



With You Through Life's Journey...

Jennifer Miranda | Public Affairs Specialist



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and tomorrow

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Today's Agenda

- | | |
|---|---|
| 1 | How do I qualify for Social Security? |
| 2 | How are benefits figured? |
| 3 | Social Security Fairness Act (SSFA) |
| 4 | What about Medicare? |
| 5 | <i>my</i> Social Security and other online services |



Securing your **today** and **tomorrow**



Prepare

- Check eligibility for benefits
- Get a benefits estimate
- Plan for Retirement



Apply

- Apply for benefits
- Sign up for Medicare
- Return to saved application



After you apply

- Check application or appeal status
- Appeal a decision we made

Manage benefits & information



Documents

- Get benefit verification letter
- Get tax form (1099/1042S)



Number & card

- Replace card
- Request number for the first time
- Report stolen number



Payment

- Update direct deposit
- Repay overpaid benefits
- Request to withhold taxes
- View benefit payment schedule



Record

- Change name
- Update contact information
- Update citizenship or immigration status
- Report a death

Appointments

Learn how to make or change an appointment at a local office.

[Learn how to make an appointment](#)

my Social Security

Find out what you can do with an account and access personalized online services.

[Learn about your account](#)

Scams

Learn how to identify and report scams.

[Read about scams](#)



Social Security performance

Improving performance to serve our customers

[See how we're doing](#)

SSA Phone Scam Alert

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



IF YOU RECEIVE A SUSPICIOUS CALL

HANG UP! →

DON'T GIVE THEM PERSONAL INFORMATION →

DON'T TRUST YOUR CALLER ID →

DON'T GIVE THEM MONEY ←

REPORT THE SCAM AT OIG.SSA.GOV ←

DON'T BELIEVE THEM ←

SSA.GOV/SCAM

The infographic features a central illustration of a person in a blue shirt talking on a red telephone. To the left, a circular icon shows a hand holding a smartphone with a red 'X' over the phone icon and the text 'SLAM THE SCAM'. The background is split into light blue and dark blue sections.





Your Social Security Statement

WANDA WORKER

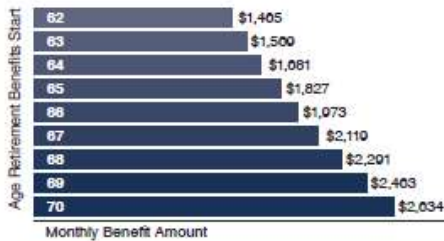
April 28, 2025

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 5, 1962. 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 \$54,489 per year until you start your benefits. Learn more at ssa.gov/benefits/retirement/learn.html.

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



Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about \$2,083. Learn more at ssa.gov/disability.

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:	\$1,562
Spouse, if caring for a disabled child or child younger than age 16:	\$1,562
Spouse, if benefits start at full retirement age:	\$2,083
Total family benefits cannot be more than:	\$3,802

Your spouse or minor child may be eligible for an additional one-time death benefit of \$255. Learn more at ssa.gov/survivors.

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
- 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).

We base 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/ThereForMe.

Earnings Record

Review your earnings history below to ensure it is accurate 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 below, but you can view your complete earnings record online with [my Social Security](https://my.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 1966)
1971-1980	\$ 2,142	\$ 2,142
1981-1990	87,102	87,102
1991-2000	246,069	246,069
2001	34,147	34,147
2002	34,846	34,846
2003	36,021	36,021
2004	38,032	38,032
2005	39,711	39,711
2006	41,829	41,829
2007	43,971	43,971
2008	45,170	45,170
2009	44,603	44,603
2010	45,666	45,847
2011	47,093	47,093
2012	48,560	48,560
2013	49,095	49,095
2014	50,605	50,605
2015	51,996	51,996
2016	52,108	52,108
2017	53,251	53,251
2018	53,966	53,966
2019	54,559	54,559
2020	54,489	54,489
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	Medicare taxes
You paid: \$75,568	You paid: \$18,158
Employer(s): \$77,498	Employer(s): \$18,158

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.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- If you and your spouse both work, use the [my Social Security](https://my.ssa.gov) Retirement Calculator to estimate spousal benefits.
- The age you claim benefits will affect the benefit amount for your surviving spouse. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- 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 ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- If you receive a pension from earnings not covered by Social Security, your benefits may have been reduced prior to January 2024. The *Social Security Fairness Act* ended the Windfall Elimination Provision and Government Pension Offset. Learn more at ssa.gov/benefits/retirement/social-security-fairness-act.html.
- Learn more about benefits for you and your family at ssa.gov/benefits/retirement/planner/applying7.html.
- When you are ready to apply, visit ssa.gov/benefits/retirement/apply.html.
- The Statement is updated annually. It is available online, or by mail upon request.

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

Form SSA-7005-SM-OL (04/25) | Enclosures: Publication XX-XXXXX, Publication XX-XXXXX

Your earnings history directly impacts your future benefits.

SocialSecurity.gov



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What is Social Security?

- After the Great Depression of the 1930s, President Roosevelt signed the Social Security Act on August 14, 1935. Social Security was created to promote the economic security of the nation's people
- It was designed to pay retired workers a continuing income after retirement
- Social Security will replace about 40% of an average worker's pre-retirement earnings



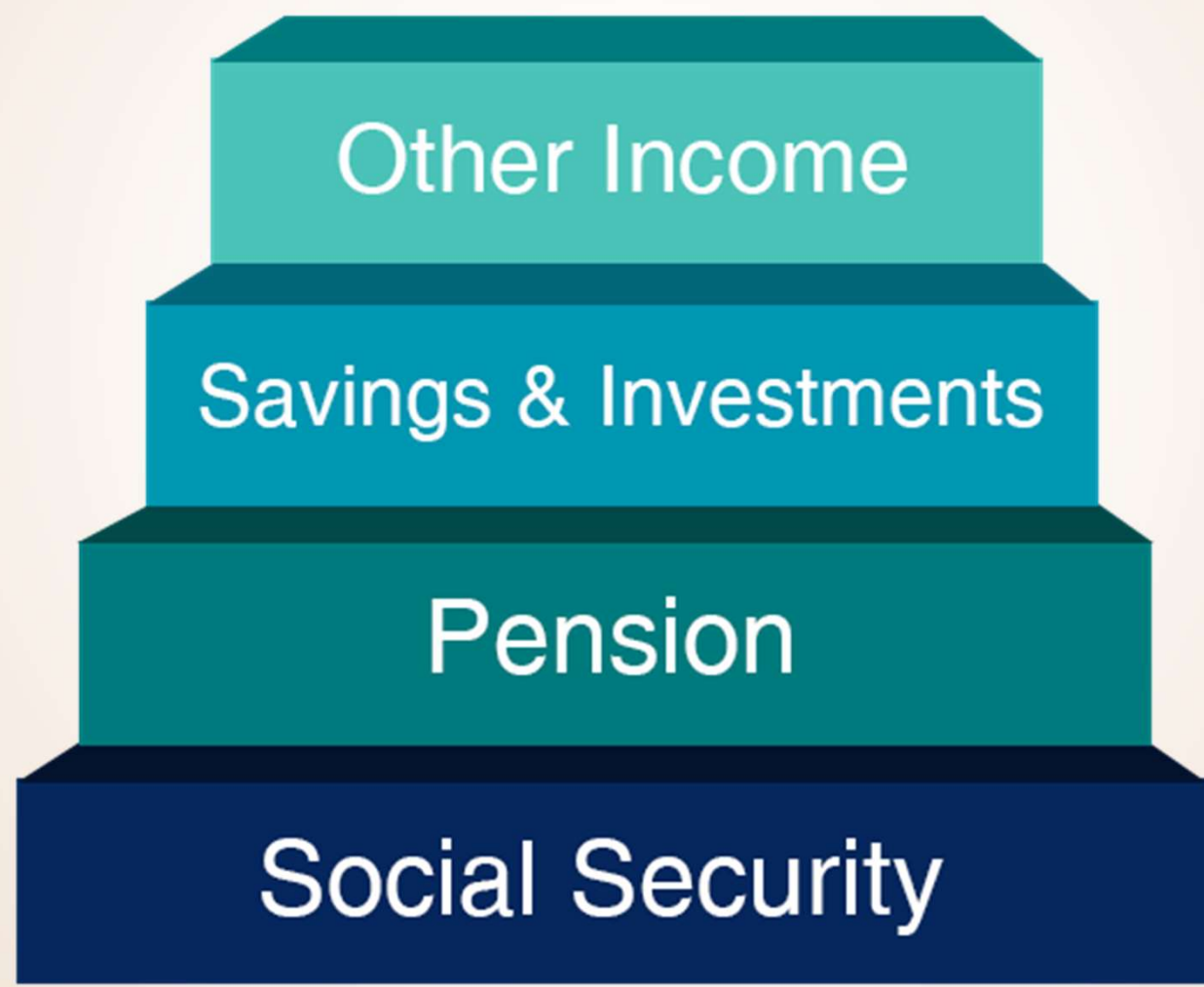
The most successful anti-poverty program in our country's history

[SocialSecurity.gov](https://www.SocialSecurity.gov)

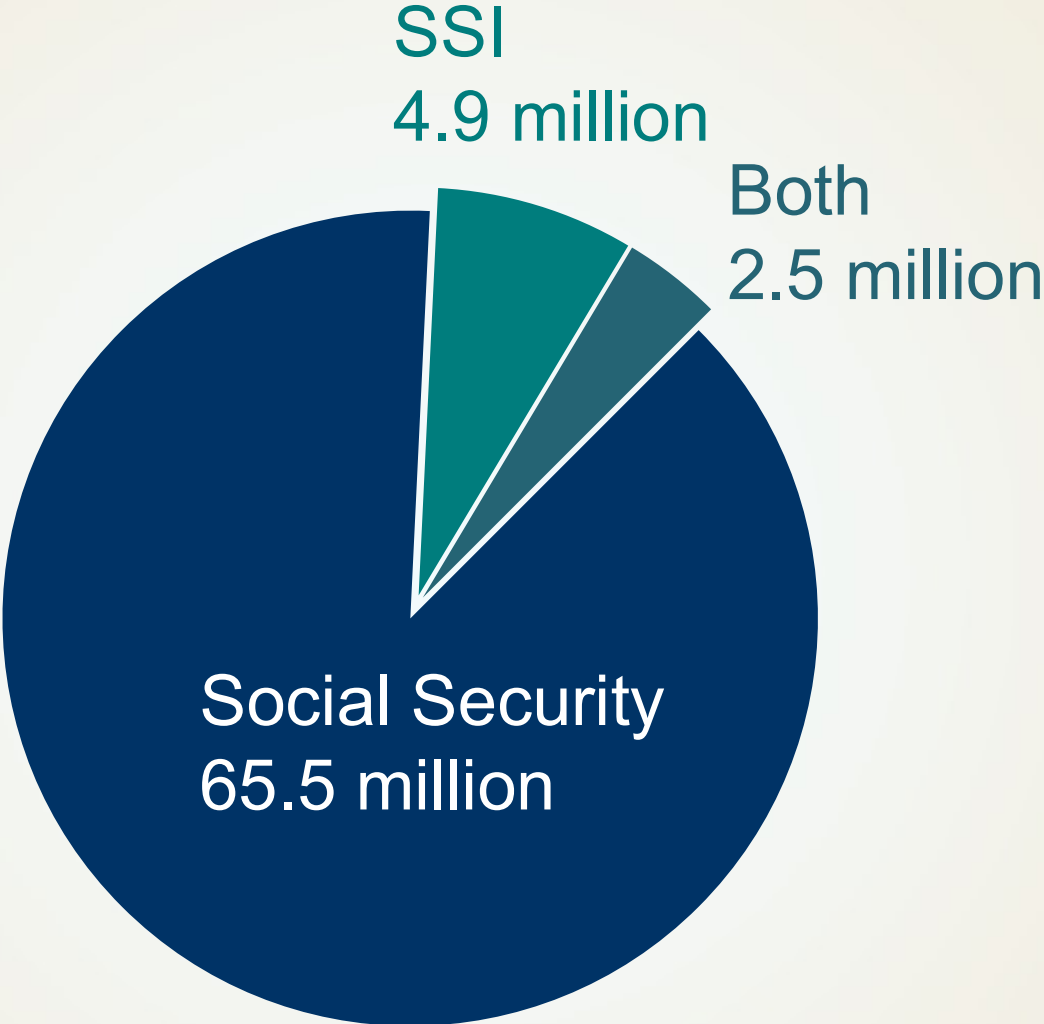


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A Foundation for Planning Your Future



Social Security Program Beneficiaries



December 2024



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SSA.gov

Did You Know?



As of December 2024, we paid **\$102.3 billion dollars** per month to **51.8 million** retired workers.



At the same time, we paid **\$2.4 billion dollars** in monthly Social Security benefits to **2.6 million dependents** of retired workers.



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



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Social Security in the Future

- Social Security is fully funded through 2034.
- Historically, the trust funds have reached the brink of exhaustion of assets, but Congress made substantial modifications to avoid this.
- Even if legislative changes are not made before 2034, the trust funds will still be able to pay 80 percent of each benefit due.



<https://www.ssa.gov/OACT/TR/2025/>

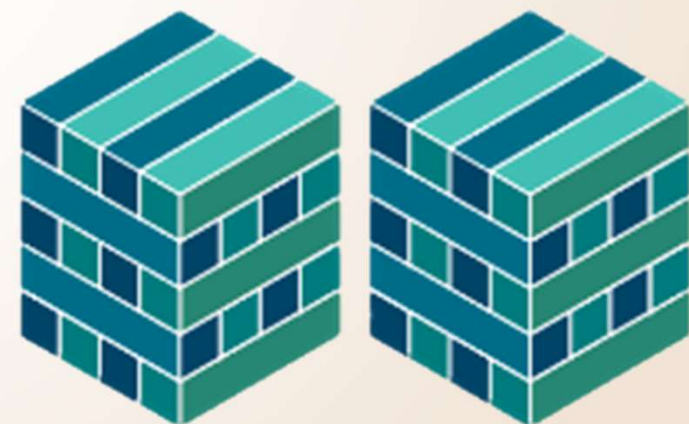


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How Do You Qualify for Retirement Benefits?

- You need to work to earn Social Security “credits”
- Each \$1,810 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Example: To earn 4 credits in 2025, you must earn at least \$7,240. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.





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Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 +	67



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Your Age At The Time You Elect Retirement Benefits Affects the Amount

If You're a Worker and Retire:

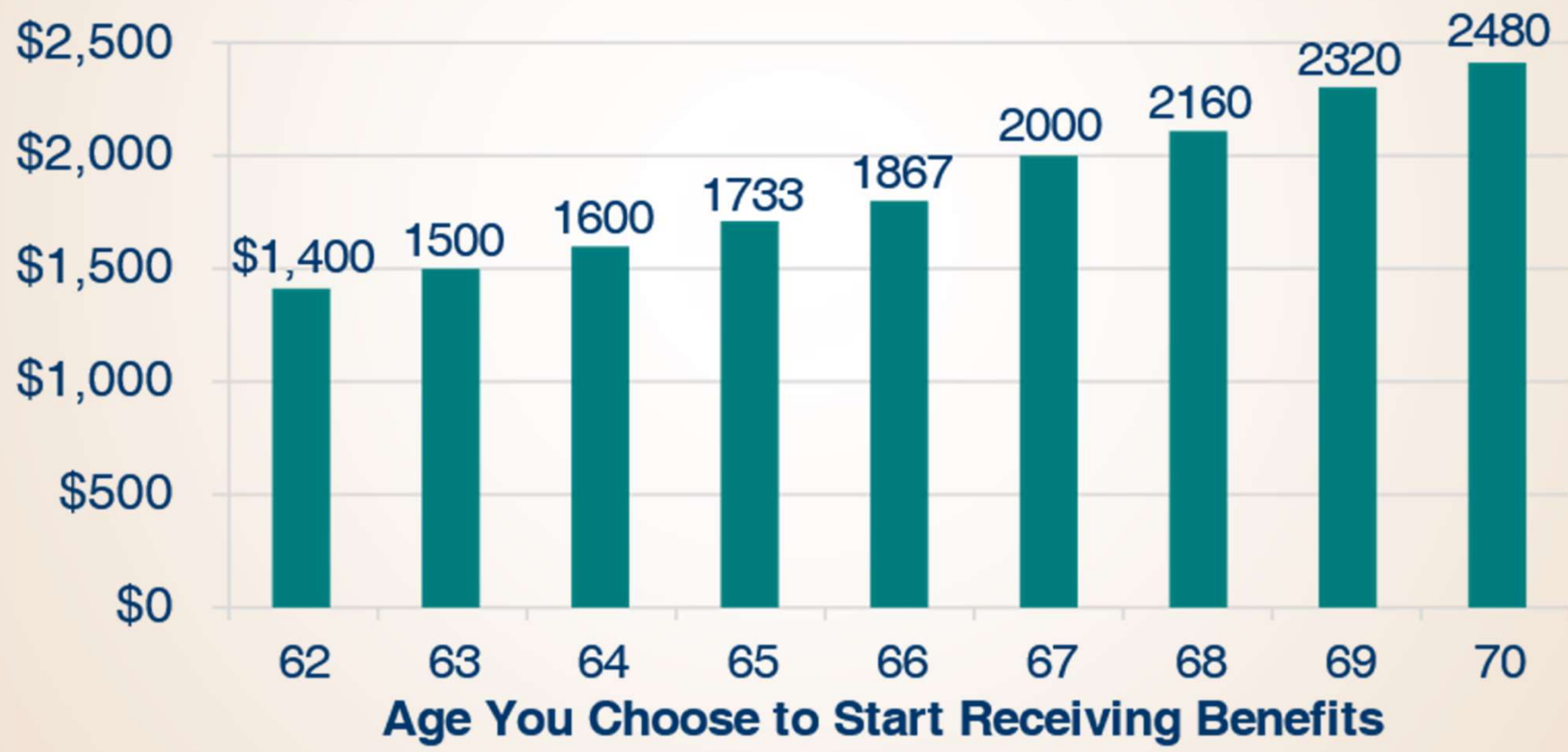
- At age 62, you get a lower monthly payment
- At your full retirement age, you get your full benefit
- You get an even higher monthly payment if you work past your full retirement age



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What is the Best Age to Retire?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$2,000 at a full retirement age of 67



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Your Age At The Time You Elect Retirement Benefits Affects the Amount

For example, if you were born from 1943 through 1954

AGE 62	75% of benefit
AGE 66	100% of benefit
AGE 70	132% of benefit

*If you were born in 1956, your Age 62 benefit would be **72.5%***



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You Can Work & Still Receive Benefits

(depending on your FRA 'Full Retirement Age')

Under FRA (2025)	Year of FRA (2025)
\$23,400 annual limit	\$62,160 annual limit
Penalty results in reduction of monthly benefits, depending on amount of excess income. (\$1 for every \$2)	Penalty results in reduction of monthly benefits, depending on amount of excess income. (\$1 for every \$3)

We don't count pensions, annuities, investment income, interest, veterans, or other government or military retirement benefits.

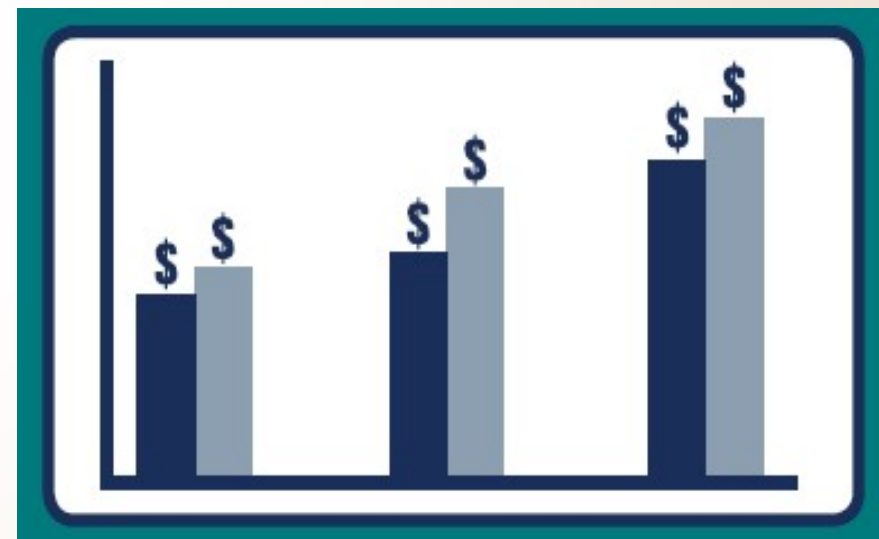


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The *my* Social Security Retirement Calculator

Compare your individualized retirement benefit estimates at age 62, Full Retirement Age, and age 70

- You can also select the age in years and months or the date you want to begin retirement benefits between ages of 62 - 70.
- Input your expected average future annual income.



Your retirement estimates are provided in both written and chart form.



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How Social Security Determines Your Benefit

Social Security 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”



Three-Tier Calculation

Computation

90% of the first \$1,226

32% of the next \$6,165

15% of the remainder

Average Monthly Earnings



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



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2025 Retirement Benefit Formula



If your average monthly earnings are **= \$8,000**
 Then your monthly benefit would be **= \$3,167**

Average Monthly Earnings = \$8,000



90% of First \$1,226	\$1,226	= \$1,103
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32% of earnings between \$1,226 and \$7,391 (\$7,391 - \$1,226 = \$6,165)	\$6,165	= \$1,973
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15% of Earnings over \$7,391	\$609	= \$91
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Total monthly benefit	\$8000	= \$3,167
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**Payments rounded to whole dollar amounts*



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2025 Retirement Benefit Formula



If your average monthly earnings are **= \$2,000**
 Then your monthly benefit would be **= \$1,321**

Average Monthly Earnings = \$2,000



90% of First \$1,226	\$1,226	= \$1,103
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32% of earnings between \$1,226 and \$7,391 (\$2,000 - \$1,226= \$774)	\$774	= \$248
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15% of Earnings over \$7,391	\$0	= \$0
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Total monthly benefit	\$2000	= \$1,351
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**Payments rounded to whole dollar amounts*



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In Addition to the Retiree, Who Else Can Get Benefits?

Your Child	Your Spouse
Not married under 18 (under 19 if still in high school)	Age 62 or Older
Not married and disabled before age 22	At any age, if caring for a child under age 16 or disabled



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Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
 - *Spouses also have earnings limits under FRA*
- 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 claiming spouse is caring for a child who is under age 16 or who has a disability
- Spouse benefits are not payable until worker collects



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Benefits for Divorced Spouses

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

- You are unmarried
- Marriage lasted at least 10 years
- You are 62 or older
- Divorced at least two years and you and your ex-spouse are at least 62, they can get benefits even if you are not retired
- Your divorced spouse's benefit amount has no effect on the amount you will receive



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Who Can Get Survivors Benefits?

Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time student (no higher than grade 12)
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started 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 and has a disability• at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits

****Lump Sum Death Payment (\$255)**



Social Security Fairness Act of 2025

- The Act was signed into law on January 5, 2025.
- Ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions that reduced or eliminated the Social Security benefits of over 3.2 million people who receive a pension based on work not covered by Social Security (a “non-covered pension”) because they did not pay Social Security taxes. 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;
 - people whose work had been covered by a foreign social security system.

<https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html?tl=2>



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Windfall Elimination Provision (WEP)

- If you work for an employer who doesn't withhold Social Security taxes from your salary, such as an employer in agriculture or an employer in a pension you get from, you may have to reduce your Social Security benefits.
- WEP uses a formula to reduce Social Security benefits for people who receive "non-covered" Social Security benefits and qualify for Social Security benefits based on other Social Security-covered earnings.



[socialsecurity.gov/planners/retire/wep.html](https://www.socialsecurity.gov/planners/retire/wep.html)



Government Pension Offset (GPO)

If you receive a government pension based on work not covered by Social Security, your Social Security spousal or survivor benefit may be a reduced amount.

- 2/3 of amount of a pension will reduce the Social Security spousal benefit.



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Applying for Benefits?

Options available to apply:



- Online www.ssa.gov



- By phone 1-800-772-1213



You choose the most convenient option for you!



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Automated Phone Service

- Request a benefit verification letter (award notice, proof of income letter)
- Ask for an SSA-1099 (tax purposes)
- Check the status of a claim
- Request replacement Medicare card
- Change of address
- Informational messages re: FAQs




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- Prepare**
- Check eligibility for benefits**
- Get a benefits estimate
- Plan for Retirement
- Review record of earnings
- Apply
- Manage benefits

Check eligibility for Social Security benefits

Answer a few questions to see if you qualify for benefits right now.

 How long it'll take: 10 minutes or less

Our benefits are there for you when you:

- Age and retire
- Stop or limit work because of a disability or blindness
- Lose a spouse (or a young child loses a parent)
- Have difficulty paying for essentials like food, clothing, and a home

We'll tell you which ones you may be eligible for. The answers you share today help us understand what's going on in your life right now. We can't determine if you'll become eligible in the future.

Start

<https://www.ssa.gov/prepare/check-eligibility-for-benefits>



Key Updates

Changes to Accessing Our In-Person Services

Effective January 6, 2025, customers wishing to conduct business with their local Social Security office will need to schedule an appointment.

By scheduling appointments, we can serve the public more efficiently by:

- Reducing wait times
- Streamlining service delivery
- Improving overall customer experience

Customers can also receive services by utilizing our:

- Online services where many transactions can be completed conveniently and securely, and
- Automated services available on our National 800# at **1-800-772-1213**



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

Key Updates

Prepare

Apply

Manage benefits

Get benefit letter

Get tax form
(1099/1042S)

Update direct deposit

Resolve an overpayment

Request to withhold
taxes

View benefit payment
schedule

Communicate changes to
personal situation

Identify someone to
manage benefits for you

Cancel your benefits
application

Pause your Retirement
benefit

**Make or change
appointment**

Make or change an appointment

You may not need to visit an office. Save yourself a trip and complete your task online.

You can make many changes and requests online. For example, you can:

- [Apply for benefits.](#)
- [Get or replace a Social Security card.](#)
- [Update contact information.](#)
- [Change your name.](#)
- [Check your application status.](#)
- [Update direct deposit.](#)

Some tasks start online and need to be finished in an office, but starting online saves time. We'll help you schedule an appointment to visit when it's needed. If you don't start online, call to make an appointment before visiting.



See if you need an appointment

We'll ask you a few questions to get you to the right place. Depending on your situation, you may not need an appointment at all.

[Answer a few questions](#)

Starting July 21, 2025, you have the option to self-schedule in-office PE appointments after completing a questionnaire on the “Make an Appointment” page at www.ssa.gov.



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Key Updates

Identity Proofing Requirements – Effective April 14th

- Individuals who cannot use their personal my Social Security account to apply for benefits will only need to prove their identity at a Social Security office if applying for Retirement, Survivors, or Auxiliary (Spouse or Child) benefits. SSA will enforce online digital identity proofing or in-person identity proofing for these cases.
- Individuals who do not or cannot use the agency's online my Social Security services to change their direct deposit information for any benefit will need to visit a Social Security office to process the change or can call 1-800-772-1213 to schedule an in-person appointment.



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Your Benefits Can Be Taxable

- About 40 percent of people who get Social Security pay income taxes on their benefits.
- At the end of each year, you'll receive a *Social Security Benefit Statement* (Form SSA-1099). Use this statement to complete your Federal income tax return to find out if you have to pay taxes on your benefit.
- To get a replacement SSA-1099, go to *my* Social Security at www.socialsecurity.gov/myaccount.



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Medicare Has Four Parts



Part A
Hospital

Part B
Doctor

Part C
Medicare
Advantage
Combines
Parts:
A,B & D

Part D
Medicare
Prescription
Drug Coverage



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 Coverage)	Most plans include: Part D (Prescription Drug Coverage) 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.Medicare.gov)

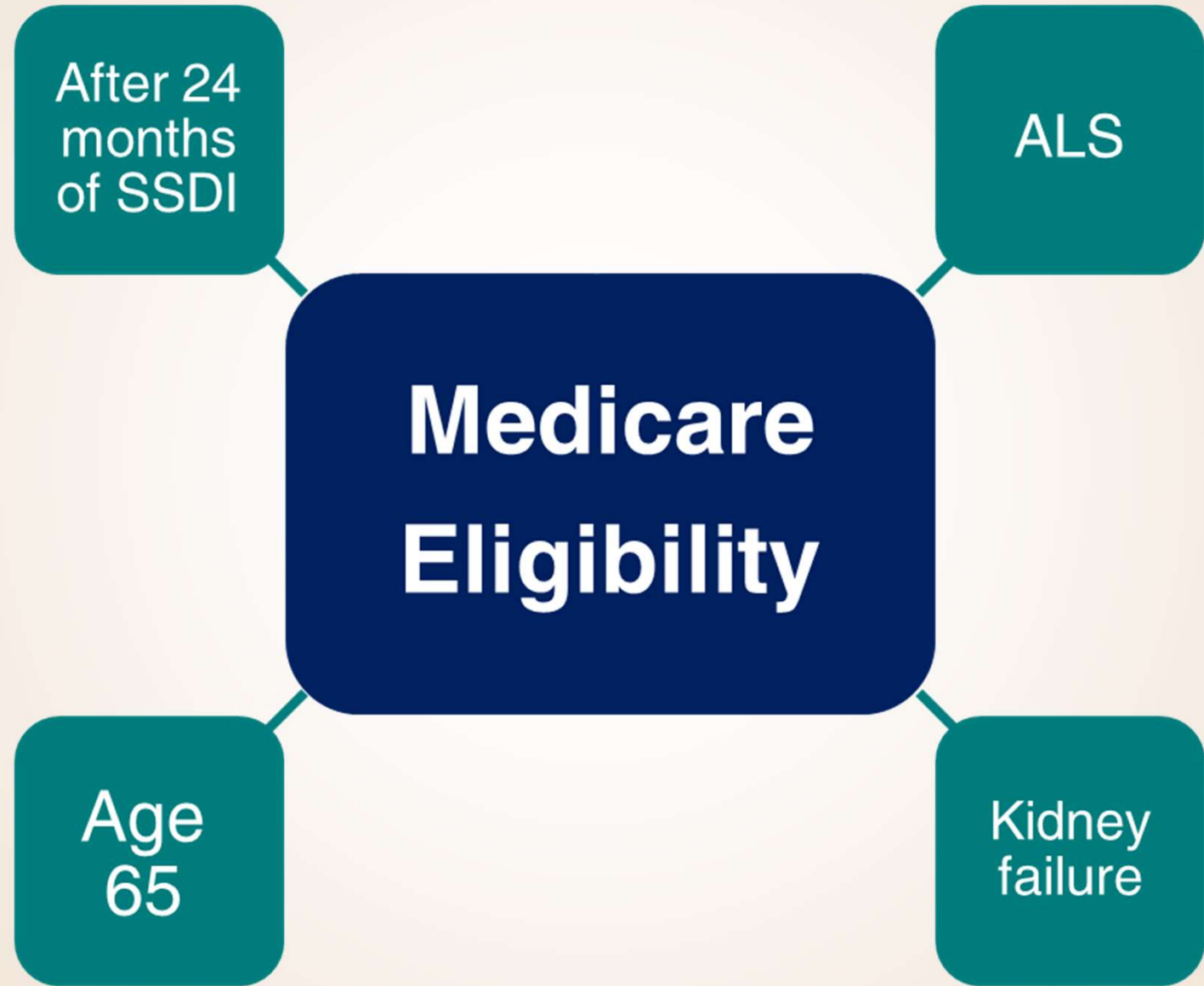


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Initial Enrollment Period

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

Medicare Enrollment

General Enrollment Period

Annually

January 1 – March 31

Special Enrollment Period (SEP)

If 65 or older and covered under a group health plan based on your – or your spouse's – current work.

Medicare Enrollment Periods

Enrollment Period:	When the period occurs:
Initial Enrollment Period – Your 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	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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Already Enrolled in Medicare Part A...

The screenshot shows the Social Security Administration website. The top navigation bar includes the Social Security logo, the text "Social Security", and menu items for "Benefits", "Medicare", and "Card & record". There is a search bar with "Search SSA.gov" and a magnifying glass icon, along with "Español" and "Sign in" links. The main content area is titled "Plan for Medicare" and includes a sidebar with links like "Review the parts of Medicare", "When to sign up", "Sign up for Medicare", "Request to lower IRMAA", "Apply for Part D Extra Help", and "Manage Medicare benefits". The main text explains that Medicare is a health insurance program for people age 65 or older and provides a "Sign up for Medicare" button. Below the button, it states that users will sign up for Medicare Part A and Part B through Social Security and provides a link to [Medicare.gov](https://www.ssa.gov/medicare.gov).

and you want to enroll in Part B, you will need 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 (**SEP**), you will also need to complete form **CMS-L564**, *Request for Employment Information*.

To submit your **SEP** request, you can do one of the following:

- Apply for SEP online
- Fax your forms to 1-833-914-2016
- Mail your forms to your local Field Office

<https://www.ssa.gov/benefits/medicare/>

APPLICATION FOR ENROLLMENT IN MEDICARE PART B (MEDICAL INSURANCE)

1. Your Medicare Number

- -

2. Your Name (Last Name, First Name, Middle Name)

3. Mailing Address (Number and Street, PO Box, or Route)

4. City

State

Zip Code

5. Phone Number (Including Area Code)

() -

6. Do you wish to sign up for Medicare Part B (Medical Insurance)? YES

7a. Do you currently have (or did you have) coverage through an employer or union group health plan?
(If yes, complete 7c.) YES NO

7b. Are you currently (or were you) an international volunteer for a non-profit organization and have or had health coverage provided to you? (If yes, complete 7c.) YES NO

7c. Enter dates of employment (or volunteer work) and health coverage below. (Enter all dates as MM/YYYY)

Dates you (or your spouse) worked for employer that provided health coverage:

Dates of health coverage from employer (or non-profit organization):

Dates you worked as a volunteer outside the U.S.:

Start Date: /
Ending Date: /
Not ended

Start Date: /
Ending Date: /
Not ended

Start Date: /
Ending Date: /
Not ended

8. Has an employer, health insurance provider, or other entity requested or required you to enroll in Part B? (If yes, explain how and why in the Remarks section, and include proof or documentation with this form.) YES NO

9. Remarks:

10. Written Signature (DO NOT PRINT)

SIGN HERE

11. Date Signed

/ /

IF THIS APPLICATION HAS BEEN SIGNED WITH A MARK OR AN (X), A WITNESS WHO KNOWS THE APPLICANT MUST SUPPLY THE INFORMATION REQUESTED BELOW.

12. Signature of Witness

13. Date Signed

/ /

14. Address of Witness (Street Number and Name, City, State, Zip)

REQUEST FOR EMPLOYMENT INFORMATION

SECTION A: To be completed by individual signing up for Medicare Part B (Medical Insurance)

1. Employer's Name	2. Date <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: none; padding: 0 5px;">/</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: none; padding: 0 5px;">/</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>			/			/				
		/			/						
3. Employer's Address											
City	State										
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>										
4. Applicant's Name	5. Applicant's Social Security Number										
<input style="width: 100%;" type="text"/>	<input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>										
6. Employee's Name	7. Employee's Social Security Number										
<input style="width: 100%;" type="text"/>	<input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>										

SECTION B: To be completed by Employers

For Employer Group Health Plans ONLY:

1. Is (or was) the applicant covered under an employer group health plan? <input type="checkbox"/> Yes <input type="checkbox"/> No		
2. If yes, give the date the applicant's coverage began. (mm/yyyy)		
<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>		
3. Has the coverage ended? <input type="checkbox"/> Yes <input type="checkbox"/> No		
4. If yes, give the date the coverage ended. (mm/yyyy)		
<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>		
5. When did the employee work for your company?		
From: (mm/yyyy)	To: (mm/yyyy)	Still Employed: (mm/yyyy)
<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
6. If you're a large group health plan and the applicant is disabled, please list the timeframe (all months) that your group health plan was primary payer.		
From: (mm/yyyy)	To: (mm/yyyy)	
<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	

For Hours Bank Arrangements ONLY:

1. Is (or was) the applicant covered under an Hours Bank Arrangement? <input type="checkbox"/> Yes <input type="checkbox"/> No	
2. If yes, does the applicant have hours remaining in reserve? <input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Date reserve hours ended or will be used? (mm/yyyy)	
<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	

All Employers:

Signature of Company Official	Date Signed
<input style="width: 100%;" type="text"/>	<input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Title of Company Official	Phone Number
<input style="width: 100%;" type="text"/>	(<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>) <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>

Medicare standard Part B premium for 2025 is \$185.00

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

People with higher incomes will pay more for Part B and their prescription drug plan premium. This is called **IRMAA** – Income Related Monthly Adjustment Amount.

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$106,000 or less Married couples with a MAGI of \$212,000 or less	2024 standard premium = \$185.00	Your plan premium + \$0
Individuals with a MAGI above \$106,000 up to \$133,000 Married couples with a MAGI above \$212,000 up to \$266,000	Standard premium + \$74.00	Your plan premium + \$13.70
Individuals with a MAGI above \$133,000 up to \$167,000 Married couples with a MAGI above \$266,000 up to \$334,000	Standard premium + \$185.00	Your plan premium + \$35.30
Individuals with a MAGI above \$167,000 up to \$200,000 Married couples with a MAGI above \$334,000 up to \$400,000	Standard premium + \$295.90	Your plan premium + \$57.00
Individuals with a MAGI above \$200,000 up to \$500,000 Married couples with a MAGI above \$400,000 up to \$750,000	Standard premium + \$406.90	Your plan premium + \$78.60
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 + \$443.90	Your plan premium + \$85.80

Medicare Income-Related Monthly Adjustment Amount - Life-Changing Event

If you had a major life-changing event and your income has gone down, you may use this form to request a reduction in your income-related monthly adjustment amount. See page 5 for detailed information and line-by-line instructions. If you prefer to schedule an interview with your local Social Security office, call 1-800-772-1213 (TTY 1-800-325-0778).

Name	Social Security Number

You may use this form if you received a notice that your monthly Medicare Part B (medical insurance) or prescription drug coverage premiums include an income-related monthly adjustment amount (IRMAA) and you experienced a life-changing event that may reduce your IRMAA. To decide your IRMAA, we asked the Internal Revenue Service (IRS) about your adjusted gross income plus certain tax-exempt income which we call "modified adjusted gross income" or MAGI from the Federal income tax return you filed for tax year 2022. If that was not available, we asked for your tax return information for 2021. We took this information and used the table below to decide your income-related monthly adjustment amount.

The table below shows the income-related monthly adjustment amounts for Medicare premiums based on your tax filing status and income. If your MAGI was lower than \$103,000.01 (or lower than \$206,000.01 if you filed your taxes with the filing status of married, filing jointly) in your most recent filed tax return, you do not have to pay any income-related monthly adjustment amount. If you do not have to pay an income-related monthly adjustment amount, you should not fill out this form even if you experienced a life-changing event.

<i>If you filed your taxes as:</i>	<i>And your MAGI was:</i>	<i>Your Part B monthly adjustment is:</i>	<i>Your prescription drug coverage monthly adjustment is:</i>
-Single, -Head of household, -Qualifying widow(er) with dependent child, or -Married filing separately (and you did not live with your spouse in tax year)*	\$103,000.01 - \$129,000.00	\$ 69.90	\$ 12.90
	\$129,000.01 - \$161,000.00	\$174.70	\$ 33.30
	\$161,000.01 - \$193,000.00	\$279.50	\$ 53.80
	\$193,000.01 - \$499,999.99	\$384.30	\$ 74.20
	More than \$499,999.99	\$419.30	\$ 81.00
-Married, filing jointly	\$206,000.01 - \$258,000.00	\$ 69.90	\$ 12.90
	\$258,000.01 - \$322,000.00	\$174.70	\$ 33.30
	\$322,000.01 - \$386,000.00	\$279.50	\$ 53.80
	\$386,000.01 - \$749,999.99	\$384.30	\$ 74.20
	More than \$750,000.00	\$419.30	\$ 81.00
-Married, filing separately (and you lived with your spouse during part of that tax year)*	\$103,000.01 - \$396,999.99	\$384.30	\$ 74.20
	More than \$396,999.99	\$419.30	\$ 81.00

* Let us know if your tax filing status for the tax year was Married, filing separately, but you lived apart from your spouse at all times during that tax year.



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and tomorrow

For More Medicare Information

www.medicare.gov

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

or

Contact

**State Health Insurance Assistance Program
(SHIP)**

www.aging.ca.gov/hicap



Securing today
and tomorrow

For More Medicare Information

www.medicare.gov

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

or

Contact The Center for Healthcare Rights

State Health Insurance Assistance Program (SHIP)(HICAP)

Toll-free: (800) 434-0222



Securing today
and tomorrow

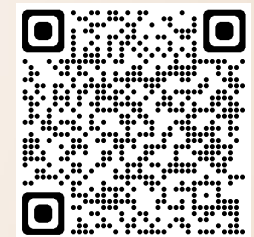
Supplemental Security Income (SSI)

Social Security administers the SSI program, which provides critical monthly payments to adults and children with a disability or blindness who have **income and resources** below specific financial limits. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications.

**Understand
more about the
SSI program**



**Check eligibility for
SSI and other
Social Security benefits**



***Noncitizens must meet special
requirements to qualify**





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We Take Fraud Seriously!

If you suspect fraud, waste, or abuse, report it to SSA's Office of the Inspector General (OIG) by:

- **Submitting a report online at oig.ssa.gov** and using the e-8551 (Fraud Reporting Form);
- Calling the **OIG Hotline at 1-800-269-0271** from 10:00 a.m. to 4:00 p.m. (EST) (TTY **1-866-501-2101** for the deaf or hard of hearing);
- **Faxing** your statement to **410-597-0118**; or
- **Mailing** your statement to Social Security Fraud Hotline,
P.O. Box 17785, Baltimore, MD 21235

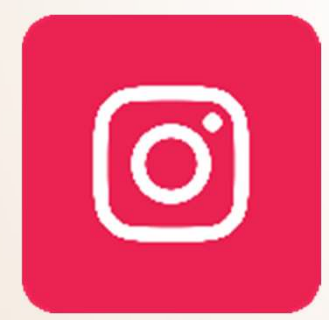
****Report suspicious calls or emails online at:
OIG.SSA.GOV**





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Follow Us on Social Media!



@SocialSecurity



You must be at least 18 years old and have a:

- Valid E-mail address
- Social Security Number
- U.S. mailing address

Sign in to Your Account With:

Sign in with  **LOGIN.GOV**

Sign in with **ID.me**

How do I protect my investment?

Set yourself free...Open a *my* Social Security account

If you do not receive benefits you can:

- **Verify your earnings record**
- Check your personalized benefit estimates for retirement and disability
- **Get personalized estimates using the Retirement Calculator**
- Check your application or appeal state
- **Replace your Social Security card**
- Access the Representative Payee Portal

If you already receive benefits you can:

- Update your address, phone number, and direct deposit information
- Print a benefit verification letter
- Report wages if you work and receive Disability Insurance benefits or Supplemental Security Income
- Get a replacement SSA-1099/1042S
- Replace your Medicare card
- Opt out of mailed notices for those available online

We're With You Through Life's Journey

Q&A Session



Understanding the Benefits

Publication

SocialSecurity.gov





Securing today
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SocialSecurity.gov

Estimate your benefits • Open a *my* Social Security account • Apply online