



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



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and tomorrow



Topics for Today's Discussion:

- **New services from Social Security**
- **What online tools are there to help me plan for Social Security Retirement and get other services?**
- **How does the age I file for Retirement Benefits affect my benefit amount?**
- **How is my benefit calculated and how does work affect my benefits?**
- **How do Spouse and Survivors Benefits work?**
- **What assistance is there for Medicare premium?**
- **Questions?**



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Latest Services

Arizona Residents can now request a replacement Social Security card online using *my* Social Security!

To request a replacement card online, you must:

- **Have or create a *my* Social Security account;**
- **Have a valid Arizona driver's license;**
- **Be age 18 or older and a United States citizen with a domestic United States mailing address (this includes Army Post Office, Fleet Post Office, and Diplomatic Post Office addresses); and**
- **Not be requesting a name change or any other changes to your card.**



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Latest Services

Social Security and Veterans Affairs Partnership Means Faster Disability Decisions for Veterans

In November, the Social Security Administration announced the launch of a new Health IT initiative with the Department of Veterans Affairs (VA) that enables all Social Security disability case processing sites to receive medical records electronically from all VA facilities. Veterans will receive a faster decision on their Social Security disability claim, speeding them and their dependents through this new process. Both agencies will save time and money with an automatic request through the eHealth Exchange.



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How Important is Social Security?

- In 2016, nearly 62 million Americans will receive approximately \$955 billion in Social Security benefits.
- Among elderly Social Security beneficiaries, 48% of married couples and 71% of unmarried persons receive 50% or more of their income from Social Security.
- Among elderly Social Security beneficiaries, 21% of married couples and about 43% of unmarried persons rely on Social Security for 90% or more of their income.
- 31% of workers report that they and/or their spouse have no savings set aside specifically for retirement.



Online Services

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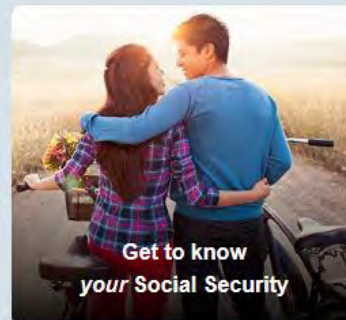
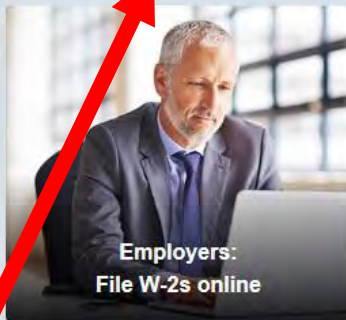
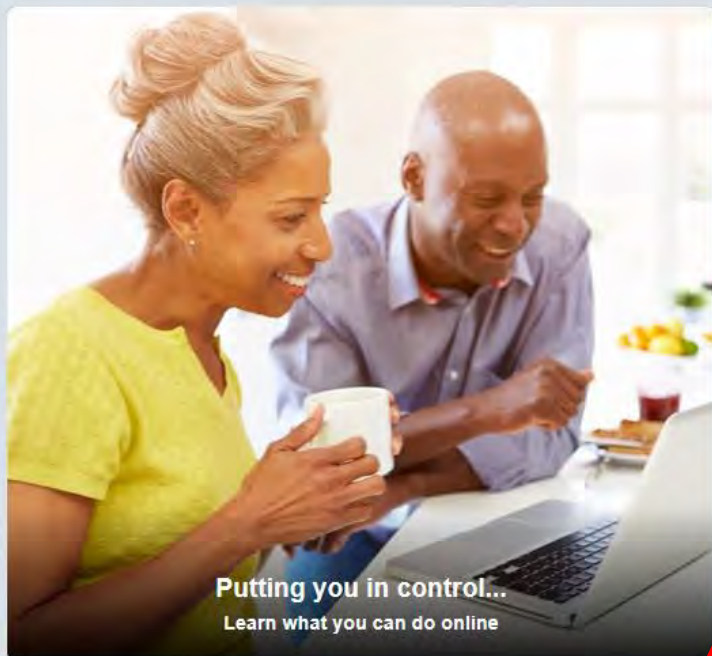


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my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Verify your Social Security number remains correct, and continue your link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



my Social Security **Services**

If you do not receive benefits, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your Social Security Statement to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings once a year to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.
 - Request a call from a representative



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my Social Security **Services**

If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Request a call from a representative



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The Online Benefit Verification Letter

With *my* Social Security you can get your online benefit verification letter and use it as official proof of:

- Your income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- Your current Medicare health insurance coverage;
- Your retirement or disability status; and
- Your age.



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Use the Retirement Estimator

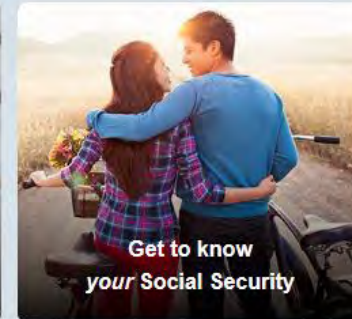
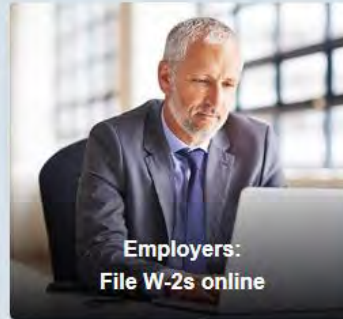
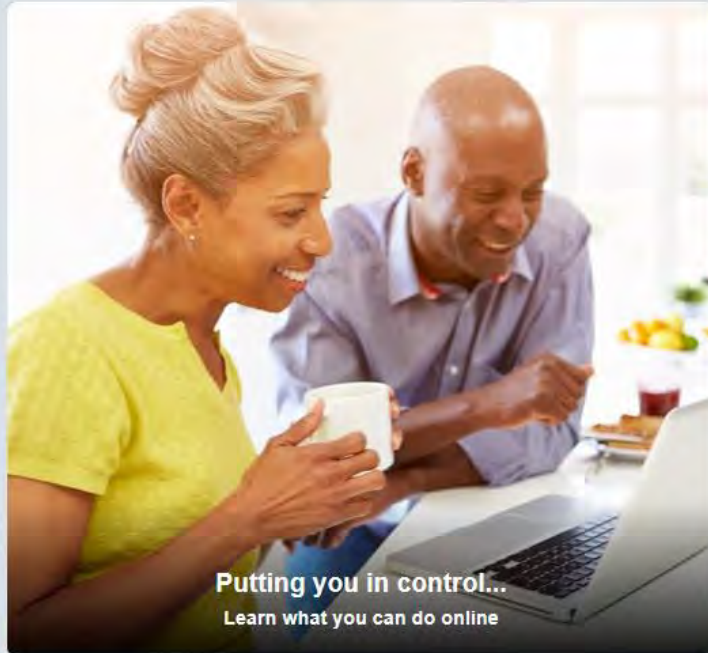


- **Convenient, secure, and quick financial planning tool**
- **Immediate and accurate benefit estimates**
- **Lets you create “What if” scenarios based on different ages and earnings**



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Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



How Social Security Determines Your Benefit

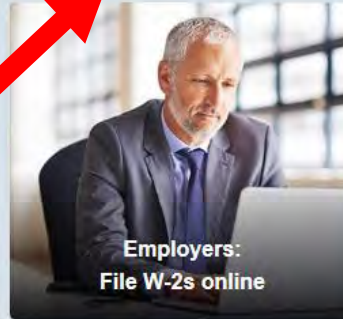
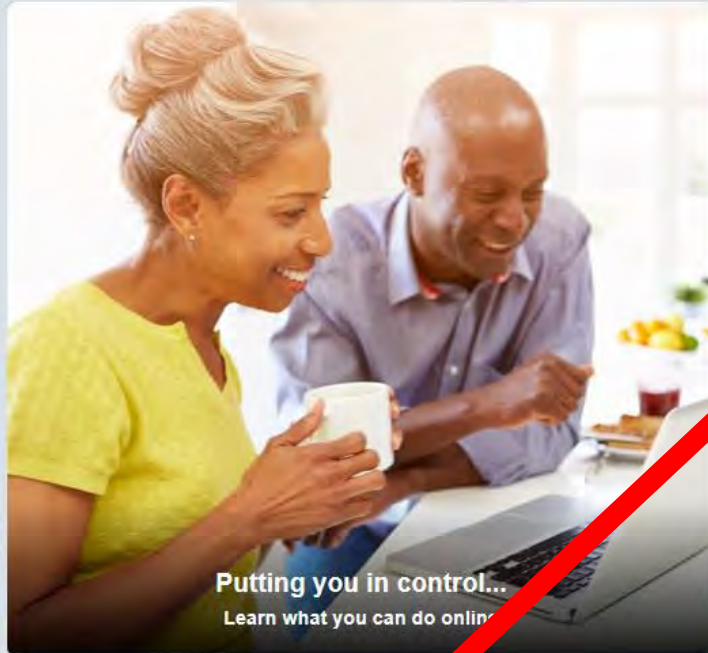
Social Security benefits are based on work earnings

- **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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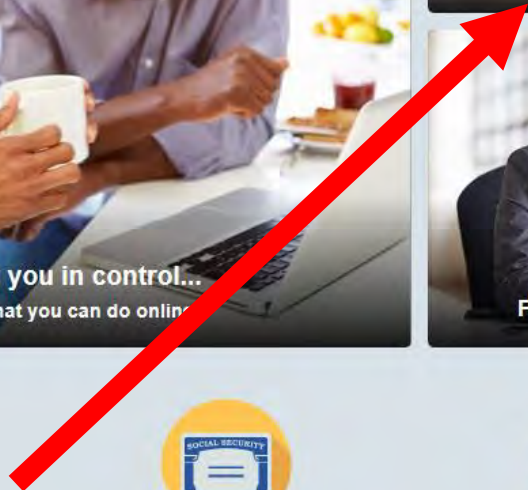
Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



Online Retirement Planner Page



Social Security

SEARCH MENU LANGUAGES SIGN IN / UP

Retirement Benefits



Planning for Retirement

Social Security offers complete information on how to plan for your retirement.

[USE OUR RETIREMENT PLANNER](#)

Already Receiving Benefits

If you receive retirement or spouse's retirement benefits, you can get information and services for managing your benefits online.

[MANAGE YOUR BENEFITS](#)

Related Information

[Retirement Publications](#)

[Benefit Calculators](#)

[Estimate your retirement benefits](#)

[Find your full retirement age](#)

[Benefits for your spouse](#)

[Benefits for you as a spouse](#)

[If you are eligible for a spouse's benefit and your own retirement benefit](#)

[Retirement Toolkit](#)



Apply for Retirement Benefits

Social Security offers an online retirement application that you can complete in as little as 15 minutes. It's so easy. Better yet, you can apply from the comfort of your home or office at any time, most convenient for you. There's no need to drive to a local Social Security office.



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Online Retirement Planner Page

The screenshot shows the Social Security Retirement Planner page. At the top, the Social Security logo and navigation links (SEARCH, MENU, LANGUAGES, SIGN IN / UP) are visible. The main heading is "Retirement Planner: Plan For Your Retirement". On the left, there is a sidebar menu with options: Benefits Planner, Calculators, Retirement, Disability, and Survivors. The main content area features a large image of a family with the text "Estimate your benefits. Apply for retirement. Manage your account." Below this, there is a paragraph about retirement planning. A red arrow points from this paragraph to the "Related Information" section on the right. Another red arrow points from the "How The Social Security Retirement Planner Can Help You Now" section to a video player titled "The Retirement Toolkit". The "Related Information" section is highlighted with a red box and contains links to "Retirement Planner: Deemed Filing Frequently Asked Questions", "Retirement Planner: Voluntary Suspension Frequently Asked Questions", and "Retirement Planner: Claiming Strategies". The video player also has a red box around it and a "YouTube Disclaimer" button below it. A "Note" box at the bottom right provides additional information.

Retirement Planner: Plan For Your Retirement

Benefits Planner
Calculators
Retirement
Disability
Survivors

**Estimate your benefits.
Apply for retirement.
Manage your account.**

Related Information

- Retirement Planner: Deemed Filing Frequently Asked Questions
- Retirement Planner: Voluntary Suspension Frequently Asked Questions
- Retirement Planner: Claiming Strategies

The Retirement Toolkit

How The Social Security Retirement Planner Can Help You Now

This planner provides detailed information about your Social Security retirement benefits **under current law**. It also points out things you may want to consider as you prepare for the future. If you are:

- **Looking for information**, you can:
 - Find your retirement age,
 - Estimate your life expectancy,
 - Estimate Your Retirement Benefits,
 - Use our other benefit calculators to test different

Note: Depending on what you own and how much income you have,

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

- **At age 62 (minimum age), 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**



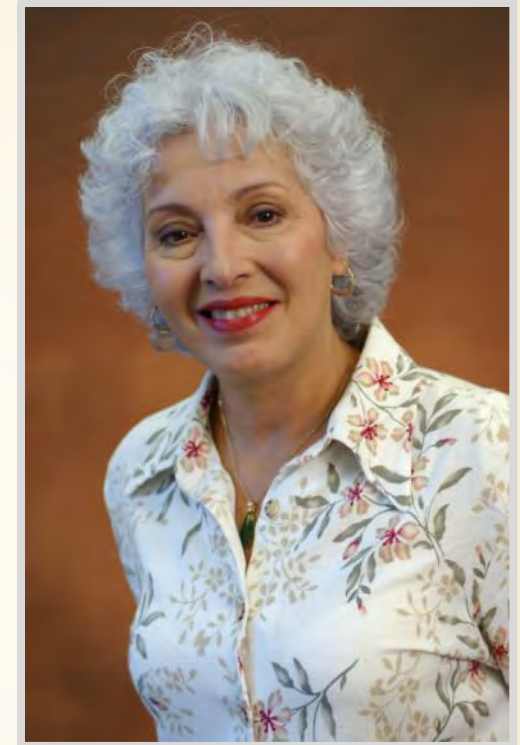
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Your Age at the Time You Elect Retirement Benefits Affects the Amount

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



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Full Retirement Age

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 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 or later	67



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Benefits for Divorced Spouses

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record (even if he or she has remarried) 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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Spousal Benefits

- Benefit is 50% of worker's unreduced benefit
- 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 the worker



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Survivor Benefits

When you pass away, your surviving spouse can:

- Receive 100% of your full benefit if full retirement age; or
- At age 60, receive 71.5% of your full benefit and increases each month he/she waits to file up to 100% if starting benefit at full retirement age; or
- Claim survivor benefits at any age after age 60



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You Can Work & Still Receive Benefits

<u>If You Are</u>	<u>You Can Make Up To</u>	<u>If You Make More, Some Benefits Will Be Withheld</u>
Under Full Retirement Age	\$16,920/yr. (\$1,410/mo.)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$44,880/yr. (\$3,740/mo.)	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit



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So, if I Continue To Work, How Do New Earnings Increase My Benefit Amount?

- 1. If your latest (new) year of earnings turns out to be one of your highest years (higher than the 35 previously used or you had fewer than 35 years and it replaces a zero), we refigure your benefit and pay you any increase due.**
- 2. You do not need to request this; it is an automatic process and benefits are paid in December of the following year.**
- 3. For example, in December 2018, you should get an increase for your 2017 earnings if those earnings raised your benefit. The increase would be retroactive to January 2018.**



Who Can Get Medicare ?

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

-or-

Exposure to Environmental Health Hazards



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Medicare Has Four Parts

Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2017 deductible \$1,316

Part B - Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after 1st \$183 in approved charges
- 2017 standard monthly premium \$134.00 (higher for higher incomes)



Medicare Has Four Parts

Part C – Medicare Advantage Plans

- Health plan options offered by Medicare-approved private insurance companies
- When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D

Part D – Medicare Prescription Drug Coverage

- Covers a major portion of your prescription drug costs
- Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan
- You enroll with a Medicare-approved prescription drug provider not Social Security



Advantages of the Medicare Savings Programs



- **Helps pay for Medicare Part B (medical insurance) premiums**
- **For some, it may help pay for Part A (hospital insurance) premiums, and Part A & Part B deductibles and co-payments**



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Part C (Advantage), Supplemental and Drug Plans

Resources:

AZ DES Division of Aging and Adult Services

1789 W. Jefferson St. (Site Code 950A)

Phoenix, AZ 85007

Local Phone (602) 542-4446

Statewide Hotline 1 (800) 432-4040

<https://www.azdes.gov/daas/ship/>



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Extra Help Could Further Reduce Medicare Prescription Drug Costs

Extra Help is available for beneficiaries with limited resources and income to help pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan.

The Extra Help is estimated to be worth about \$4,000 per year.



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How Do I Apply for Extra Help?

Complete the *Application for Extra Help with Medicare Prescription Drug Plan Costs* (Form SSA-1020).

Here's how:

- Apply online at www.socialsecurity.gov/i1020/start
- Call Social Security to apply over the phone or request an application at 1-800-772-1213 (TTY 1-800-325-0778)
- Apply at your local Social Security office

Social Security will review your application and send you a letter to let you know if you qualify

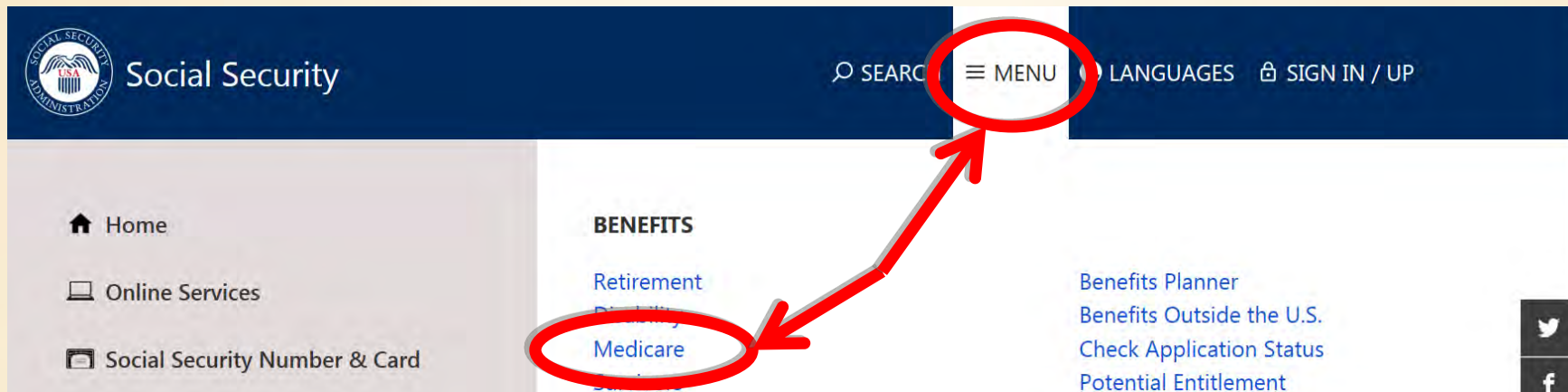


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How Do I Apply for Extra Help?

Apply online at www.socialsecurity.gov/i1020/start



The screenshot shows the top navigation bar of the Social Security Administration website. The header is dark blue with the Social Security Administration logo on the left, a search icon and 'SEARCH' text in the center, and 'LANGUAGES' and 'SIGN IN / UP' on the right. A red circle highlights the 'MENU' icon (three horizontal lines) in the center. A red arrow points from the 'MENU' icon down to the 'Medicare' link in the 'BENEFITS' section. The 'BENEFITS' section is highlighted in light blue and contains links for 'Retirement', 'Disability', 'Medicare', and 'Supplemental Security Income'. To the right of the 'BENEFITS' section, there are links for 'Benefits Planner', 'Benefits Outside the U.S.', 'Check Application Status', and 'Potential Entitlement'. On the far right, there are social media icons for Twitter and Facebook.

Already Enrolled in Medicare

If you already have Medicare, you can get information and services online. Find out how to [manage your benefits](#).

If you already have Medicare Part A and wish to sign up for Medicare Part B, please complete form [CMS 40-B, Application for Enrollment in Medicare - Part B \(Medical Insurance\)](#), and take or mail it to your local Social Security office.

Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income also may be able to get [extra help to pay for the costs](#).



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Online Services for before or after you receive benefits

- **Social Security Earnings and Estimate Statement**
- **Change of Address and Phone Number**
- **Get a Benefit Verification Letter**
- **Start or Change Direct Deposit**
- **Retirement Estimator**
- **Retirement & Disability Applications**
- **Medicare Online**
- **Apply for Extra Help With Medicare Drug Plan Costs**
- **Retirement/Survivors/Disability Planner**
- **Medicare Card Replacements**
- **SSA-1099 Replacement**



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- View popular agency webinar videos at www.socialsecurity.gov/webinars
- Sign-up to get emails and SMS/Texting when we update popular www.socialsecurity.gov web pages



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Questions?



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