



## **2023 RETIREMENT PRESENTATION FOR OCERS**

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



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### Prepare

Check eligibility for benefits

Plan for retirement



### Apply

Apply for benefits

Sign up for Medicare

### After you apply

Check application or appeal status

Appeal application decision

Feedback

## 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



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# *my* Social Security



Social Security

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## Create your personal *my* Social Security account today

With your free, personal *my* Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest *Statement*, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, all from the comfort of your home or office!

[CREATE AN ACCOUNT →](#)

[SIGN IN →](#)

[FINISH SETTING UP YOUR ACCOUNT →](#)



[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)

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



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John R. Doe Sign Out



my Social Security

- My Home
- Help Center
- Security Settings
- Overview
- Estimated Benefits
- Earnings Record

Welcome, John! You last signed in on March 07, 2013 at 9:47AM EST.

### Social Security Statement

A Message from the Acting Commissioner:

- What Social Security means to you...
- About Social Security's future...
- Learn more about Social Security.

Estimated Benefit at Full Retirement age (66): **\$1,158 a month** [View Estimated Benefits](#)

Last Reported Earnings: **\$5,330 in 2011** [View Earnings Record](#)



Print / Save Your Full Statement

Get a copy of your Statement information in a convenient, print-friendly format.

Social Security Number: xxx-xx-0000

Date of Birth: September 2

Your Email address: test@ssa.gov

[Update Email](#)



## Your Social Security Statement

WANDA WORKER

October 2, 2021

#### Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you need 40 credits (10 years) of work. Your full retirement age is 67, based on your date of birth: April 10, 1960. As shown in the Earnings Record, you can view them online with my Social Security. If you find an error view your full earnings record online and call 1-800-772-1213.

These personalized estimates are based on your earnings to date and assume you continue to earn \$51,995 per year until you start your benefits. To learn more about retirement benefits, visit [ssa.gov/benefits/retirement/learn.html](http://ssa.gov/benefits/retirement/learn.html).

#### Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right after you start your benefits, your monthly payment would be about \$1,000.

#### Survivors Benefits

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

- Minor child: Spouse, if caring for a disabled child younger than age 16; Spouse, if benefits start at full retirement age; Total family benefits cannot be more than \$1,000 per month.
- Your spouse or minor child may be eligible for an additional one-time death benefit of \$25,000.

We base benefit estimates on current information. If your address needed changes, [Learn more](#).

#### 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 my Social Security. 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	\$ 20,000	\$ 20,000
1981-1990	41,250	41,250
1991-2000	257,712	257,712
2001	34,915	34,915
2002	35,591	35,591
2003	36,717	36,717
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,346	44,346
2008	45,437	45,437
2009	44,784	44,784
2010	45,847	45,847
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,850	50,850
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:

<b>Social Security taxes</b>	<b>Medicare taxes</b>
You paid: \$34,288	You paid: \$19,396
Employer(s): \$36,003	Employer(s): \$19,396

#### Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, 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/boc-esp](http://ssa.gov/boc-esp).

#### 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 so 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/planner/apply7.html](http://ssa.gov/benefits/retirement/planner/apply7.html).
- When you are ready to apply, visit us at [ssa.gov/benefits/retirement/apply.html](http://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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Form SSA-7005-SM-OL (05/21)



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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 \$1,640 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

*Note: To earn 4 credits in 2023, you must earn at least \$6,560.00.*



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# How Much Will I Receive in Retirement Benefits?



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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”



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# 2023 RETIREMENT BENEFIT FORMULA

If your average monthly earnings are = **\$1,750**

Then your monthly benefit would be = **\$1,206**



90% of First ..... \$1,115 = **\$1003**



32% of Earnings over \$1,115 through \$6,721 .... \$635 = **\$203**  
(\$1,750 - \$1,115 = \$635)



15% of Earnings over \$6,721 ..... **\$0 = \$0**

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**\$1,750 = \$1,206**

*\*Payments rounded to whole dollar amounts*



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# RETIREMENT BENEFIT FILING STRATEGIES & OPTIONS



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# 62

## EARLIEST AGE TO RETIRE WITH PERMANENT REDUCTION OF BENEFITS



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Year of Birth	Full Retirement Age	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%



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# YOU CAN WORK & STILL RECEIVE BENEFITS

Under FRA (2023)	Year of FRA (2023)
\$21,240 annual limit	\$56,520 annual limit
Penalty results in reduction of monthly benefits, depending on amount of excess income.	

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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# What Income Counts Towards the Annual Earnings Limits?

## Income that Counts as Earnings:

**Gross wages** from employment  
and/or **net earnings from self employment**

## Income that Does **NOT** Count as Earnings:

- Inheritance payments
- Pensions
- Income from investments
- Interest and dividends
- Capital gains
- Other sources



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# FULL RETIREMENT AGE

100% OF BENEFIT  
AND NO INCOME LIMIT



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# 70

MAX DELAYED RETIRED CREDIT  
+ 8% OF BENEFIT PER EVERY YEAR AFTER  
FULL RETIREMENT AGE



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# WHEN IS A GOOD TIME TO START SOCIAL SECURITY ?

- Early Reduced Retirement
  - Age 62
  - 1/2 % per month prior to Full Retirement Age
  - Earned Earnings Limit \$21,240 (2023)
  
- Full Retirement Age (FRA)
  - See chart for FRA
  - 100% of Primary Insured Amount at FRA
  - No Earnings Limit
  
- Delayed Retirement Credit
  - 8% per year (@ 2/3 % per month)



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# WINDFALL ELIMINATION PROVISION (WEP)



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# WINDFALL ELIMINATION PROVISION (WEP)

If any part of your pension is based on work not covered by Social Security, you may be affected by the Windfall Elimination Provision.

WEP can apply if:

- You reached 62 after 1985; or
- You became disabled after 1985; and
- You first became eligible for a monthly pension based on work where you didn't pay Social Security taxes after 1985.

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



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# Windfall Elimination Provision (WEP)

Normal Computation	WEP Computation
90% of the <u>first</u> \$1,115	40% of the <u>first</u> \$1,115
32% of the next \$5,606	32% of the next \$5,606
15% of the remainder	15% of the remainder

Max WEP reduction in 2023 is \$558/month



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# 2023 WEP RETIREMENT BENEFIT FORMULA

If your average monthly earnings are = **\$1,750**

Then your monthly benefit would be = ~~\$1,206~~ **\$612**



**40%**

~~90%~~ of First ..... **\$1,115 = ~~\$1,803~~**

**\$409**



32% of Earnings over \$1,115 through \$6,721 ..... **\$635 = \$203**  
 (\$1,750 - \$1,115 = \$635)



15% of Earnings over \$6,721 ..... **\$0 = \$0**

---

**\$1,750 = \$612**

*\*Payments rounded to whole dollar amounts*



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# Substantial Earnings for Each Year

<u>Year</u>	<u>Substantial Earnings</u>	<u>Year</u>	<u>Substantial Earnings</u>
1937-1954	\$900	1994	\$11,250
1955-1958	\$1,050	1995	\$11,325
1959-1965	\$1,200	1996	\$11,625
1966-1967	\$1,650	1997	\$12,150
1968-1971	\$1,950	1998	\$12,675
1972	\$2,250	1999	\$13,425
1973	\$2,700	2000	\$14,175
1974	\$3,300	2001	\$14,925
1975	\$3,525	2002	\$15,750
1976	\$3,825	2003	\$16,125
1977	\$4,125	2004	\$16,275
1978	\$4,425	2005	\$16,725
1979	\$4,725	2006	\$17,475
1980	\$5,100	2007	\$18,150
1981	\$5,550	2008	\$18,975
1982	\$6,075	2009-2011	\$19,800
1983	\$6,675	2012	\$20,475
1984	\$7,050	2013	\$21,075
1985	\$7,425	2014	\$21,750
1986	\$7,875	2015-2016	\$22,050
1987	\$8,175	2017	\$23,625
1988	\$8,400	2018	\$23,850
1989	\$8,925	2019	\$24,675
1990	\$9,525	2020	\$25,575
1991	\$9,900	2021	\$26,550
1992	\$10,350	2022	\$27,300
1993	\$10,725	2023	\$29,700

Note: Our Online WEP calculator allows you to estimate your Social Security benefit.



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# EXCEPTION TO THE WEP

Years of Substantial Earnings	% of First Factor in Benefit Formula
30 or more	90
29	85
28	80
27	75
26	70
25	65
24	60
23	55
22	50
21	45
20 or fewer	40



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# GOVERNMENT PENSION OFFSET (GPO)



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## GOVERNMENT PENSION OFFSET

If any part of your pension is based on work not covered by Social Security, you may be affected by the Government Pension Offset.

If you receive a pension based on work not covered by Social Security, your spouse or widow(er) Social Security benefits may be reduced.

[socialsecurity.gov/gpo](https://socialsecurity.gov/gpo)



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# GOVERNMENT PENSION OFFSET EXAMPLE

2/3 of amount of non-covered pension will be used to reduce the Social Security spouse's/widow(er)'s benefits.

Examples:

\$2,500 Number Holder (Spouse's) Benefit

\$2,100 Non-covered Pension

**Offset (2/3 of Pension) = \$1,400**

Auxiliary Spouse's benefit = \$1,250 **no benefit payable due to offset**

Widow(er)'s benefit = \$2,500 benefit payable after offset = **\$900**

[socialsecurity.gov/gpo](https://socialsecurity.gov/gpo)



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# SPOUSAL BENEFITS



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# UNDERSTANDING SPOUSE BENEFITS

## Life Claim

- 62 Earliest Age with reduction and annual earned income limits
- Eligible to maximum 50% at FRA
- Benefit amount depends on age
- Spouse has to be active on their record

## Death Claim

- Eligible to maximum 100%
- Reduced if surviving spouse is under FRA
- 82.5% if the deceased spouse elected to receive benefits prior to their FRA



*Know your eligibility...*



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# DIVORCED SPOUSES BENEFITS

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record if:

- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits; and
- The benefit you are entitled to receive based on your own work is less than the benefit you would receive based on your ex-spouse's work.



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# MEDICARE BENEFITS



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Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Log in

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Find health & drug plans
- Get started**  
Learn about Medicare
- Want a new plan now?**  
See if you can join
- Talk to someone**  
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- [What Medicare covers](#)
- [Drug coverage \(Part D\)](#)
- [Supplements & other insurance](#)
- [Claims & appeals](#)
- [Manage your health](#)
- [Forms, help, & other resources](#)
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### Connect with us

Sign up for email updates

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**Medicare.gov**

1-800-MEDICARE or Medicare.gov



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

[www.medicare.gov](http://www.medicare.gov)



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- Claims & billing
- Complaints about my care or services
- General health & health conditions
- Health care facilities & services in my area
- Help with my Medicare options & issues
- Medicare Diabetes Prevention Program
- Opioid Treatment Program Services
- Other insurance programs
- Other resources

## Talk to someone in California

SELECT A DIFFERENT STATE

California

### Help with my Medicare options & issues

#### 1-800-MEDICARE

General Medicare information, ordering Medicare booklets, and information about health plans.  
Toll-free phone: (800) 633-4227

#### California Department of Insurance

Medigap Policies  
Local phone: (213) 897-8921  
Toll-free phone: (800) 927-4357

#### California Department of Insurance

Medigap Policies  
Local phone: (213) 897-8921  
Toll-free phone: (800) 927-4357

#### California Health Insurance Counseling & Advocacy Program (HICAP)

Personalized health insurance counseling  
Toll-free phone: (800) 454-0222

#### CMS, San Francisco Regional Office

Information on local seminars and health fairs on Medicare health plan choices, or to report a complaint directly to CMS.  
Local phone: (415) 744-3501

#### Railroad Retirement Board

(For Railroad Retirement beneficiaries only) - RRB benefits, lost RRB Medicare card, address change, and enrolling in Medicare.  
Local TDD: (312) 751-4701  
Toll-free phone: (877) 772-5772

#### Social Security Administration

- Get help with Medicare
- Determine the best housing option for me
- Get help with my landlord
- Get legal assistance
- Make home modifications so that I can safely stay in my current home
- Get help dealing with memory problems
- Learn more about hearing, vision, and speech assistive technology
- Get transportation to appointments
- Learn more about safe senior driving
- Get paid to take care of a family member
- Open an Adult Day Care Center



## Medicare Counseling (HICAP)

### How To Find Services In My Area

To learn more about Medicare [Click Here](#)

You can locate a HICAP office in your area by selecting your county on the Find Services in My County page of this website or by calling 1-800-434-0222.

### What Services Are Available

- Wondering how to sign up for Medicare now that you are almost 65?
- Confused about all the different parts to Medicare—do you need A, B, C, D?
- Have questions on prescription drug coverage, co-pays, or eligibility rules?
- Need help filing an appeal or challenging a denial?
- Need help understanding your options?

Change Text Size T T T

## California Department of Aging Relocation and New Address

In October 2021, CDA will be relocating and our address will be changing to: 2880 Gateway Oaks Drive, Suite 200, Sacramento, California 95833.

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### Find Services in My County

The California Department of Aging contracts with and provides leadership and direction to 33 Area Agencies on Aging (AAA) that coordinate a wide array of services to seniors and adults with disabilities at the community level and serve as the focal point for local aging concerns.

You can locate a AAA in your area by calling 1-800-510-2020 or by selecting your county from the map below. Additionally, you can go to our Program Services contact information by county table to find your county phone number.

To find services in my county

Select your county on the map of California to find information and services provided in your area or select on your county in the table below.

1-800-MEDICARE or Medicare.gov

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**Council on Aging**

Southern California

Helping Seniors Remain Healthy, Connected & Protected

*formerly known as the Council on Aging - Orange County*



**HICAP**

a Program of Council on Aging

# **H**EA**L**TH **I**NSURANCE **C**OUNSELING **&** **A**DVOCACY **P**ROGRAM

(714) 560-0424

2 Executive Circle, Suite 175  
Irvine, CA 92614

[www.coasc.org](http://www.coasc.org)



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## Initial Enrollment Period

Begins 3 months before your 65<sup>th</sup> birthday and ends 3 months after that birthday

# Medicare Enrollment

## General Enrollment Period

January 1 – March 31

## Special Enrollment Period

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



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# MEDICARE EFFECTIVE DATES FOR INITIAL ENROLLMENT

<b>If you enroll in the month of your initial enrollment period</b>	<b>Then your Part B Medicare coverage starts</b>
One to three months before you reach age 65	The month you turn age 65
The month you reach age 65 One, Two or Three months after you reach age 65	The first day of the month after you sign up.



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# Medicare Standard Part B Premiums for 2023

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 \$97,000 or less Married couples with a MAGI of \$194,000 or less	2023 standard premium = \$164.90	Your plan premium + \$0
Individuals with a MAGI above \$97,000 up to \$123,000 Married couples with a MAGI above \$194,000 up to \$246,000	Standard premium + \$65.90	Your plan premium + \$12.20
Individuals with a MAGI above \$123,000 up to \$153,000 Married couples with a MAGI above \$246,000 up to \$306,000	Standard premium + \$164.80	Your plan premium + \$31.50
Individuals with a MAGI above \$153,000 up to \$183,000 Married couples with a MAGI above \$306,000 up to \$366,000	Standard premium + \$263.70	Your plan premium + \$50.70
Individuals with a MAGI above \$183,000 up to \$500,000 Married couples with a MAGI above \$366,000 up to \$750,000	Standard premium + \$362.60	Your plan premium + \$70.00
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 + \$395.60	Your plan premium + \$76.40



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# APPLYING FOR BENEFITS

3 options available to apply:



Online



By phone 1-800-772-1213



At our office

*You choose the most convenient option for you!*

*Note:* Supplemental Security Income (SSI), child and survivor claims can only be done by phone or in a field office (not online) at this time. We are developing an online SSI application.



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# How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need and to be prepared so we can help you as quickly and safely as possible.



Go online to **SSA.gov**. Our website is the best way for most people to get help.



If you cannot use our website call our National 800 Number (1-800-772-1213) or your local Social Security office for help.



We will schedule an **appointment** for you, **if necessary**, to serve you by phone or in person.



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## What to Know if You Must Visit an Office:

- **Helpful to have an appointment** to visit an office.
- **Masks are required** for all office visitors and employees, regardless of vaccination status.
- **Visitor capacity is limited** to follow physical distancing requirements. This means you may need to wait outside, so plan for cold or bad weather.
- We ask that you come alone unless you require help with your visit. If you require help, we only permit one person to accompany you.

**We appreciate your patience and understanding.**



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