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The Social Security Standard

Social Security and Medicare

are lasting sources of independence



In July, communities everywhere celebrate our nation's independence with fireworks, family, and friends. A strong community also creates independence as we help each other recognize our full potential.

Social Security has been helping people maintain a higher quality of life and a level of independence for over 80 years. And Medicare has been doing the same for over five decades. Most people first become eligible for Medicare at age 65. For many older Americans, this is their primary health insurance and without it, they might not enjoy an independent lifestyle.

Medicare can be a little confusing to newcomers so we've broken it down into segments. The four parts of Medicare are as easy as A, B, C, and D.

- **Part A** (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.
- **Part B** (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a monthly premium for Part B. Some high-income individuals pay more than the standard premium. If you don't enroll in Medicare Part B during your initial enrollment period and then decide to do so later, your coverage may

be delayed and you may have to pay a higher monthly premium for as long as you have Part B.

- **Part C** (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage, and may include extra benefits and services at an extra cost. You must have Part A *and* Part B to enroll in Part C. Monthly premiums vary depending on the state where you live, private insurer, and whether you select a health maintenance organization or a preferred provider organization.
- **Part D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people with low income and resources may qualify for *Extra Help* to pay the

premium and deductible. If you don't enroll in a Medicare drug plan when you're first eligible, you may pay a late enrollment penalty if you join a plan later. You will have to pay this penalty for as long as you have Medicare prescription drug coverage. To see if you qualify for extra help visit www.socialsecurity.gov/prescriptionhelp.

Will you be age 65 soon? Even if you decide not to retire, you should apply for Medicare. You can apply in less than 10 minutes using our online Medicare application. Visit www.socialsecurity.gov/medicare to learn more about applying for Medicare.

TICKET TO WORK PUTS PEOPLE BACK IN THE DRIVER'S SEAT



Social Security encourages people to rejoin the workforce when they are able. Ticket to Work is our free and voluntary program that helps people get vocational rehabilitation, training, job referrals, and other employment support services.

This program is for people ages 18 to 64, who are receiving disability benefits, and need support re-entering the workforce or working for the first time. While many disabled individuals are unable to work and may never be able to return to work, we know that some are eager to try working again. Work incentives make it easier to work and still receive health care and cash benefits from Social Security while providing protections if people have to stop working due to a disability. Social Security works with employment networks to offer beneficiaries access to meaningful employment. Employment networks are organizations and agencies, including state vocational rehabilitation agencies that provide various employment support services. Some services they may help with include résumé writing, interviewing skills, and job leads.

Ticket to Work gives individuals the opportunity to choose from several employment networks. Participants are free to talk with as many employment networks as they want before choosing one. If someone signs an agreement with an employment network, they'll help the individual develop an employment plan. We'll review their progress toward achieving the goals of their employment plan every 12 months. If they are making timely progress in their return to work plan, we will not conduct a medical review of

their disability during the time they're in the program.

Many people have successfully completed the Ticket to Work program. Anyone interested in the Ticket to Work program should call the Ticket to Work Helpline toll-free at 1-866-968-7842 (TTY 1-866-833-2967). More information on the program is available online at www.socialsecurity.gov/work.

Remember, Social Security is with everyone through life's journey, providing resources that can help people reach their work and retirement goals.

CAN I KEEP THIS BENEFIT PAYMENT?

We use the same *throughout the month* eligibility rules for the first month's Social Security check through the last month's check, so it's easy to know when checks are payable. If you meet all the requirements to receive benefits, Social Security pays your benefit after you have lived throughout the month. At 62, the first month many people are eligible for benefits may be in the month after their birthday. Social Security follows an English law that says you actually reach your age the day before your birthday. So, if you were born on the first or second day of the month, your first month of eligibility will be your birthday month. If you were born on any other day in the month, the first month you could receive benefits will be the

month after your birthday month. When starting benefits after age 62, people are eligible to be paid for the month they file, since they were previously

Q. *I recently applied for a replacement Social Security card, but I might be moving before it arrives*

Q. *How are my retirement benefits calculated?*

A. *Your Social Security*

Questions & Answers

Readers Write

GENERAL

Q. *I am receiving Social Security retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?*

A. Yes. By law, your employer must withhold FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit could increase. For more information, visit www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).

in the mail. What should I do if I move before I get it?

A. Once we have verified all your documents and processed your application, it takes approximately 10 to 14 days to receive your replacement Social Security card. If you move after applying for your new card, notify the post office of your change of address and the post office will forward your card to your new address. If you do not receive your card, please contact your local Social Security office. To get a replacement, you will have to resubmit your evidence of identity and United States citizenship, or your lawful immigration status and authority to work. You can learn more at www.socialsecurity.gov.

RETIREMENT

your lifetime. Your actual earnings are first adjusted or "indexed" to account for changes in average wages since the year the earnings were received. Then we calculate your average monthly indexed earnings during the 35 years in which you earned the most. We apply a formula to these earnings and arrive at your basic benefit. This is the amount you would receive at your full retirement age. You may be able to estimate your benefit by using our *Retirement Estimator* which offers estimates based on your Social Security earnings. You can find it at www.socialsecurity.gov/estimator.

Q. *I know that Social Security's full retirement age is rising to 67. Will the "early" retirement age also be going up by two years?*

A. No. While it is true that the full retirement age is gradually rising from 65 to 67, the “early” retirement age remains at 62.

10 HANDY WAYS TO USE SOCIAL SECURITY ONLINE



What about the many easy ways to use www.socialsecurity.gov? We offer you some common and not-so common uses:

Apply for Social Security benefits online, of course! This is the fastest, most convenient way to apply for retirement, spouses, disability, or Medicare benefits, without visiting a local office or calling to speak to a representative; we can be found online at www.socialsecurity.gov.

Want access to our latest news, retirement planning tips, and sound guidance? *Social Security Matters* is our blog at blog.socialsecurity.gov. There, you can also connect with us on Facebook, Twitter, LinkedIn, and YouTube, where you can watch our popular, charming, not-to-be-missed cat videos.

Verify your annual earnings and review estimates of your future Social Security benefits when you access your [Social Security Statement](#), one of the many services available with a *my Social Security* account at www.socialsecurity.gov/myaccount.

Numbers can tell a story. Our online calculators such as the Retirement Estimator, the Life Expectancy Calculator, and the Early or Late Retirement Calculator, can be found at www.socialsecurity.gov/planners/benefitcalculators.html.

Lost or missing Social Security card? Find out how to get a new, replacement, or corrected card at www.socialsecurity.gov/ssnumber. In fact, you may be able to apply for a replacement card with a *my Social Security* account, if you meet certain qualifications, at www.socialsecurity.gov/myaccount.

Noah, Emma, Liam, Olivia...are these the most popular baby names for 2016 in the U.S. or in your state? Discover the trends in baby names or take our online quiz to help you pick the ideal name at www.socialsecurity.gov/babynames.

Do you have to pay taxes on Social Security benefits? How do I apply for Social Security retirement benefits? What is your full retirement age?

Discover the answers to your Social Security related questions at our [Frequently Asked Questions](#) page at www.socialsecurity.gov/faq.

Dream of moving to London, Paris, or the Cayman Islands? Learn how Social Security makes international payments and how you can do business with us from around the world at www.socialsecurity.gov/foreign.

Are you a veteran? Are you at mid-career? Or maybe you're new to the workforce. Find out how we fulfill your needs through life's journey on our People Like Me page at www.socialsecurity.gov/people.

Our publications webpage is a library of helpful information. Access it at www.socialsecurity.gov/pubs. Simple, easy to use, beneficial, and always here to help you secure today and tomorrow, www.socialsecurity.gov.

HOW YOU CAN GROW YOUR SOCIAL SECURITY BENEFITS BEYOND RETIREMENT AGE

Waiting to claim your Social Security retirement benefits could grow them by up to 32 percent. Through delayed retirement credits, your monthly benefit amount increases by about eight percent for each year you wait between your full retirement age and 70. Full retirement age is

between 65 and 67, depending on when you were born. To learn more about delayed retirement credits, please visit www.socialsecurity.gov/planners/retire/delayret.html.