<table>
<thead>
<tr>
<th>Language</th>
<th>Translation</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Sign Language</td>
<td>Italiano - Italian</td>
</tr>
<tr>
<td>العربية</td>
<td>한국어 - Korean</td>
</tr>
<tr>
<td>Armenian</td>
<td>Polski - Polish</td>
</tr>
<tr>
<td>Chinese (Traditional/Long Form)</td>
<td>Português - Portuguese</td>
</tr>
<tr>
<td>Farsi</td>
<td>Русский - Russian</td>
</tr>
<tr>
<td>French</td>
<td>Af Soomaali - Somali</td>
</tr>
<tr>
<td>Greek</td>
<td>Español - Spanish</td>
</tr>
<tr>
<td>Haitian Creole</td>
<td>Tagalog</td>
</tr>
<tr>
<td>Hmong</td>
<td>Tiếng Việt - Vietnamese</td>
</tr>
</tbody>
</table>
Set yourself free. Open a my Social Security account today and rest easy knowing that you’re in control of your future.

Sign In or Create an Account

HAVE AN ACTIVATION CODE?

Finish Setting Up Your Account

Received assistance from Social Security to create your account? Finish the process by entering your activation code now.

socialsecurity.gov/myaccount
my Social Security Services

- Annually review your Social Security Statement (wages & estimates)
- In some states, request a replacement Social Security (SSN) card
- Check the status of your application or appeal
- Get a benefit verification letter for proof of income
- Change your address, phone #, or direct deposit info
- Get a replacement SSA-1099 for taxes
- Get a replacement Medicare Card
- Enter User Name, Password, & Security Code (sent by text/email)
Over 63 Million Receiving Benefits
(Over $940 Billion/year)

- 42.5 million Retired Workers
  - 3 million Dependents

- 8.7 million Disabled Workers
  - 1.7 million Dependents

- 6 million Widows/ Widowers

- 2 million Children of Deceased Workers

Over 63 Million Receiving Benefits
(Over $940 Billion/year)
We Wouldn’t Miss Your Retirement Party
<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Full Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1943-1954</td>
<td>66</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
</tr>
<tr>
<td>1960 +</td>
<td>67</td>
</tr>
</tbody>
</table>
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 $1,000 at a full retirement age of 66
Life Expectancy Statistics

• A man reaching age 65 today can expect to live, on average, until age 84.3.

• A woman turning age 65 today can expect to live, on average, until age 86.6.

• And those are just averages. About one out of every four 65-year-olds today will live past age 90, and one out of 10 will live past age 95.

socialsecurity.gov/planners/lifeexpectancy.html
## Working While Receiving Benefits

<table>
<thead>
<tr>
<th>If you are</th>
<th>You can make up to</th>
<th>If you earn more, some benefits will be withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Full Retirement Age</td>
<td>$17,040/yr.</td>
<td>$1 for every $2</td>
</tr>
<tr>
<td>The Year Full Retirement Age is Reached</td>
<td>$45,360/yr. before month of full retirement age</td>
<td>$1 for every $3</td>
</tr>
<tr>
<td>Month of Full Retirement Age and Above</td>
<td>No Limit</td>
<td>No Limit</td>
</tr>
</tbody>
</table>

**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.
We’re With You If The Unexpected Happens
Disability Programs

The **Social Security** and **Supplemental Security Income** disability programs are the largest of several Federal programs that provide assistance to people with disabilities.

While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.
Disability rules for an Adult (Over Age 18) Both Social Security and SSI

- Must have a physical or mental impairment (or combination of conditions)
- Inability to perform substantial work activity (SGA, 2018): Disability ($1,180/month) Blind ($1,970/month)
- Disability must be expected to last 12 consecutive months or result in death
- We consider age, education and past work activity
We’ll Be Here For Your Family

SocialSecurity.gov
Social Security Spouse’s Benefits

• Minimum Age 62 (does not reduce payments to worker)

• Amount: up to 50% of worker’s full benefit amount, but less if claimed early

• If born after 1/1/1954, must file for your own benefit first

• Divorced Spouse: 10-year marriage and single (former spouse not required to apply for own benefit, at least 62)

• Calculation: If own full benefit is less than 50% of the worker’s full benefit, the benefits are combined

• Reminder: If claiming benefits before FRA, wage earning limits apply ($17,040 in 2018)
Spouse’s/Ex’s Benefit Computation

Example:

Mary’s own Full Retirement Age benefit = $800
Her husband’s/Ex’s full Full Retirement Age amount = $2,000

-----

$1,000 Mary’s max. spouse benefit (50% of husband’s)
- $800 Mary’s own full benefit

$200 Mary’s spousal payment

Mary's spousal benefit ($200) is added to her own Full Retirement Age benefit ($800) for a total benefit of $1000
Survivor Benefits

- At age 60, receive 71.5% of deceased’s Full Retirement Age benefit; waiting increases payment amount; or

- If disabled, receive as early as age 50; or

- Full survivor benefit at Full Retirement Age

- Surviving Divorced Spouse: 10-year marriage required

- Be single unless remarriage after age 60 (50 if disabled),

- **Reminder**: If claiming benefits before FRA, wage earning limits apply ($17,040 in 2018)
## Benefits for Children

<table>
<thead>
<tr>
<th>Category</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child</td>
<td>Can receive benefit if not married and is under age 18 (or under age 19 if still in high school)</td>
</tr>
<tr>
<td>Disabled Child</td>
<td>Can receive benefits beyond age 18 if not married and was disabled before age 22</td>
</tr>
</tbody>
</table>
Medicare Eligibility

- Age 65
- After 24 months of SSDI
- ALS
- Kidney failure
Medicare Coverages

Part A - Hospital Insurance
- Covers most inpatient hospital expenses
- 2018 Deductible $1,340

Part B - Medical Insurance
- Covers 80% doctor bills & other outpatient medical expenses after 1st $183 in approved charges
- 2018 standard monthly premium $134
Some current beneficiaries may pay less

Part D - Medicare Prescription Drug Plan
- Covers a major portion of prescription drug costs for people on Medicare
- Annual Enrollment Period: October 15 through December 7
- Extra Help Program – Helps Pay Drug Costs for those with Low Income/Resources visit webpage for details
1-800-MEDICARE
(1-800-633-4227)
TTY 1-877-486-2048

www.medicare.gov
Applying for Benefits

3 options available:

- Online at SocialSecurity.gov
- By phone 1-800-772-1213
- At our office (call for appointment)

You choose the most convenient option for you!

Note: Child, Survivor, and some Supplemental Security Income (SSI) claims can only be done by phone or in a field office (not online) at this time.