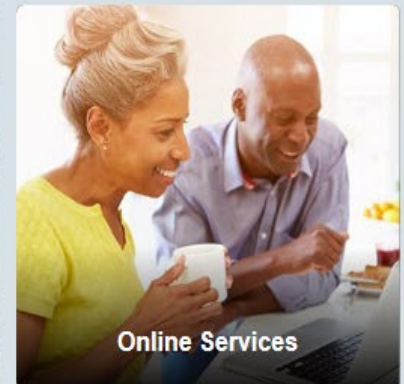
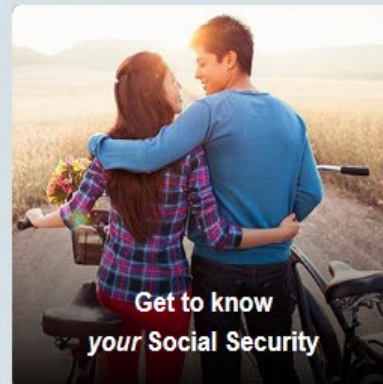
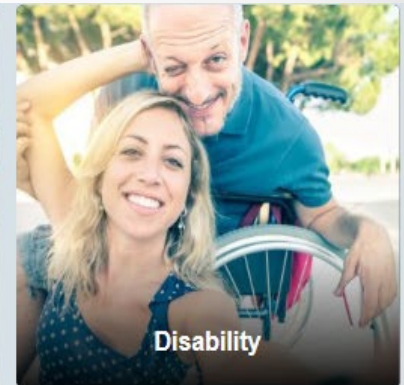
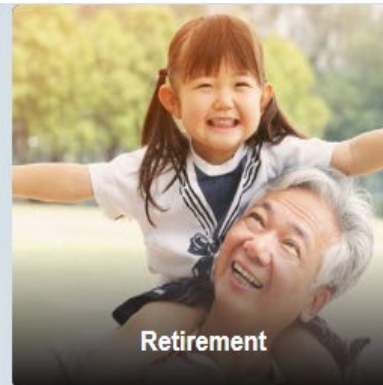


Social Security



Do You Know What To Ask For?

www.ssa.gov



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



Social Security Number

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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.

Social Security Programs

- **1935 – Retirement Insurance**
- **1939 – Survivors Insurance**
- **1956 – Disability Insurance**
- **1965 – Medicare Program**
- **1972 – Supplemental Security Income**

A Foundation for Planning Your Future



Who Pays for Social Security?

**Today's Workers
&
Employers**



**Today's
Beneficiaries**



How Do You Qualify for Retirement Benefits?

- You need to work to earn Social Security “credits”
- Each \$1,360 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

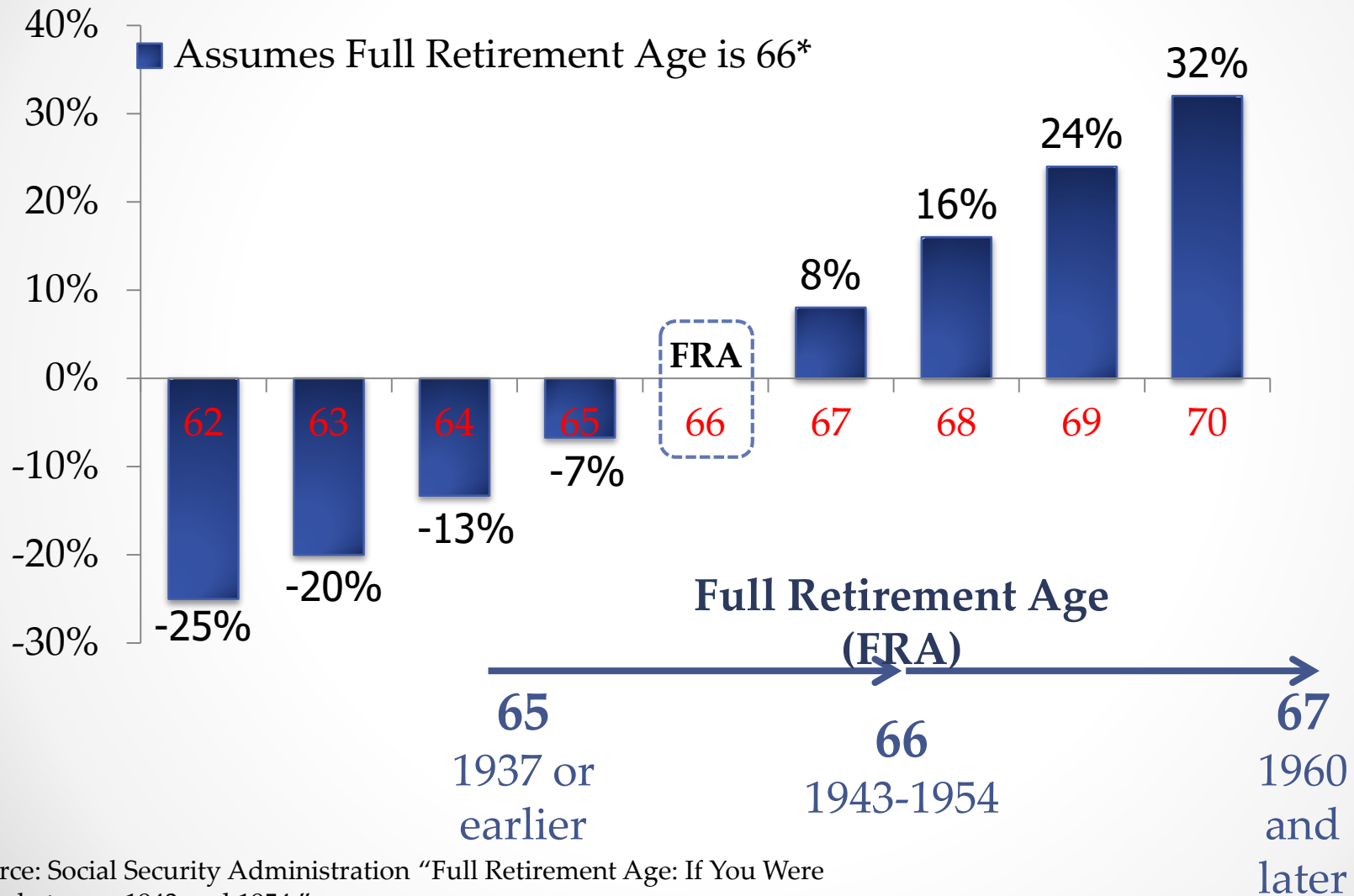


Example: To earn 4 credits in 2019, you must earn at least \$5,440. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.

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

Collecting Early vs. Collecting Late

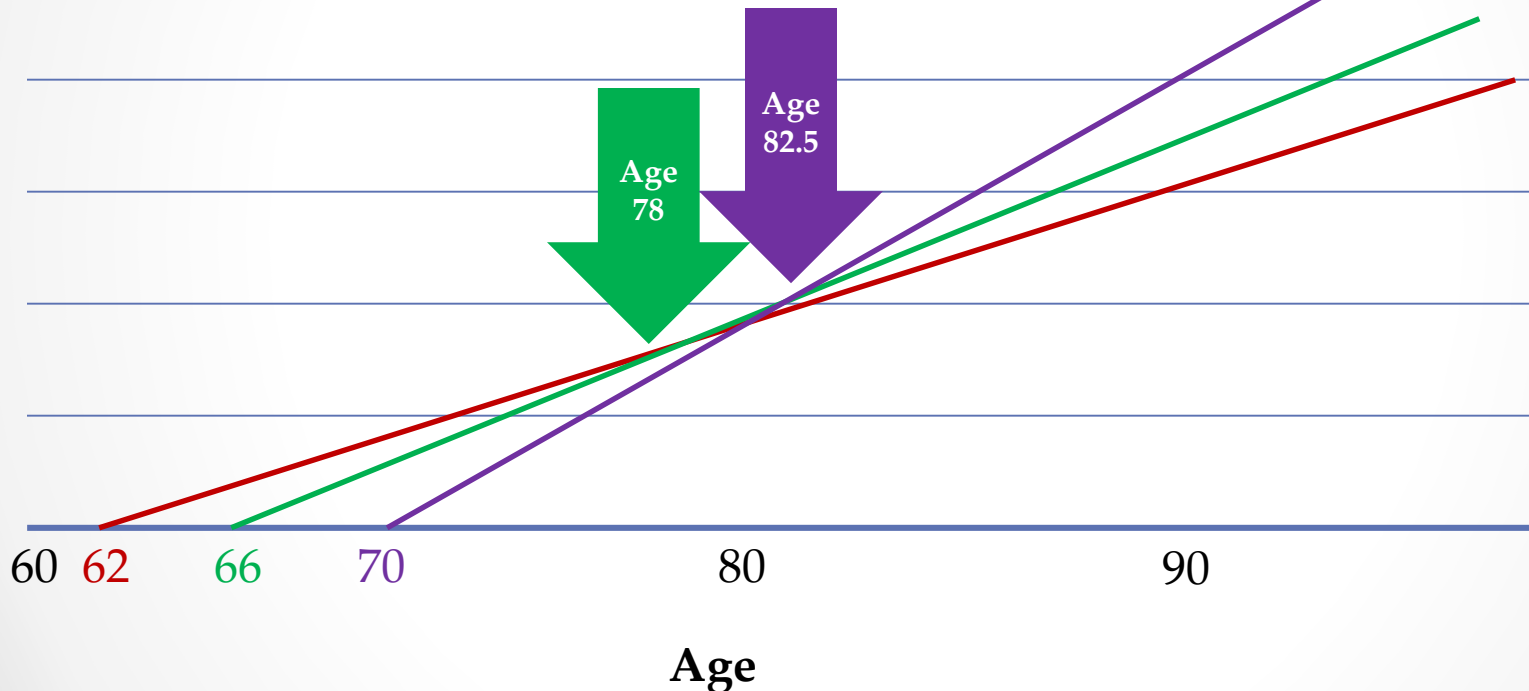


Source: Social Security Administration "Full Retirement Age: If You Were Born between 1943 and 1954."

(www.ssa.gov) Date Accessed: 8/3/16

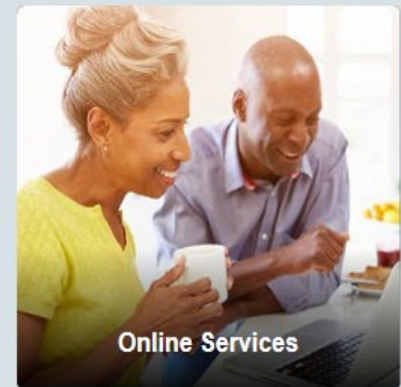
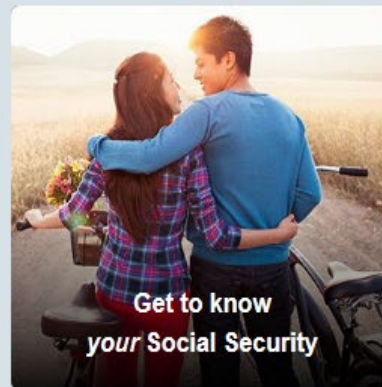
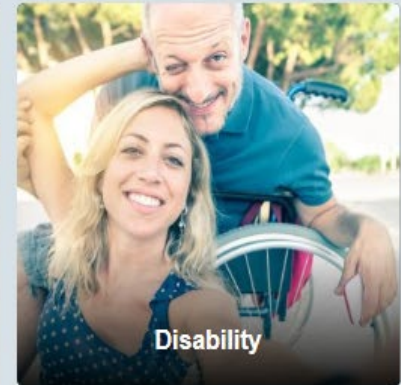
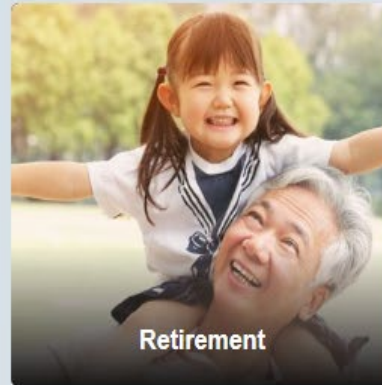
A Question of Longevity

BREAK EVEN ANALYSIS



This is a hypothetical example provided for illustrative purposes only; it does not represent a real life scenario, and should not be construed as advice designed to meet the particular needs of an individual's situation.

Retirement Estimator



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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**

You Can Work & Still Receive Benefits

<u>If You Are</u>	<u>In 2019</u> <u>You Can Make Up To</u>	<u>If You Make</u> <u>More, Some Benefits</u> <u>Will Be Withheld</u>
Under Full Retirement Age	\$17,640/yr. (\$1,470/mo.)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$46,920/yr. (\$3,910/mo.)	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit



How Do I Apply for Retirement Benefits?

- **Apply online at www.socialsecurity.gov**
 - It is the most convenient way to apply;
- **Call Social Security to schedule an appointment**
 - 1-800-772-1213 (TTY 1-800-325-0778);
- **Apply at your local Social Security office.**



Covered or Non-Covered

If you are going to receive a pension from an employer where you paid into social security, you have a **covered plan**

If you receive a pension from an employer that you did **not** pay into social security, you have a **non-covered plan**.



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](#)

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 a time most convenient for you. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

[Apply for Retirement Benefits](#)

[Return to a Saved Application](#)

[Check Application Status](#)

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](#)

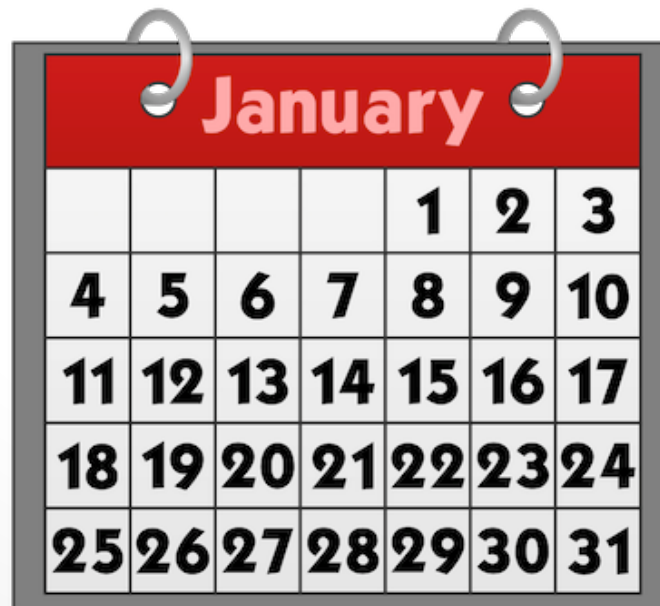
If you are eligible for a spouse's benefit and your own retirement benefit

[Retirement Toolkit](#)



When Do I Get Paid

- Depends what day you were born
- 1st – 10th of month = Second Wednesday of Month
- 11th – 20th of month = Third Wednesday of Month
- 21st – 31st of Month = Fourth Wednesday of Month



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

Your Child

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

Your Spouse

- **Age 62 or older**
- **At any age, if caring for a child under age 16 or disabled**
- **Must be married at least one year**



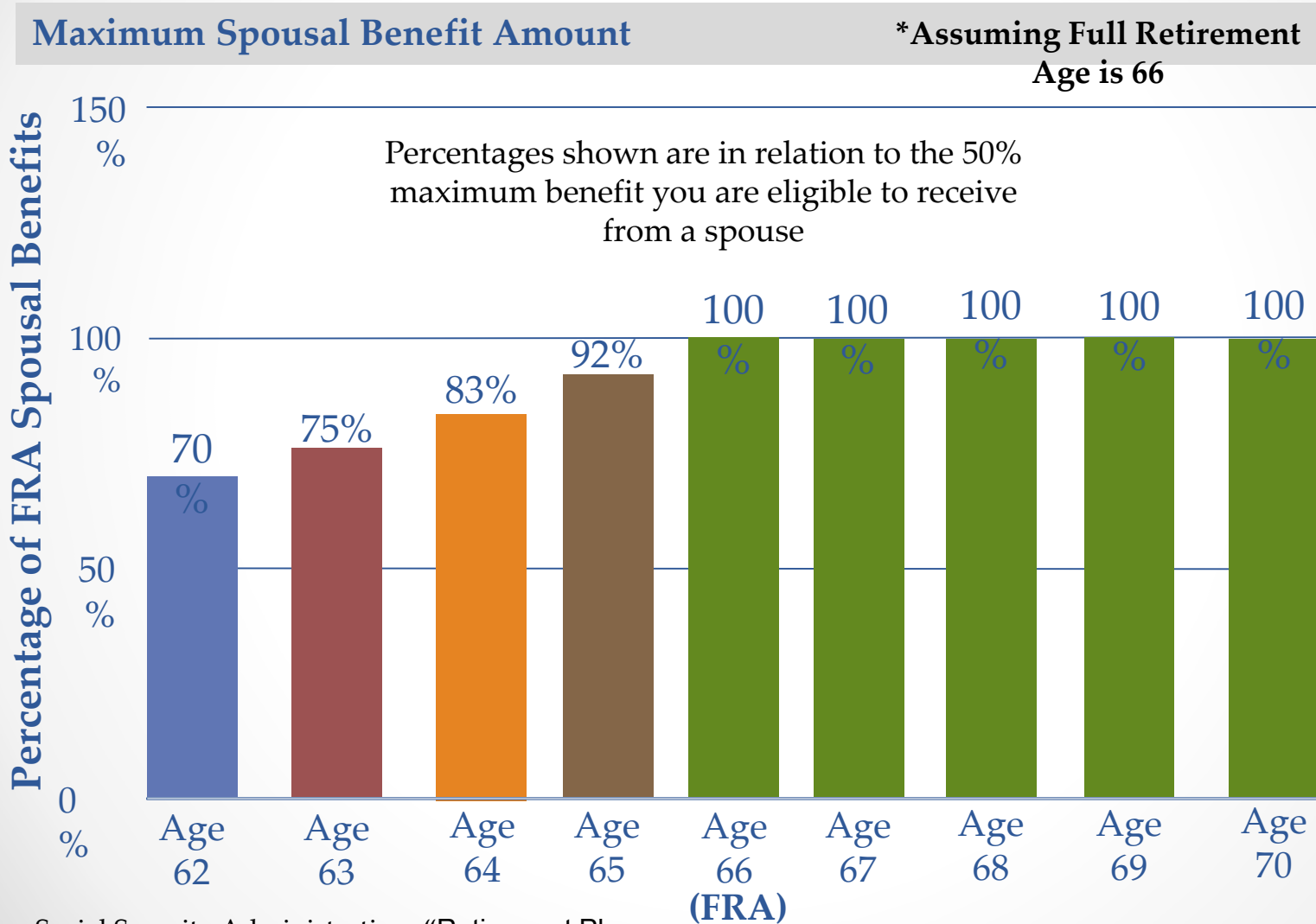
Spouse's Benefit Computation

- **Benefit is 50% of worker's unreduced benefit**
- **Reduction for early retirement (32.5% - 37.5%)**
- **Spouse's benefit does NOT reduce payment to worker**



Spousal Benefits

. This hypothetical example is shown for illustrative purposes only and is not guaranteed.



Source: Social Security Administration: "Retirement Planner:
Benefits By Year Of Birth"
(www.ssa.gov) Date Accessed: 8/3/16

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

Your Ex-Spouse

- **Marriage lasted at least 10 years**
- **Ex-spouse 62 or older**
- **Divorced at least two years and you and your ex-spouse are at least 62, he or she can get benefits even if you are not retired**
- **Ex-spouse's benefit amount has no effect on the amount you or your current spouse can get**

Who Can Get Survivors Benefits?

Your Child if:

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

Widow or Widower:

- **Full benefits at full retirement age**
- **Reduced benefits at age 60 (71.5%)**
- **If disabled as early as age 50**
- **At any age if caring for child under 16 or disabled**
- **Remarriage after age 60 (50 if disabled)**
- **Divorced widows/widowers may qualify**

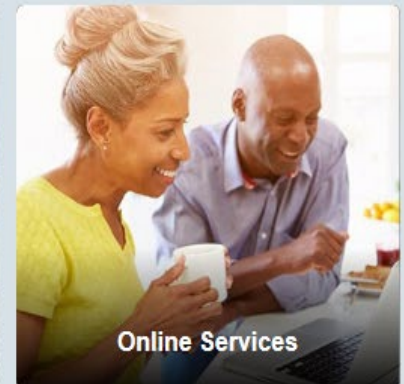
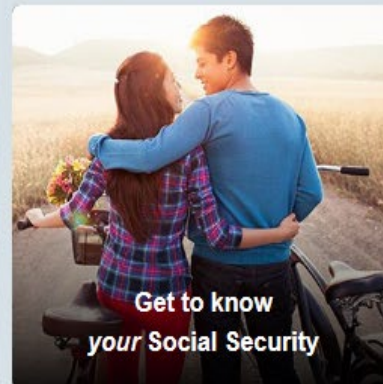
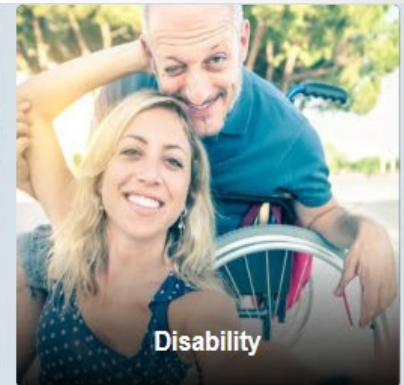
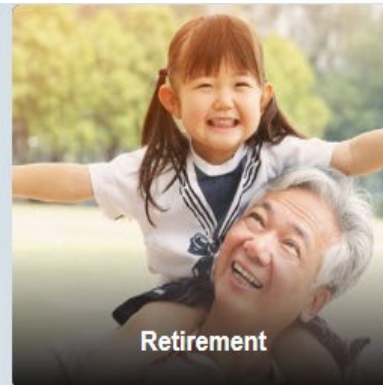
Programs for Individuals with Disabilities



Social Security's Disability Definition:

A medical condition or combination of impairments preventing substantial work for at least 12 months, or expected to result in death. The determination also considers age, education & work experience.





my Social Security

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FAQs

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Who Can Open a *my* Social Security Account?

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

- Valid E-mail address;
- Social Security number; and
- U.S. mailing address.



Prepare for your
SOMEDAY

Join the millions and
discover your benefits.
Open a *my* Social Security account.

What's your #Someday?

SocialSecurity.gov


Follow the Social Security Administration
on the above social media sites.

Social Security Administration | 154 Publication No. 90-102001-01-01 (01/2011) July 2014

my Social Security Services

If you don't get benefits, you can—

- **View, save, and print your online *Social Security Statement*.**

If you do get benefits you can—

- **Get your benefit verification letter;**
- **Check your benefit and payment information and your earnings record;**
- **Change your address and phone number; and**
- **Start or change your direct deposit.**

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**

How To Apply Online For Just Medicare


You can apply online for Medicare even if you are not ready to retire. Use our online application to sign up for Medicare. It takes less than 10 minutes. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information. Otherwise, you'll receive your Medicare card in the mail.

Medicare is managed by the Centers for Medicare and Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

For more information about applying for Medicare only and delaying retirement benefits, visit [Applying for Medicare Only – Before You Decide](#).

Note

If you have a Health Savings Account (HSA) and/or health insurance based on employment, you may want to ask your personnel office or insurance company how signing up for Medicare will affect you.

To find out what documents and information you need to apply, go to the [Checklist For The Online Medicare, Retirement, And Spouses Application](#) .

Apply for Medicare Only Use the online application to apply for just Medicare.

Return to a Saved Application Finish an application you already started.

Check Application Status Check the status of an application you submitted.

Questions about our online application

> [Who can apply for Medicare online?](#)

> [When should I apply?](#)

> [Why apply for Medicare online?](#)

> [What happens after I apply?](#)

> [Other Medicare registration/enrollment options](#)

For More Medicare Information

1-800-MEDICARE

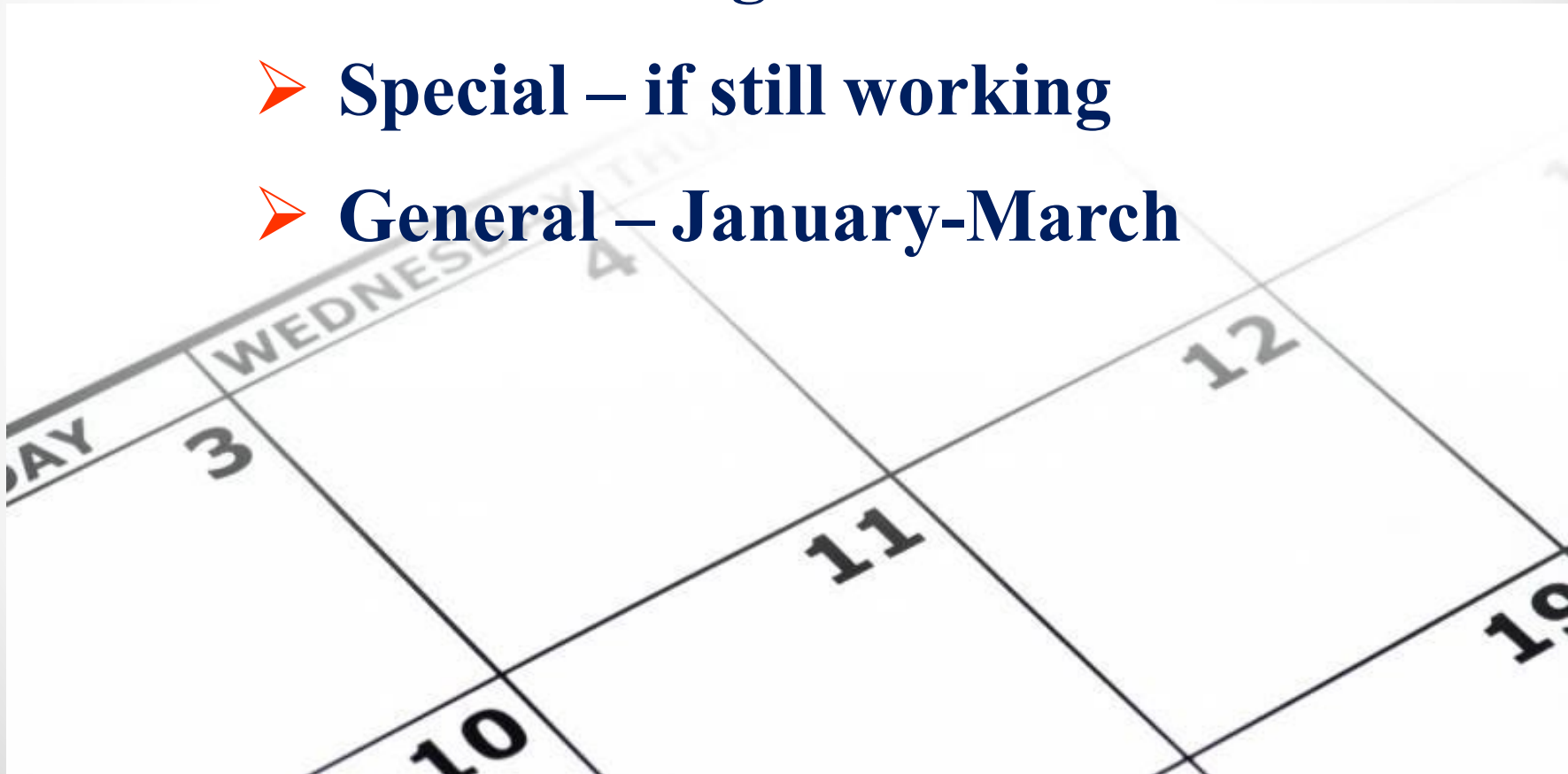
- (1-800-633-4227)
- TTY 1-877-486-2048
- www.medicare.gov

[**www.wyomingseniors.com/services/wyoming**](http://www.wyomingseniors.com/services/wyoming)

When Can I Sign Up for Medicare Part B?

Medicare Enrollment Periods:















- Initial – at age 65
- Special – if still working
- General – January-March

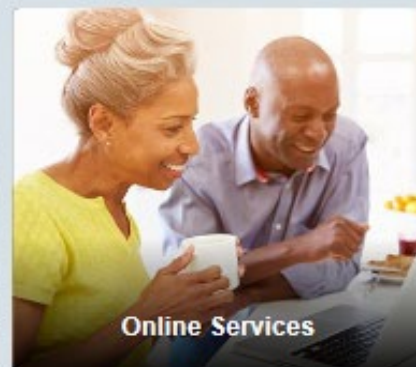
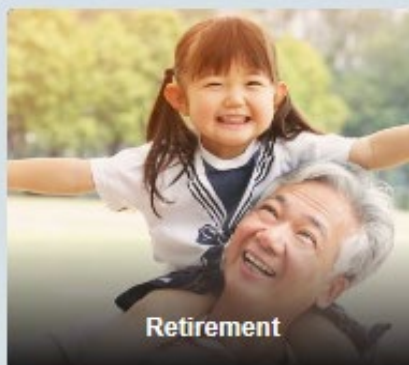


Forms Where Are They?

Bottom of Homepage

Items of Interest

 People Like Me	 Benefits Planner	 Calculators	 Check Application or Appeal Status	 Contact Us
 Forms	 Publications	 Closings & Emergencies	 Podcasts	 Webinars
				



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