



# Understanding Social Security Retirement, Spouse, & Survivors Benefits 2023

Note: This event is public. Please do not share any personal information, such as dates of births or social security numbers, about yourself or others during the event.



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**Public Affairs Specialist**  
**Social Security**

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1





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## Beware of Social Security Phone Scams

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

**If you receive a suspicious call:**

1. **HANG UP!**
2. **DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://oig.ssa.gov)**

### What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.



Callers threaten you with arrest or other legal action.

## Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer

## Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at [oig.ssa.gov](https://oig.ssa.gov)
- » Learn more at [oig.ssa.gov/scam](https://oig.ssa.gov/scam)
- » Share this information with others




2

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## my Social Security – Registration

**Step 1:** Visit [ssa.gov/myaccount](https://ssa.gov/myaccount)

**Step 2:** Sign in or Create An Account

**With a my Social Security Account :**

- Check your application status online;
- Get your benefit verification letter;
- Change your address and phone number;
- Start or change your direct deposit;
- Request a replacement Social Security card;
- Get your SSA-1099 and much more!

3

## Your Social Security Statement

WANDA WORKER | October 2, 2021

**Retirement Benefits**

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is 67, based on your date of birth April 10, 1960. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn \$25,995 per year until you start your benefits. To learn more about retirement benefits, visit [ssa.gov/benefits/retirement/benefits.htm](https://ssa.gov/benefits/retirement/benefits.htm).

**Disability Benefits**

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$1,656 a month.

**Survivors Benefits**

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

- Minor child: \$2,129
- Spouse, if caring for a disabled child or child younger than age 16: \$2,129
- Spouse, if benefits start at full retirement age: \$2,838
- Total family benefits cannot be more than: \$4,968

Your spouse or minor child may be eligible for an additional one-time death benefit of \$250.

**Personalized Monthly Retirement Benefits Estimates (Depending on the Age You Start)**

Age	Monthly Benefit Amount
62	\$1,000
63	\$1,058
64	\$1,100
65	\$1,140
66	\$1,180
67	\$1,220
68	\$1,260
69	\$1,300
70	\$1,340

**Medicare**

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit [medicare.gov](https://medicare.gov) or [ssa.gov/medicare](https://ssa.gov/medicare) or call 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048).

**Earnings Record**

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with my Social Security. If you find an error view your full earnings record online and call 1-800-772-1213.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (begin 1966)
1971-1980	\$ 20,000	\$ 20,000
1981-1990	41,250	41,250
1991-2000	237,712	237,712
2001	34,915	34,915
2002	35,991	35,991
2003	36,717	36,717
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,348	44,348
2008	45,437	45,437
2009	44,784	44,784
2010	45,847	45,847
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,850	50,850
2016	50,158	50,158
2017	50,440	50,440
2018	50,653	50,653
2019	50,957	50,957
2020	51,995	51,995
2021	Not yet recorded	

**Taxes Paid**

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: \$34,288	You paid: \$19,296
Employer(s): \$36,903	Employer(s): \$19,396

**Earnings Not Covered by Social Security**

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit [ssa.gov/ssaprep](https://ssa.gov/ssaprep).


**Important Things to Know about Your Social Security Benefits**

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amount.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit [ssa.gov/benefits/retirement/benefits.htm](https://ssa.gov/benefits/retirement/benefits.htm).
- When you are ready to apply, visit [ssa.gov/benefits/retirement/apply.html](https://ssa.gov/benefits/retirement/apply.html).
- The Statement is updated annually. It is available upon request, either online or by mail.

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Form SSA-7005-00-01 (05/21)

4



## Retirement Estimator


**Your Retirement Benefit Estimate**  
 The age that you start your benefits determines how much you receive each month.  
 We created estimates for you at three common retirement ages using your earnings information. You can also add your own custom estimates by changing your stop work age and future earnings.

If you start your benefits:	And you earn an average of:	Your benefit will be about:
At age 65	\$45,000 a year (from now until age 65)	\$1,434 a month
At full retirement (age 67)	\$40,000 a year (from now until full retirement)	\$1,525 a month
At age 70	\$40,000 a year (from now until age 70)	\$1,891 a month
At age 62	\$40,000 a year (from now until age 62)	\$1,040 a month

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


[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)

5



## How You Qualify for Benefits


- You need to work to earn Social Security “credits”
- Each \$1,640 in earnings gives you one credit
- You can earn a maximum of 4 credits per year



**Example:** To earn 4 credits in 2023, you must earn at least **\$6,560**. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.

[www.ssa.gov](http://www.ssa.gov)

6



## How Social Security Determines Your Benefit


Social Security benefits are based on your lifetime earnings

- **Step 1** –We adjust or “index” your actual earnings to account for changes in average wages over time
- **Step 2** –We find your average indexed monthly earnings using the 35 years in which you earned the most (do not need to be consecutive and do not need to be most recent)
- **Step 3** –We apply a formula to your “average indexed monthly earnings” and arrive at your basic benefit or primary insurance amount



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7



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


Year of Birth	Full Retirement Age	% at age 62	% at age 70
1943-1954	66	75.0%	132.00%
1955	66 + 2 months	74.2%	130.67%
1956	66 + 4 months	73.3%	129.33%
1957	66 + 6 months	72.5%	128.00%
1958	66 + 8 months	71.7%	126.67%
1959	66 + 10 months	70.8%	125.33%
1960 or later	67	70.0%	124.00%

### If You're a Worker and Start Retirement Benefits

- At age 62, you get a permanent lower monthly payment
- At your full retirement age, you get your full benefit
- After your full retirement age, you get an even higher monthly payment for delaying

[www.ssa.gov/benefits/retirement/planner/ageincrease.html](http://www.ssa.gov/benefits/retirement/planner/ageincrease.html)

8



## You Can Work and Receive Benefits


If You Are	You Can Make Up To	If You Make More, Some Benefits Will Be Withheld
Under FRA* in 2023	\$21,240/yr. (\$1,770/mo.)	\$1 for every \$2
Turning FRA in 2023	\$56,520/yr. (\$4,710/mo.)	\$1 for every \$3
Month You Attain Full Retirement Age & Continuing	No Limit	No Limit

\*FRA = Full Retirement Age

**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.**

[www.ssa.gov](http://www.ssa.gov)

9



## Earnings Test Calculator

[www.ssa.gov/OACT/COLA/RTeffect.html](http://www.ssa.gov/OACT/COLA/RTeffect.html)

### Retirement Earnings Test Calculator

[Automatic Determinations](#)

Complete the form to see the effect of the Retirement Earnings Test on retirement benefits.

Please note that the retirement earnings test always uses the [normal \(full\) retirement age](#) applicable to retired workers.

[Exempt amounts](#) under the Retirement Earnings Test

Enter your **date of birth**: Month  Day  Year

Your **estimated earnings**: \$

If you reach your [normal \(or full\) retirement age](#) this year, enter only those earnings made prior to the month you reach this age. The retirement earnings test does not apply once you reach normal retirement age.

Your **estimated monthly benefit**: \$  (before application of the retirement test)

Is the current year the first year you are receiving benefits?  
☐ Yes ☒ No

Note: [special rules](#) apply in the first year you retire.

10





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## www.ssa.gov/pubs/EN-05-10063.pdf

2023



### Special Payments After Retirement

Bonuses, Vacation Pay, Commissions, Sick Pay,  
Insurance Commissions, Carryover Crops, and Other Special Payments

**What are “special payments”?**

After you retire, you may receive payments for work you did before you started to receive Social Security benefits. Usually, those payments will not affect your Social Security benefit if they are for work done before you retired. This fact sheet describes some of the more common types of special payments, helps you to decide if you received any, and tells you what steps to take if you did.

**What qualifies as a special payment?**

If you worked for wages, income received after retirement counts as a special payment. This applies if the last task you did to earn the payment was completed before you stopped work. Some special payments to employees include bonuses, accumulated vacation or sick pay, severance pay, back pay, standby pay, sales commissions, and retirement payments. Another example of a special payment is deferred compensation reported on a W-2 form for 1 year but earned in a previous year. These amounts **may** be on your W-2 in the box labeled “Nonqualified Plan.”

If you were self-employed, any net income you

**How do earnings limits affect benefits?**

If a person who gets Social Security retirement benefits is younger than their full retirement age, there are limits to how much they can earn from work before it affects their benefits. Your full retirement age varies based on the year you were born. You can visit [www.ssa.gov/benefits/retirement/planner/ageincrease.html](http://www.ssa.gov/benefits/retirement/planner/ageincrease.html) to find your full retirement age. We reduce benefits, if earnings exceed certain limits.

- If you are younger than your full retirement age, we deduct \$1 in benefits for each \$2 you earn above the earnings limit. In 2023, the limit is \$21,240.
- In the year you reach your full retirement age, we reduce your benefits \$1 for every \$3 you earn above the earnings limit. In 2023, the limit is \$56,520.
- Starting with the month you reach full retirement age you can receive full benefits no matter how much money you earn.

**If you think you received a special payment**

11

11



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## Other Benefits on the Retiree’s Record

### www.ssa.gov/benefits/retirement/planner/applying7.html

**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




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12

12



## Spouse's Benefit Computation

[www.ssa.gov/benefits/retirement/planner/applying7.html#h2](http://www.ssa.gov/benefits/retirement/planner/applying7.html#h2)

# 50% - Spousal benefits

You could be entitled up to half of your spouse's benefit.

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

[www.ssa.gov](http://www.ssa.gov) 13

13



## Divorced Spouse's Benefits


[www.ssa.gov/benefits/retirement/planner/applying7.html#h4](http://www.ssa.gov/benefits/retirement/planner/applying7.html#h4)

- Marriage lasted at least 10 years
- Be unmarried at the time of filing
- Ex-spouse 62 or older
- Divorced at least two years and you and your ex-spouse are at least 62, you can get benefits even if ex-spouse is not receiving benefits
- Ex-spouse's benefit amount has no effect on the amount the worker or the worker's current spouse can receive



[www.ssa.gov](http://www.ssa.gov) 14

14




## Deemed Filing Rules

[www.ssa.gov/benefits/retirement/planner/claiming.html](http://www.ssa.gov/benefits/retirement/planner/claiming.html)

<p><b>For those born BEFORE January 2, 1954</b></p>	<p>At your full retirement age, you can choose to receive only spouse's benefits and delay receiving your retirement benefit until a later date.</p>
<p><b>For those born on January 2, 1954 or LATER</b></p>	<p>You do not have the option of filing for just spouse's benefits. If you file for spouse's benefits, you must also file for retirement benefits.</p> <p>Basically, you file for one benefit and you will be effectively filing for all retirement or spousal benefits.</p>

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15



## Survivor Benefits

[www.ssa.gov/benefits/survivors](http://www.ssa.gov/benefits/survivors)


<p><u>Widow or Widower:</u></p> <ul style="list-style-type: none"> <li>• Full benefits at full retirement age</li> <li>• Reduced benefits at age 60 If disabled as early as age 50</li> <li>• At any age if caring for child under 16 or disabled</li> <li>• Remarriage after age 60 (50 if disabled) is protected</li> <li>• Divorced widows/widowers may qualify</li> </ul>	<p><u>Your Child if:</u></p> <ul style="list-style-type: none"> <li>• Not married under age 18 (under 19 if still in high school)</li> <li>• Not married and disabled before age 22</li> </ul>
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[www.ssa.gov](http://www.ssa.gov) 16

16





## Survivor Benefit Computation

[www.ssa.gov/benefits/survivors](http://www.ssa.gov/benefits/survivors)


# 100% - Survivor benefit

You could be entitled up to 100% of your deceased spouse's (divorced spouse's) benefit

- You will be entitled up to 100% of a deceased spouse's (divorced spouse's) benefit or your own, *whichever benefit is higher*
- At full retirement age, 100% of deceased worker's benefit
- At age 60, 71.5% of deceased worker's benefit (remember there is a permanent reduction for starting benefits early)
- Option to reduced benefits on one record and switch to other record later

[www.ssa.gov](http://www.ssa.gov)

17



## Social Security Benefits and Taxation

[www.ssa.gov/benefits/retirement/planner/taxes.html](http://www.ssa.gov/benefits/retirement/planner/taxes.html)

If you file a "joint return" and your combined income \*\* is:

- Between \$32,000 and \$44,000, you have to pay income tax on up to 50% of your benefits.
- More than \$44,000, up to 85% of your benefits may be taxable.

If you file as an "individual" and your combined income \*\* is:


- Between \$25,000 and \$34,000, you have to pay income tax on up to 50% of your benefits.
- More than \$34,000, up to 85% of your benefits may be taxable.

\*\* Combined income is:

Your adjusted gross income  
+ Nontaxable interest  
+  $\frac{1}{2}$  of your Social Security  
= Your "Combined Income"

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18




## 2023 Retirement Benefit Formula

**If your average monthly earnings are = \$7,000**

**Then your full monthly benefit would be = \$2,839**

	90% of First.....	\$1,115 = \$1,003
	32% of Earnings over \$1,115 through \$6,721..... (\$6,721-\$1,115 = \$5,606)	\$5,606 = \$1,794
	15% of Earnings over \$6,721..... (\$7,000-\$6,721 = \$279)	\$279 = \$42
		<hr/> \$7,000 = \$2,839


*\*Payments rounded to whole dollar amounts*



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19



## Special Rules Affecting Non-Covered Pensions


[www.ssa.gov/benefits/retirement/planner/gpo-wep.html](http://www.ssa.gov/benefits/retirement/planner/gpo-wep.html)

**When part of your pension is from work not covered by Social Security two laws may affect your Social Security benefit amount:**




- **Windfall Elimination Provision (WEP)** applies when you have at least 40 Social Security credits and you are eligible for Social Security benefits on your own work record
- **Government Pension Offset (GPO)** applies only to Social Security spouse or widow(er)'s benefits

[www.ssa.gov](http://www.ssa.gov)

20



## Applying for Benefits

-  Online [www.ssa.gov](http://www.ssa.gov)
-  By phone 1-800-772-1213  
If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.
-  Local office information ([www.ssa.gov/locator](http://www.ssa.gov/locator))

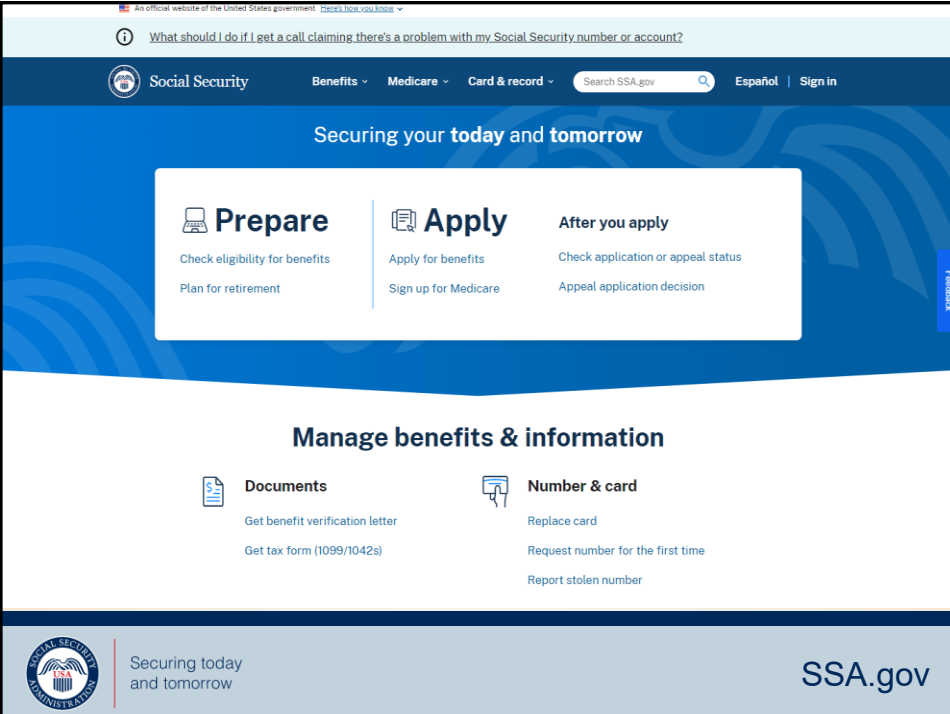
***You choose the most convenient option for you!***

- You can apply for benefits three months before you want your payments to start.
- Benefits are paid the month after they are due.  
(Go to <https://www.ssa.gov/pubs/EN-05-10031.pdf> for a payment calendar)

Note: Child and survivor claims can only be done by phone or in a field office (not online)

[www.ssa.gov](http://www.ssa.gov) 21

21





An official website of the United States government [Click here to learn more](#)



What should I do if I get a call claiming there's a problem with my Social Security number or account?


Social Security Benefits Medicare Card & record Search SSA.gov Español Sign in

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Prepare	Apply	After you apply
 <ul style="list-style-type: none"> <li>Check eligibility for benefits</li> <li>Plan for retirement</li> </ul>	 <ul style="list-style-type: none"> <li>Apply for benefits</li> <li>Sign up for Medicare</li> </ul>	<ul style="list-style-type: none"> <li>Check application or appeal status</li> <li>Appeal application decision</li> </ul>

Manage benefits & information


Documents	Number & card
 <ul style="list-style-type: none"> <li>Get benefit verification letter</li> <li>Get tax form (1099/1042s)</li> </ul>	 <ul style="list-style-type: none"> <li>Replace card</li> <li>Request number for the first time</li> <li>Report stolen number</li> </ul>

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22



## Medicare Eligibility



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

[www.ssa.gov](http://www.ssa.gov)

23




## Medicare Enrollment Periods

- Initial - at age 65  
(3 months prior and after)
- Special - still working/Employer Group Health Plan  
(and after initial enrollment period)
- General – January~March  
(premium increased & coverage begins in July)

**Enrollment in any part of Medicare will effect  
Health Savings Accounts!!!**


24



## Medicare Enrollment Periods


# Medicare Part B Coverage - IEP

Beginning in 2023, if you enroll in the month of your Initial Enrollment Period:	Your Part B Medicare coverage starts:
One to three months before you reach age 65	The month you turn age 65
The month you reach age 65, or one to three months after you reach age 65	The first day of the month after you sign up



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25



## Medicare Enrollment Periods

# 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



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26





## Medicare Enrollment Periods

### General enrollment period for Part B

If you don't enroll in Medicare Part B during your initial enrollment period, you have another chance each year to sign up during a "general enrollment period" from January 1 through March 31. Your coverage begins on July 1 of the year you enroll.

However, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn't sign up for it.

### If you have a Health Savings Account (HSA)

If you have an HSA when you sign up for Medicare, you can't contribute to your HSA once your Medicare coverage begins. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty. If you'd like to continue contributing to your HSA, you shouldn't apply for Medicare, Social Security, or Railroad Retirement Board (RRB) benefits.

**NOTE:** Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare. To avoid a tax penalty, you should stop contributing to your HSA at least six months before you apply for Medicare.

27

27



## Medicare Enrollment Periods

### Special enrollment period for people covered under an employer group health plan


If you're 65 or older and covered under a group health plan, either from your own or your spouse's **current employment**, you may have a "special enrollment period" in which to sign up for Medicare Part B. This means that you may delay enrolling in Medicare Part B without having to wait for a general enrollment period and paying the penalty for late enrollment. There are limits, so we strongly advise you to contact the Centers for Medicare & Medicaid Services (CMS) for more information.

The rules allow you to:

- Enroll in Medicare Part B any time while you have a group health plan based on current employment; or
- Enroll in Medicare Part B during the eight-month period that begins the month after the employment ends or the group health coverage ends, whichever happens first.

**NOTE:** You can't enroll using a special enrollment period if your employment or the employer-provided group health plan coverage ends during your initial enrollment period. 28

28



## Medicare Enrollment Periods

**If you have health care protection from other plans**

If you have **TRICARE** (insurance for active-duty, military retirees, and their families), your health benefits can change or end when you become eligible for Medicare. This applies for any reason, regardless of age or place of residence. If you're retired from the military or are a military retiree's family member, you must enroll in Part A and Part B when first eligible to keep TRICARE coverage. You can find a military health benefits adviser at <https://milconnect.dmdc.osd.mil>, or call the Defense Manpower Data Center, toll-free at **1-800-538-9552** before you decide whether to enroll in Medicare medical insurance (Part B).

If you have health care protection from the Indian Health Service, Department of Veterans Affairs, or a state medical assistance program, contact those offices to help you decide if it's to your advantage to have Medicare Part B.

**IMPORTANT:** *If you have VA coverage and don't enroll in Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Also, you may have to wait to enroll, which will delay this coverage.*

29

29



## The Four Parts of Medicare

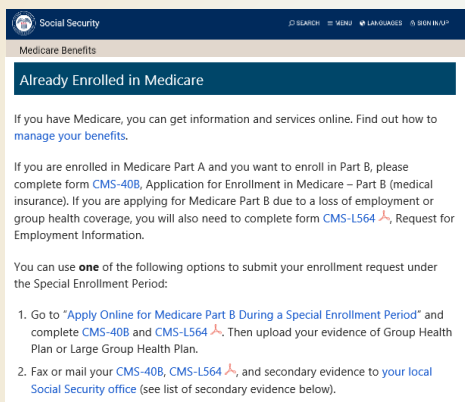
<p><u><b>Part A - Hospital Insurance</b></u></p> <ul style="list-style-type: none"> <li>Covers most inpatient hospital expenses</li> <li>2023 deductible \$1,600</li> </ul>	<p><u><b>Part B - Medical Insurance</b></u></p> <ul style="list-style-type: none"> <li>Covers 80% doctor bills &amp; other outpatient medical expenses after 1<sup>st</sup> \$226 in approved charges</li> <li>2023 standard monthly premium \$164.90</li> </ul>
<p><u><b>Part C – Medicare Advantage Plans</b></u></p> <ul style="list-style-type: none"> <li>Health plan options offered by Medicare-approved private insurance companies</li> <li>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</li> </ul>	<p><u><b>Part D –Prescription Drug Coverage</b></u></p> <ul style="list-style-type: none"> <li>Covers a major portion of your prescription drug costs</li> <li>Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan</li> <li>You enroll with a Medicare-approved prescription drug provider not Social Security</li> </ul>

[www.ssa.gov](http://www.ssa.gov)

30

30

# Medicare Applications



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## Medicare Benefits

### Already Enrolled in Medicare

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

If you are enrolled in Medicare Part A and you want to enroll in Part B, please complete form [CMS-40B](#), Application for Enrollment in Medicare – Part B (medical insurance). If you are applying for Medicare Part B due to a loss of employment or group health coverage, you will also need to complete form [CMS-L564](#), Request for Employment Information.

You can use **one** of the following options to submit your enrollment request under the Special Enrollment Period:

1. Go to “Apply Online for Medicare Part B During a Special Enrollment Period” and complete [CMS-40B](#) and [CMS-L564](#). Then upload your evidence of Group Health Plan or Large Group Health Plan.
2. Fax or mail your [CMS-40B](#), [CMS-L564](#), and secondary evidence to your [local Social Security office](#) (see list of secondary evidence below).

- 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/benefits/medicare](https://ssa.gov/benefits/medicare)



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31

## Medicare Standard Part B Premiums for 2023

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

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$97,000 or less Married couples with a MAGI of \$194,000 or less	2023 standard premium = \$164.90	Your plan premium + \$0
Individuals with a MAGI above \$97,000 up to \$123,000 Married couples with a MAGI above \$194,000 up to \$246,000	Standard premium + \$65.90	Your plan premium + \$12.20
Individuals with a MAGI above \$123,000 up to \$153,000 Married couples with a MAGI above \$246,000 up to \$306,000	Standard premium + \$164.80	Your plan premium + \$31.50
Individuals with a MAGI above \$153,000 up to \$183,000 Married couples with a MAGI above \$306,000 up to \$366,000	Standard premium + \$263.70	Your plan premium + \$50.70
Individuals with a MAGI above \$183,000 up to \$500,000 Married couples with a MAGI above \$366,000 up to \$750,000	Standard premium + \$362.60	Your plan premium + \$70.00
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$395.60	Your plan premium + \$76.40



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32

# Medicare.gov

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**Medicare.gov**  
The Official U.S. Government Site for Medicare

Search Medicare

[Sign Up / Change Plans](#)
[Your Medicare Costs](#)
[What Medicare Covers](#)
[Drug Coverage \(Part D\)](#)
[Supplements & Other Insurance](#)
[Claims & Appeals](#)
[Manage Your Health](#)
[Forms, Help, & Resources](#)



**Need to change plans?**

[Find Health & Drug Plans](#)
[Log in/Create Account](#)

**1-800-MEDICARE or Medicare.gov**


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33



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## For More Information on Medicare

**Medicare.gov**  
The Official U.S. Government Site for Medicare

Home | Manage Your Health | Medicare Basics | Resource Locator | Help & Support

**New to Medicare?**

[Health & Drug Plans](#)  
[Facilities & Doctors](#)  
[MyMedicare.gov](#)

**Getting Started**

Welcome To Medicare  
 6 Things You Should Do  
 Find Out if You're Eligible  
 Choosing or Changing Your Coverage?  
 Medicare & Your 2011 Handbook  
[Apply online for Medicare Now](#)



**Center for Medicare and Medicaid Services (CMS):**

**www.medicare.gov**

**1-800-633-4227**

**IDOI HOME**

**MEDICARE AND SHIP**

- Medicare Coverage
- New to Medicare?
- Medicare Supplement Plans
- Medicare Advantage Plans
- Medicare Prescription Drug Coverage
- Durable Medical Equipment Program
- Help Paying for your Medicare Costs
- Applying for LIS & MSP
- Open Enrollment Help
- Informational Brochures
- Long Term Care Insurance

 Indiana Department of Insurance



**Did you know**  
you could receive help paying  
for your Medicare  
prescription drug costs?

[Learn more](#)

 SHIP  
State Health Insurance  
assistance Program

**State Health Insurance assistance Program (SHIP):**

**www.medicare.in.gov**

**1-800-452-4800**

**www.ssa.gov**

34

## Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://www.ssa.gov) for up-to-date information on our programs.



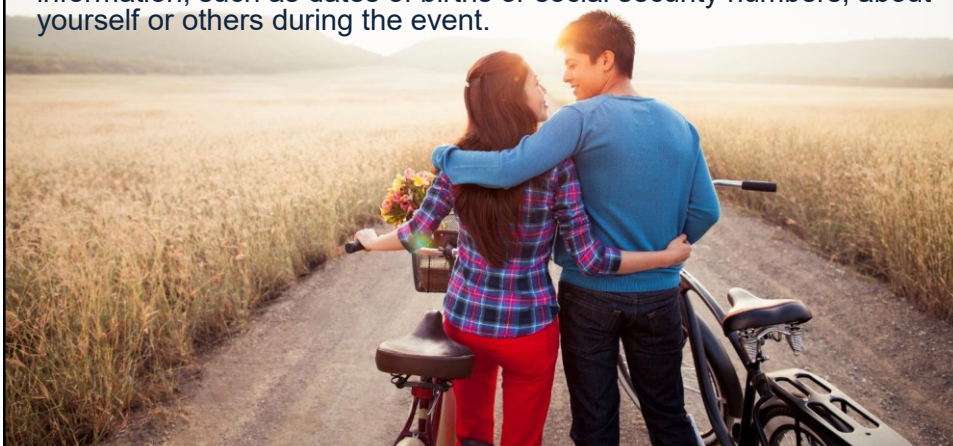
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35

## Q&A Session

Note: This event is public. Please do not share any personal information, such as dates of births or social security numbers, about yourself or others during the event.



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36