




Social Security:
With You Through Life's Journey…

Securing today
and tomorrow







Produced at U.S. taxpayer expense



What is FICA?

- Stands for Federal Insurance Contributions Act
  - May show on paycheck as OASDI or Social Security
- Federal payroll tax deducted from workers' paychecks, matched by employer, and reported by employer to IRS
- Total FICA tax = 15.3% of gross wages. You and your employer each pay 7.65%
  - 6.2% for Social Security
  - 1.45% for Medicare
- FICA taxes help fund Social Security retirement, disability, survivor benefits and Medicare health insurance



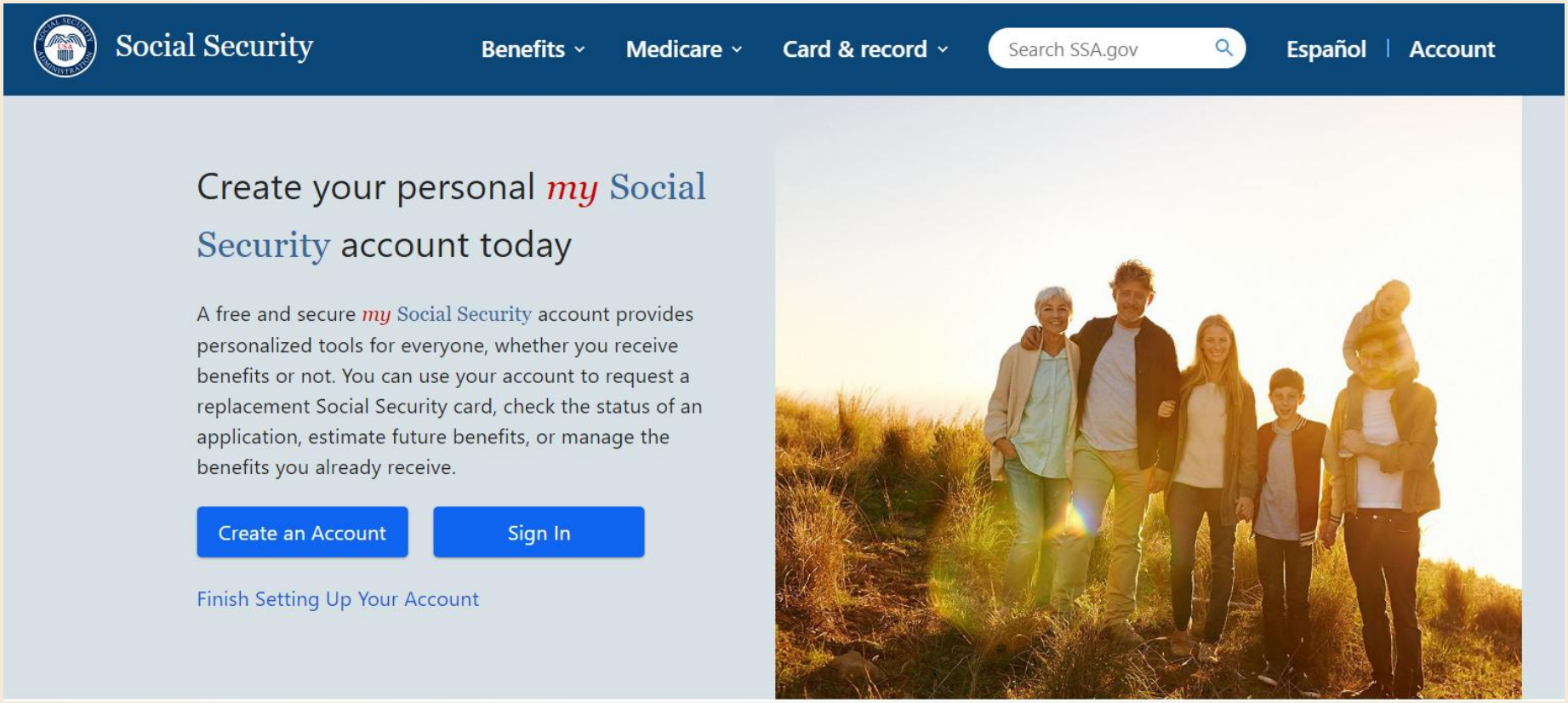
How Do You Qualify for Retirement Benefits?

- 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 $1,890 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2026, you must earn at least $ 7,560

ssa.gov/planners/credits.html

my Social Security



ssa.gov/myaccount



Medicare

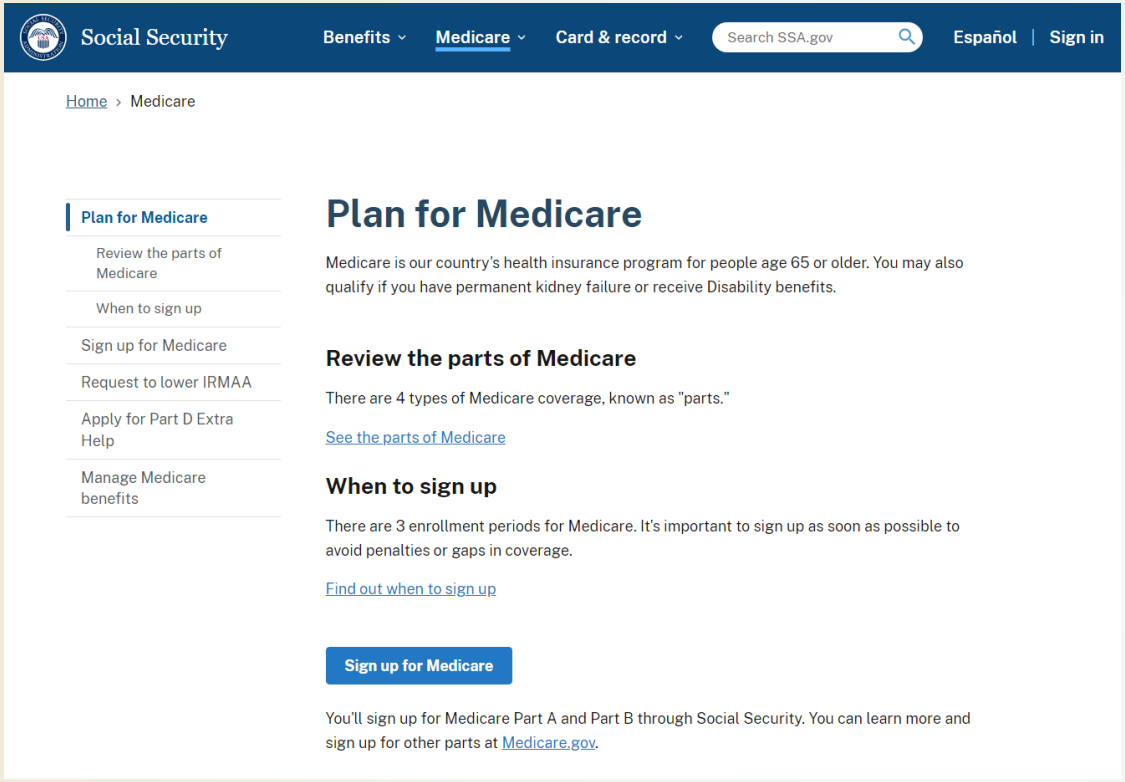
Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
You can add: Part D (Prescription Drug Plan)	**Most plans include:** Part D (Prescription Drug Plan) Extra Benefits (e.g., vision, hearing, dental,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

Medicare.gov

Medicare Part B Coverage - GEP

Beginning in 2023, if you enroll in the month of the General Enrollment Period:	Your Part B Medicare coverage starts:
January 1 to March 31 (You might pay a late enrollment penalty)	The first day of the month after you sign up

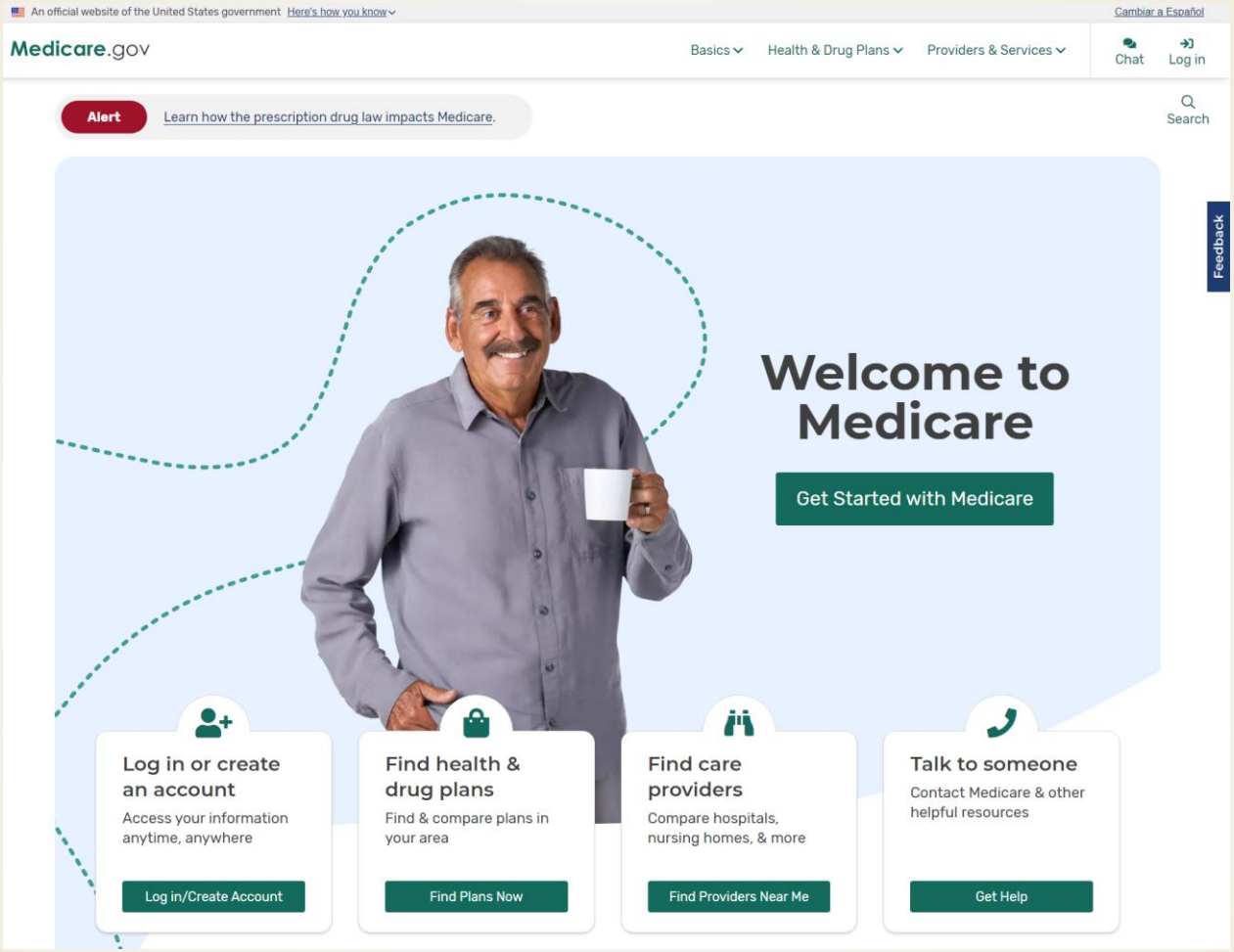
Medicare Applications



If you already have Medicare Part A and wish to add Medicare Part B, complete the online application, or fax or mail completed forms CMS-40B and CMS-L564 to your local Social Security office.

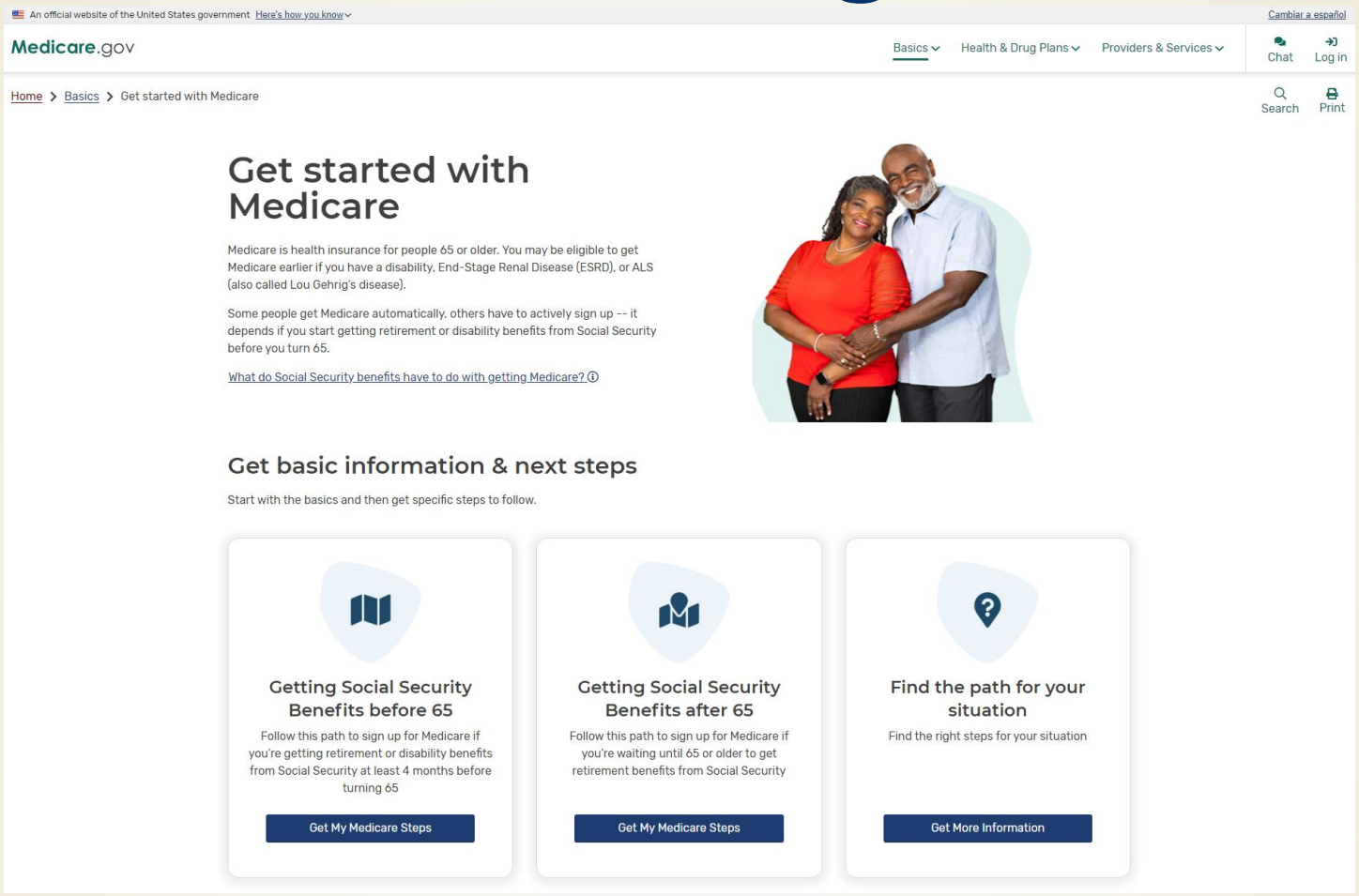
ssa.gov/Medicare

Medicare.gov



1-800-MEDICARE or Medicare.gov

Medicare.gov



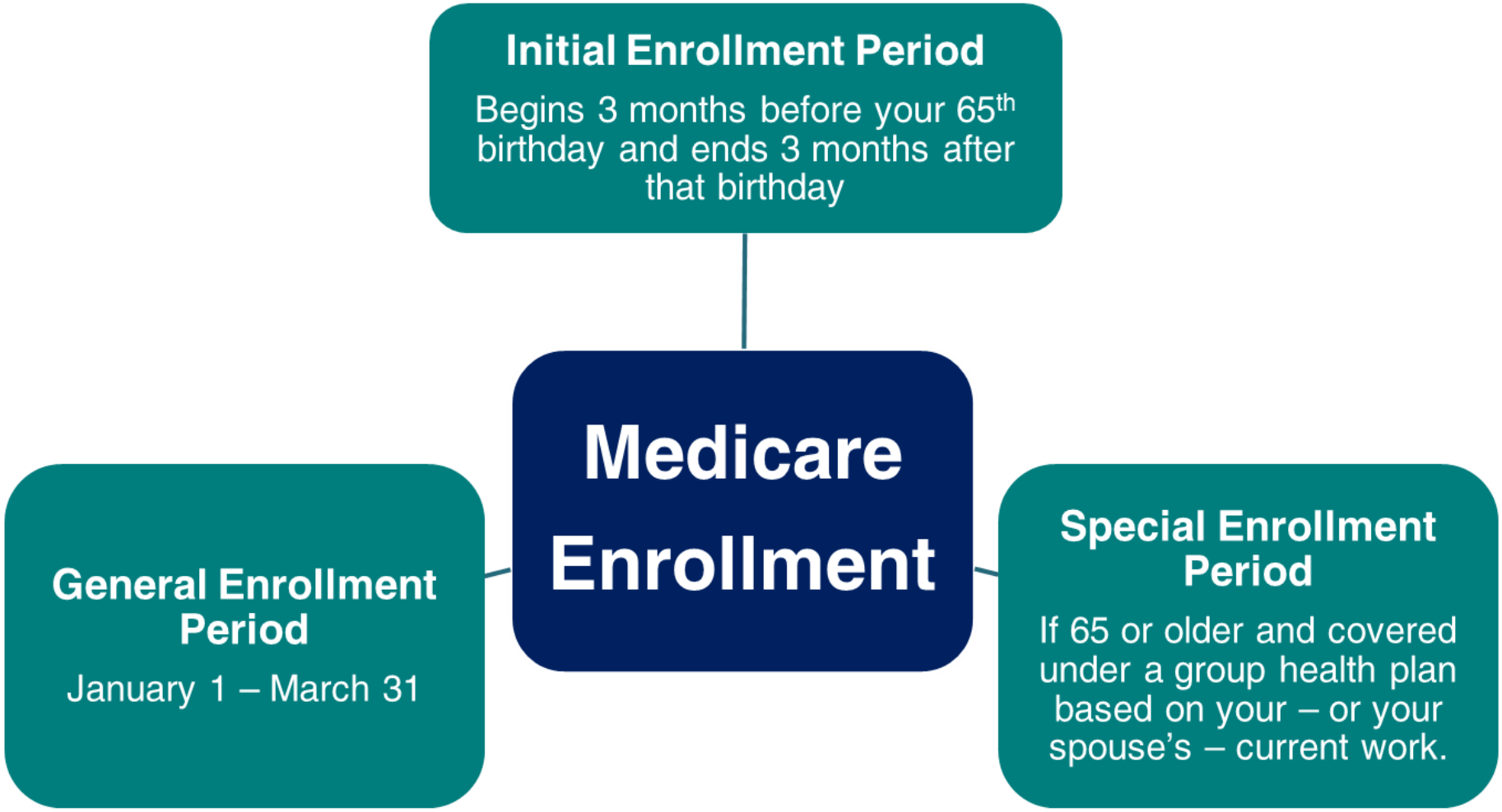
Create an account at Medicare.gov



Medicare Card



Your card will have a Medicare number that's unique to you, instead of your Social Security number. This will help to protect your identity.


Initial Enrollment Period
Begins 3 months before your 65th 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.

Medicare Standard Part B Premiums for 2026

If you're single and file an individual tax return, or married and file a joint tax return 2024:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of $109,000 or less Married couples with a MAGI of $218,000 or less	2026 standard premium = $202.90	Your plan premium + $0
Individuals with a MAGI above $109,000 up to $137,000 Married couples with a MAGI above $218,000 up to $274,000	Your premium $284.10	Your plan premium + $14.50
Individuals with a MAGI above $137,000 up to $171,000 Married couples with a MAGI above $274,000 up to $342,000	Your premium $405.80	Your plan premium + $37.50
Individuals with a MAGI above $171,000 up to $205,000 Married couples with a MAGI above $342,000 up to $410,000	Your premium $527.50	Your plan premium + $60.40
Individuals with a MAGI above $205,000 up to $500,000 Married couples with a MAGI above $410,000 up to $750,000	Your premium $649.20	Your plan premium + $83.30
Individuals with a MAGI equal to or greater than $500,000 Married couples with a MAGI equal to or greater than $750,000	Your premium $689.90	Your plan premium + $91.00



Request to lower an Income-Related Monthly Adjustment Amount (IRMAA)

If you've had a life-changing event that reduced your household income, you can ask to lower the additional amount you'll pay for Medicare Part B and Part D.

Life-changing events include marriage, divorce, the death of a spouse, loss of income, and an employer settlement payment.

Fax or mail your request

Fill out the Medicare Income-Related Monthly Adjustment Amount-Life-changing Event (SSA-44) (PDF) form. Fax or mail your completed form and evidence to a Social Security office.

How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor* application is not available online.



Schedule phone appointment at 1-800-772-1213, 8 a.m. – 7 p.m. Monday through Friday.



Schedule in-office appointment at 1-800-772-1213.

Child and survivor claims can only be done by phone or in the office.

How to Get Help from Social Security

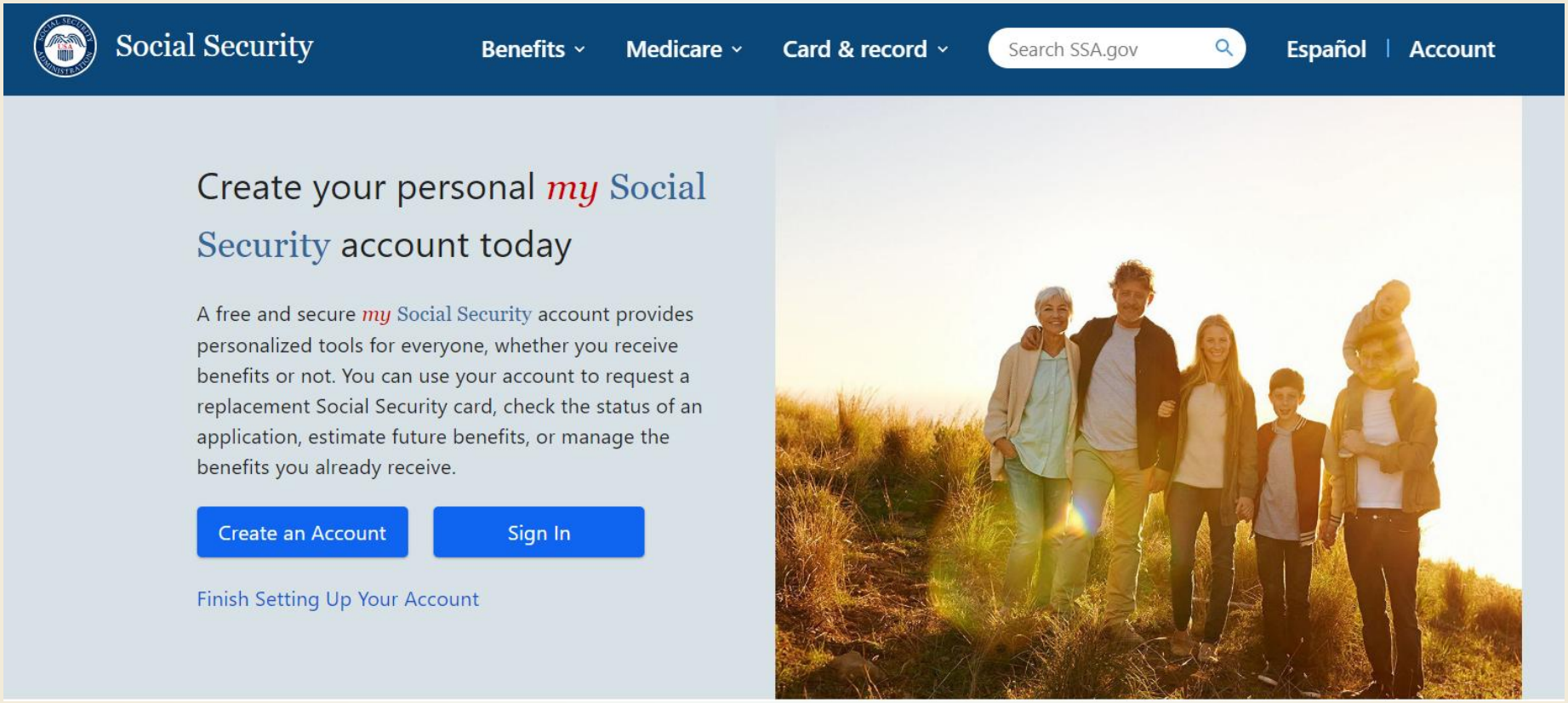
To ensure the best service, customers must make an appointment.

- Many transactions can be completed conveniently and securely online at **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 to serve you by phone or in person. If you are deaf or hard of hearing, please call our TTY number, **1-800-325-0778**.

ssa.gov/appointment

my Social Security



ssa.gov/myaccount

my Social Security **Services**

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- 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 (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- Submit your advance designation of representative payee request*;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

ssa.gov/myaccount/what.html



How to Open/Sign In to a *my* Social Security Account

1. Visit ssa.gov/myaccount
2. Select: “Sign In” or “Create an Account”
3. If you already have an account, select Sign In and enter:
   - Existing *my* Social Security username and password, or
   - Existing Login.gov or ID.me credentials
4. To create a new account, select Create an Account on this and the next screen. You will be directed to Login.gov for next steps.
5. After creating your Login.gov account, you will be directed back to our website where you will provide personal information so we can verify your identity.
6. Complete the registration process using the activation code we send you.



my Social Security

You can assist someone in creating a *my* Social Security account if they:

- are with you;
- have their own email address; and
- can answer questions about themselves.

You cannot create a *my* Social Security account on behalf of another person by using another person's information or identity if the beneficiary is not in attendance, even if you have that person's written permission.

For example, you cannot create an account for another person:

- with whom you have a business relationship;
- for whom you are a representative payee; or
- for whom you are an appointed representative.



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Q&A Session



Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit SSA.gov for up-to-date information on our programs.