you would like to continue contributing to your HSA, you should not apply for Medicare, Social Security, or Railroad Retirement Board (RRB) benefits.

NOTE: Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare.

To avoid a tax penalty when your Medicare is retroactive, you should stop contributing to your HSA at least six months before you apply for Medicare.

43

43



For More Information on Medicare

Center for Medicare and Medicaid Services (CMS):

www.medicare.gov

1-800-633-4227

State Health Insurance assistance Program (SHIP):

www.medicare.in.gov

1-800-452-4800

www.ssa.gov

44

44

Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit SSA.gov for up-to-date information on our programs.



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45

www.ssa.gov/retirement

A screenshot of the SSA.gov website's retirement benefits page. The page has a dark blue header with navigation links for "Benefits", "Medicare", and "Card & record", along with a search bar, "Español" link, and "Sign in" button. The main content area is white with a blue sidebar on the left containing a "Retirement" menu with sub-items like "Plan for Retirement", "Timing your first payment", "What you must report while getting Retirement", "Disability", "Survivor", "Family", and "Supplemental Security Income (SSI)". The main content area features a "Retirement benefits" section with a "Learn how to apply" button, followed by sections for "Plan for Retirement", "Time your first payment", "Report changes", and "Explore Retirement options from family members' work", each with a brief description and a "Learn more" link.

46