



Social Security **Benefits and Services Training**

Minnesota State Retirement System



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[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](#) ▾

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[Sign in](#)

Securing your today and tomorrow



Prepare

Check eligibility for benefits

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal a decision we made

Manage benefits & information



Documents

Get benefit verification letter

Get tax form (1099/1042s)



Number & card

Replace card

Request number for the first time

Report stolen number



Payment

Update direct deposit

Repay overpaid benefits

Request to withhold taxes

View benefit payment schedule



Record

Change name

Update contact information

Update incorrect birthday

Update sex identification



my Social Security account

Use your account to access many of our personalized online services

[Learn about your account](#)





What is FICA?

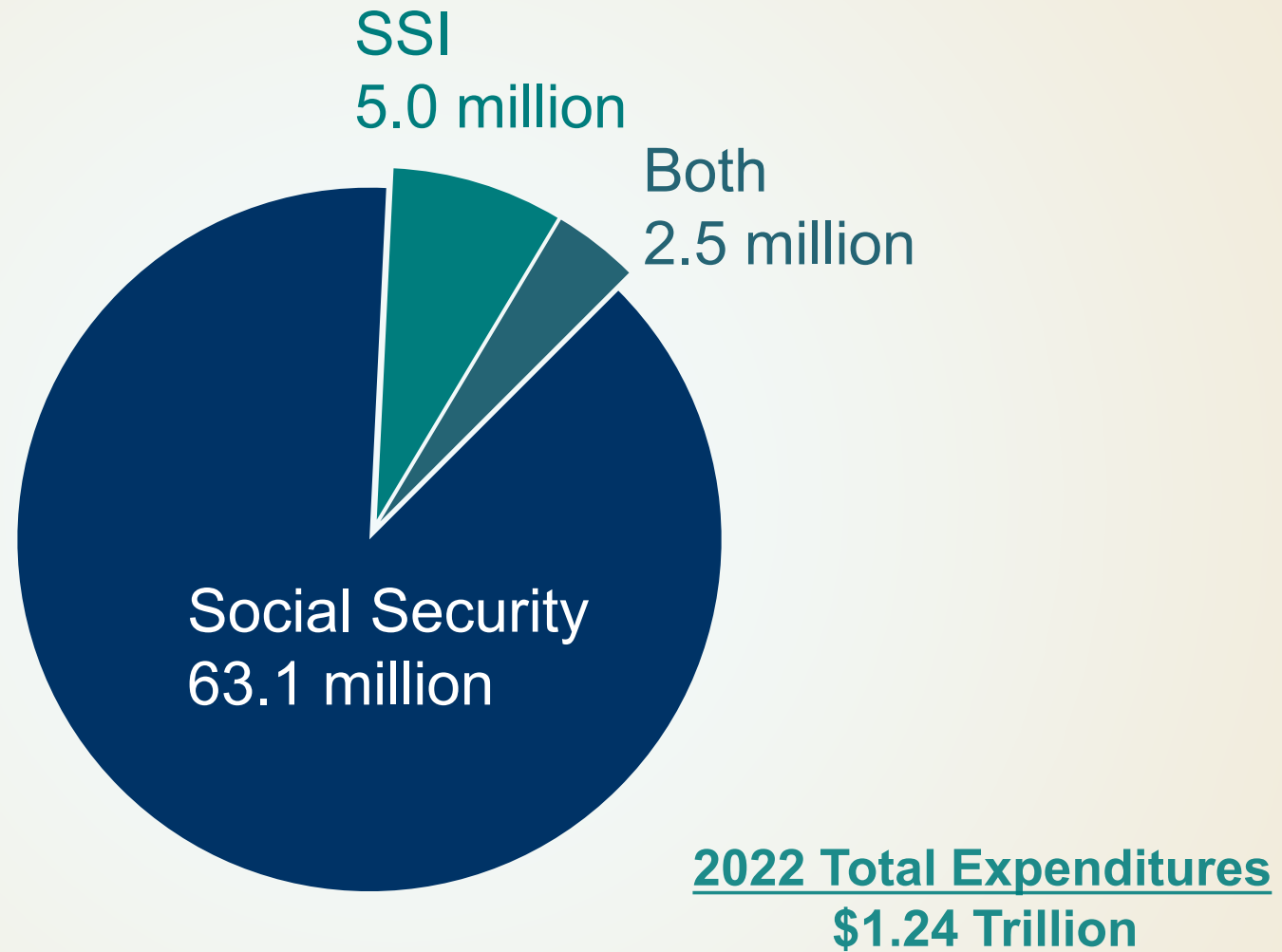
- Stands for Federal Insurance Contributions Act
 - May show on paycheck as OASDI or Social Security
- Federal payroll tax deducted from workers' paychecks, matched by employer, and reported by employer to IRS
- Total FICA tax = 15.3% of gross wages. You and your employer each pay 7.65%
 - 6.2% for Social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



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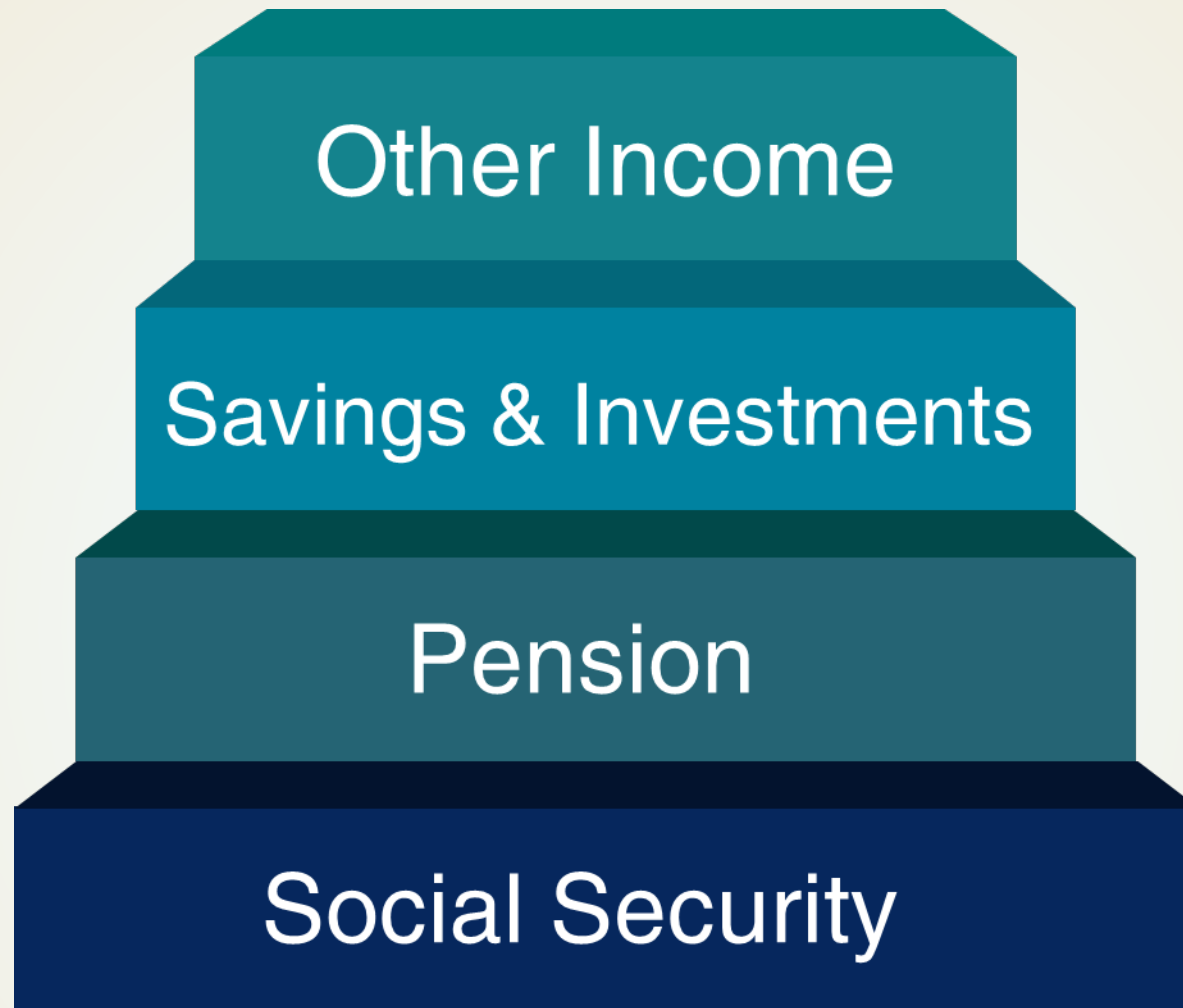
[SocialSecurity.gov](https://www.SocialSecurity.gov)

Social Security Program Beneficiaries



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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 \$1,810 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2025, you must earn at least \$7,240.

ssa.gov/planners/credits.html



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How Social Security Determines Your Benefit

Benefits are based on 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”

ssa.gov/OACT/COLA/Benefits.html



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Sample Retirement Benefit Table

| Year of Birth | Full Retirement Age | A \$1000 retirement benefit taken at age 62 would be reduced by | A \$500 spouse benefit taken at age 62 would be reduced by |
|---------------|---------------------|---|--|
| 1943-1954 | 66 | 25% | 30% |
| 1955 | 66 and 2 months | 25.83% | 30.83% |
| 1956 | 66 and 4 months | 26.67% | 31.67% |
| 1957 | 66 and 6 months | 27.5% | 32.5% |
| 1958 | 66 and 8 months | 28.33% | 33.33% |
| 1959 | 66 and 10 months | 29.17% | 34.17% |
| 1960 + | 67 | 30% | 35% |



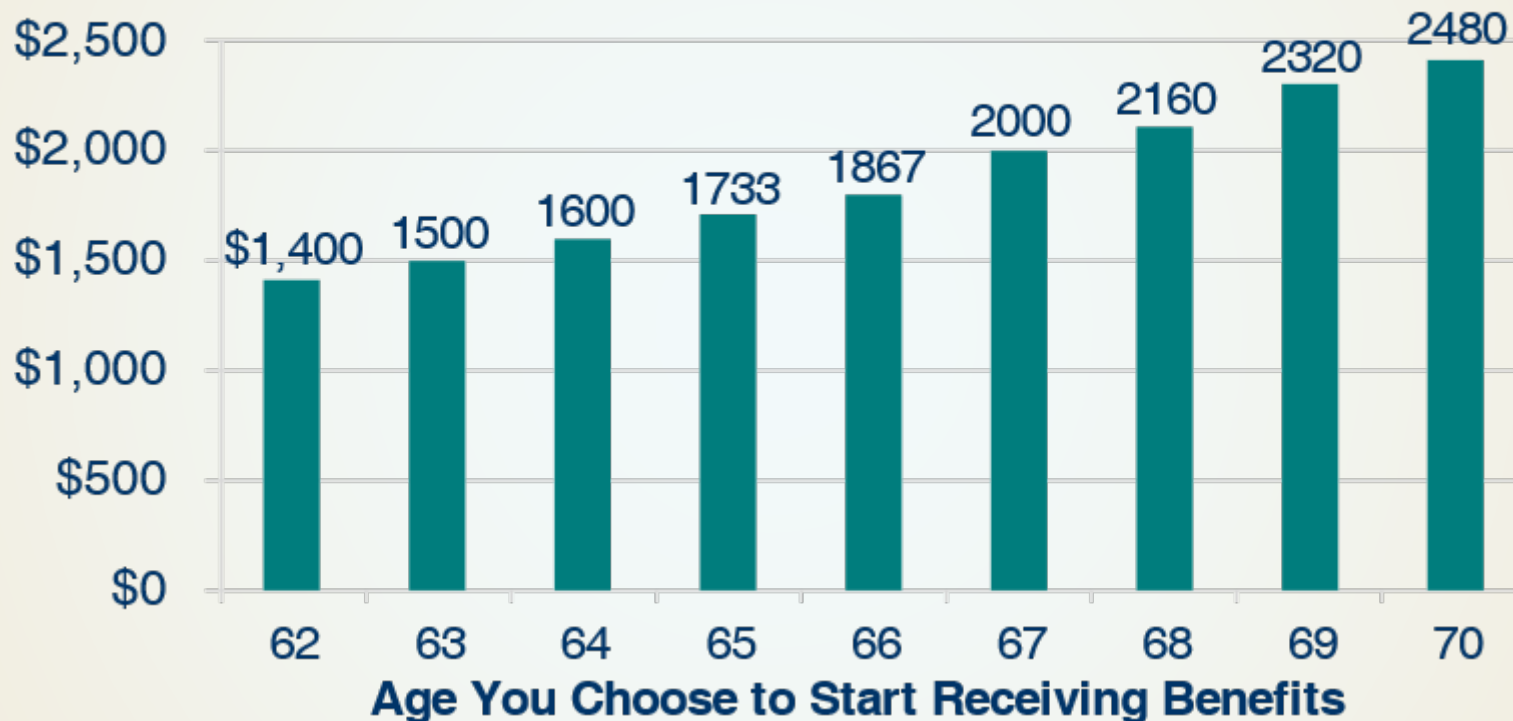
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Retirement Age Calculator:
www.ssa.gov/benefits/calculators/

SSA.gov

What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$2,000 at a full retirement age of 67



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Retirement Calculator



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

www.ssa.gov/prepare/plan-retirement



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Example of the Results

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: | Actions: |
|---------------------------------------|---|-----------------------------|-------------------------------------|
| At age 65 | \$90,000 a year (from now until age 65) | \$2,159 a month | <input type="button" value="Edit"/> |
| At age 62 | \$90,000 a year (from now until age 60) | \$1,719 a month | <input type="button" value="Edit"/> |
| At age 62 | \$90,000 a year (from now until age 58) | \$1,694 a month | <input type="button" value="Edit"/> |
| At <u>full retirement</u> (age 67) | \$90,000 a year (from now until full retirement) | \$2,503 a month | -- |
| At age 70 | \$90,000 a year (from now until age 70) | \$3,123 a month | -- |
| At age 62 | \$90,000 a year (from now until age 62) | \$1,736 a month | -- |



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Working While Receiving Benefits

| If you are | You can make up to | If you earn more, some benefits will be withheld |
|---|--|--|
| Under Full Retirement Age | \$23,400/yr. (\$1,950/month) | \$1 for every \$2 |
| The Year Full Retirement Age is Reached | \$62,160/yr. (\$5,180/month) You can earn this much in ALL months prior to the month of FRA. | \$1 for every \$3 |
| Month of Full Retirement Age and Above | No Limit | No Limit |

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.



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Retirement Earnings Test Calculator:
ssa.gov/OACT/COLA/RTeffect.html

SSA.gov

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

Your Spouse

- At age 62
- At any age if caring for child under 16 or disabled
- Divorced spouses may qualify

Your Child

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





Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, they will be combined to equal to 50% of the worker's
- Does not reduce payment to the worker
- Benefit is unreduced if spouse is caring for worker's child younger than age 16 or disabled
- Spouse benefits are not payable until worker collects

ssa.gov/planners/retire/yourspouse.html



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Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if he or she has remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

ssa.gov/benefits/retirement/planner/applying7.html#h4



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Survivor Benefits

| | |
|---|--|
| Child | May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time student (no higher than grade 12) |
| Disabled Child | May receive benefits after age 18 if unmarried and disabled before age 22 |
| Widow/er or Divorced Widow/er (Remarriage after age 60 will not affect benefits) | May receive full benefits at full retirement age or reduced benefits: <ul style="list-style-type: none">• as early as age 60• as early as 50, if disabled• at any age if caring for child of deceased worker who is under age 16 or disabled and receives child's benefits |

ssa.gov/planners/survivors



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Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
(2025 SGA Limits: non-blind - \$1,620/mo; Stat Blind - \$2,700/mo)
- have recent work and a certain number of work credits based on age

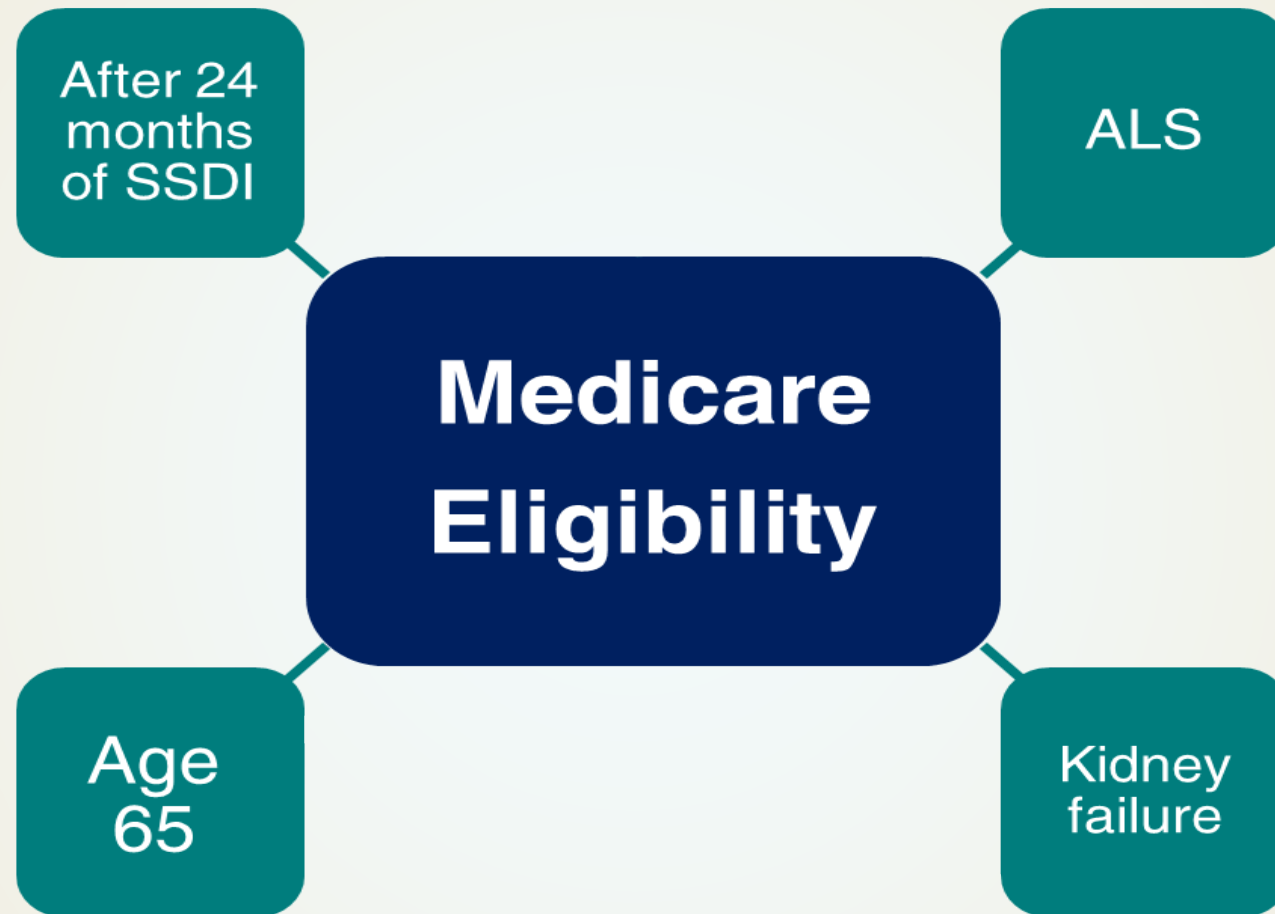


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ssa.gov/disability

SSA.gov

When are you Eligible for Medicare?



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[SSA.gov](https://www.ssa.gov)

Medicare Coverage and Premiums

| PART | DESCRIPTION | PREMIUM |
|------|---|---|
| A | HOSPITAL INSURANCE | FREE for most workers (\$1,676 deductible) |
| B | MEDICAL INSURANCE | 2025: \$185.00* base premium; <u>Covers 80%</u> doctor bills & other outpatient medical expenses |
| C | ADVANTAGE PLANS or a 20% supplemental plan | Varies depending on coverage needs |
| D | PRESCRIPTION DRUG COVERAGE | Varies depending on state and coverage needs |

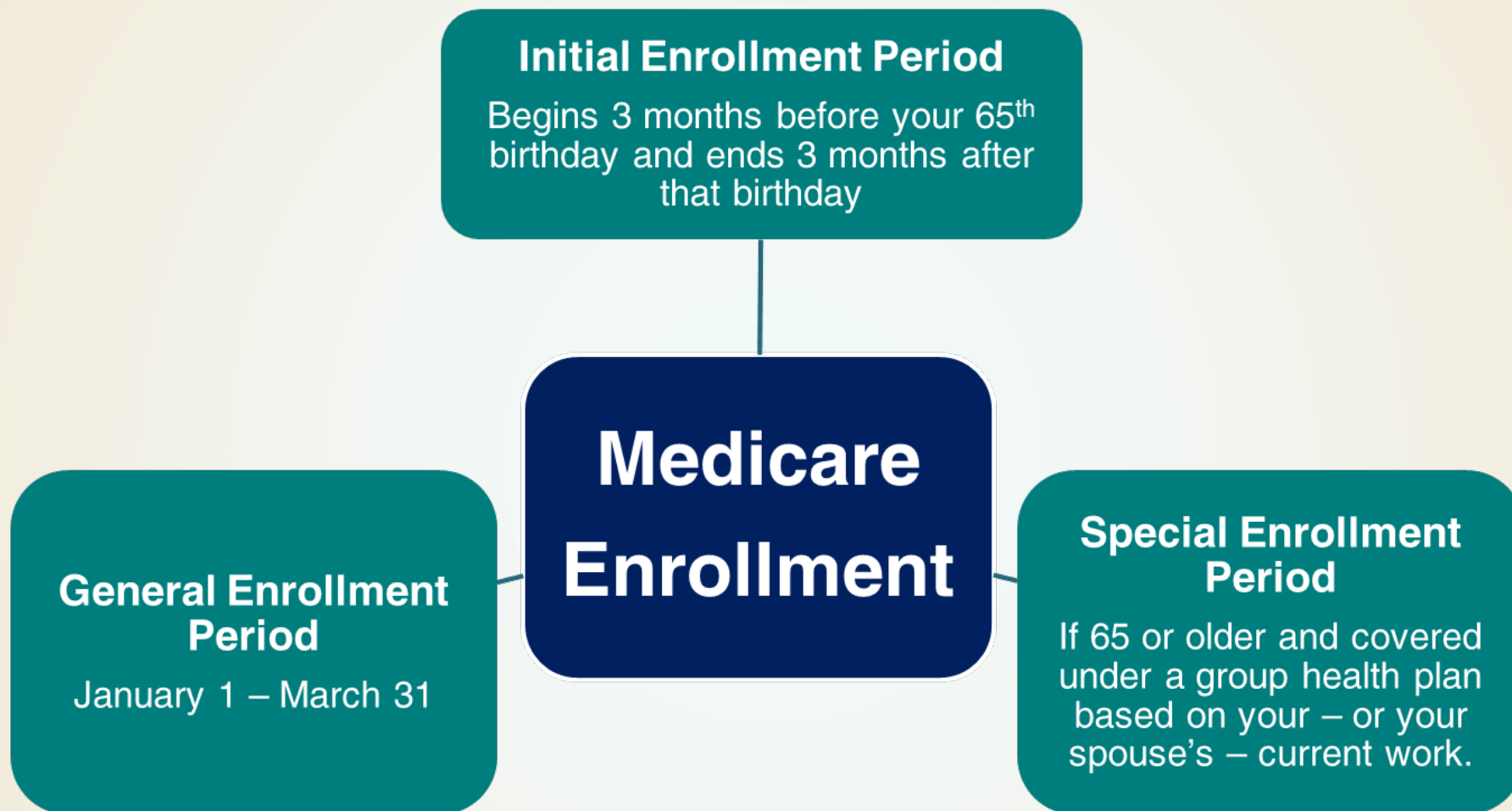
Senior Linkage Line 1-800-333-2433



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Medicare Enrollment Periods



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Medicare Part B Coverage

Initial Enrollment Period (IEP)

| Beginning in 2023, if you enroll in this 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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Medicare Part B Coverage

Special Enrollment Period (SEP)

If you are covered under a Group Health Plan based on current employment, you have a SEP to sign up for Part A and/or Part B anytime after age 65 as long as:

- You or your spouse is working
- You (or spouse) are covered by a group health plan (GHP) through the employer based on current employment
- You have an 8-month SEP window to sign up for Part A and/or Part B at no penalty

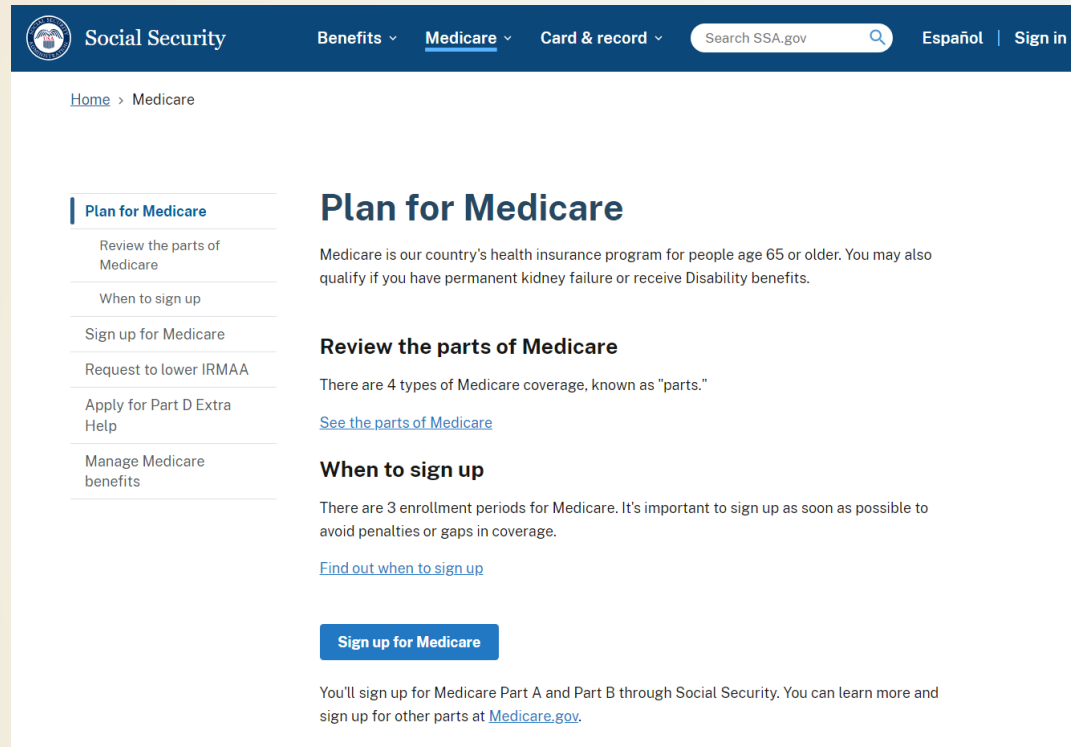


You do not pay a late enrollment penalty if you sign up during a SEP

CMS- L564 (employer form) and CMS - 40B (employee form)



How to Submit CMS 40B and L564 to SSA



The screenshot shows the Social Security Administration's Medicare page. The navigation bar includes 'Social Security', 'Benefits', 'Medicare', 'Card & record', a search bar for 'ssa.gov', and 'Español | Sign in'. The breadcrumb trail is 'Home > Medicare'. The main content area is titled 'Plan for Medicare' and includes a sidebar with links: 'Review the parts of Medicare', 'When to sign up', 'Sign up for Medicare', 'Request to lower IRMAA', 'Apply for Part D Extra Help', and 'Manage Medicare benefits'. The main text under 'Plan for Medicare' states: 'Medicare is our country's health insurance program for people age 65 or older. You may also qualify if you have permanent kidney failure or receive Disability benefits.' Below this is the 'Review the parts of Medicare' section, which says: 'There are 4 types of Medicare coverage, known as "parts."' and includes a link 'See the parts of Medicare'. The 'When to sign up' section states: 'There are 3 enrollment periods for Medicare. It's important to sign up as soon as possible to avoid penalties or gaps in coverage.' and includes a link 'Find out when to sign up'. A blue button labeled 'Sign up for Medicare' is prominently displayed. At the bottom, it says: 'You'll sign up for Medicare Part A and Part B through Social Security. You can learn more and sign up for other parts at [Medicare.gov](#).'

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



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Do I Need to Sign up for Part A?

Consider

- It's free for most people
- If you/your spouse is actively working and covered by employer plan, Part A Hospital can be secondary insurance

Health Savings Account

- ✓ Are you contributing to a Health Savings Account (HSA)
- ✓ If you are, you need to decide between Part A or HSA
- ✓ Stop contributions to Health Savings Account (HSA) 6 months prior to Medicare enrollment or benefits enrollment

If you contribute to your HSA after you have Medicare, you could be subject to a tax penalty by the IRS

Publication 969

You can withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses (deductibles, premiums, copays)



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.***



Need to contact your local SSA Office?

Visit: <https://www.ssa.gov/locator/>

Use one of our online services and save yourself a trip!

Popular Online Services:



Review Your Information

- View Your Latest Statement
- Review Your Earnings History
- Estimate Retirement Benefits
- Print Your 1099



Apply For Benefits

- Apply for Retirement Benefits
- Apply for Disability Benefits
- Apply for Medicare Benefits
- Check Application Status



Manage Your Account

- Change Your Address
- Set Up or Change Direct Deposit
- Print Proof of Benefits



Find Help and Answers

- Review Our FAQs
- Request a Replacement Social Security Card
- Request a Replacement Medicare Card
- Appeal a Medical Decision

Still need to find an office near you?

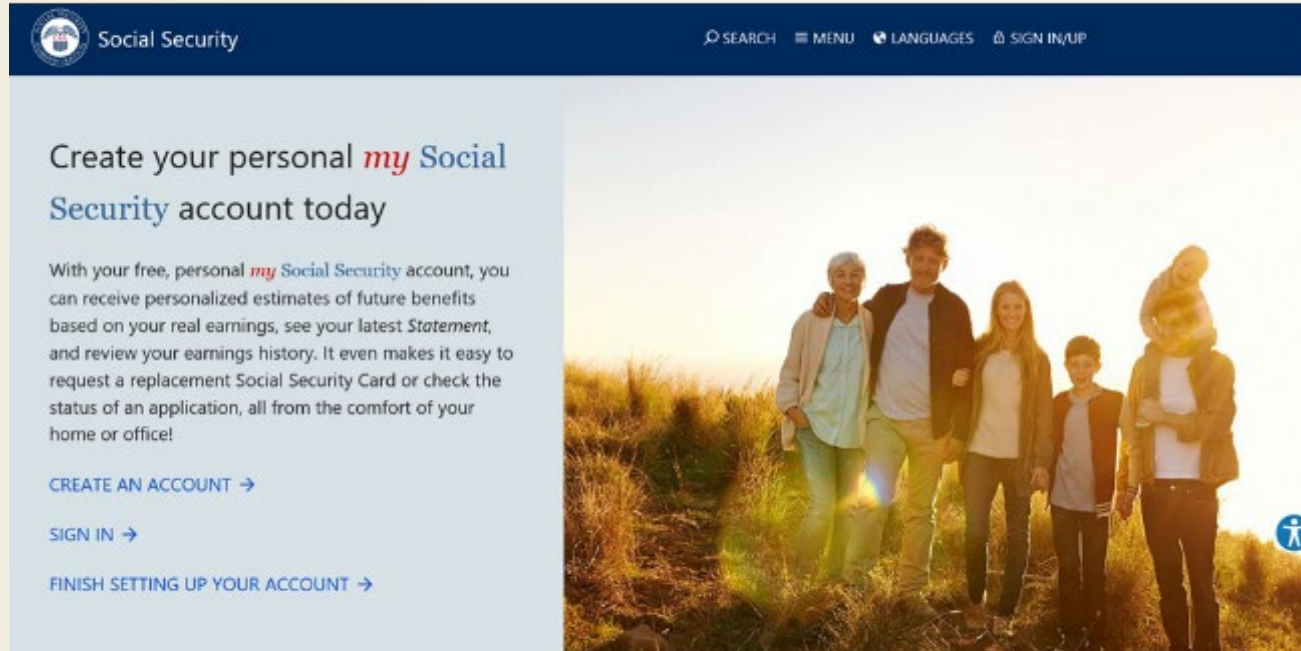
[Locate An Office By Zip](#)



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my Social Security



Screenshot of the my Social Security website desktop view. The header includes the Social Security logo, a search icon, a menu icon, a language icon, and a sign in/up icon. The main content area features the heading "Create your personal my Social Security account today" and a paragraph describing the benefits of a free account. Below the text are three links: "CREATE AN ACCOUNT →", "SIGN IN →", and "FINISH SETTING UP YOUR ACCOUNT →". A large image of a diverse family walking in a field is positioned to the right of the text.

Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

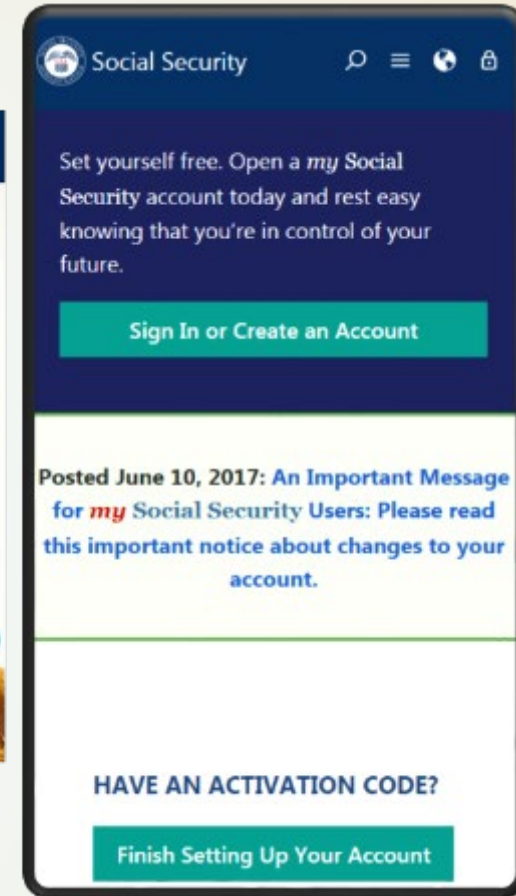
Create your personal *my* Social Security account today

With your free, personal *my* Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest *Statement*, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, all from the comfort of your home or office!

[CREATE AN ACCOUNT →](#)

[SIGN IN →](#)

[FINISH SETTING UP YOUR ACCOUNT →](#)



Screenshot of the my Social Security mobile app interface. The header shows the Social Security logo, a search icon, a menu icon, a globe icon, and a lock icon. The main content area features a dark blue background with white text: "Set yourself free. Open a my Social Security account today and rest easy knowing that you're in control of your future." Below this is a green button labeled "Sign In or Create an Account". A white box contains a notice: "Posted June 10, 2017: An Important Message for my Social Security Users: Please read this important notice about changes to your account." Below the notice is a green button labeled "Finish Setting Up Your Account".

Social Security

Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

Posted June 10, 2017: An Important Message for *my* Social Security Users: Please read this important notice about changes to your account.

HAVE AN ACTIVATION CODE?

[Finish Setting Up Your Account](#)

ssa.gov/myaccount



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

Sign In

Accounts created **before** September 18, 2021 should enter a Username and Password.

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

[Sign in](#)

[Sign in with !\[\]\(6480c1a481686073b026be5c26ab9053_img.jpg\) LOGIN.GOV](#)

[Sign in with !\[\]\(f1bd3e98741d4ab0f132d8252e1fc285_img.jpg\) ID.me](#)

[Learn more.](#)

[Create an account](#)

[Use an activation code](#)

1. Visit www.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
 - 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.



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Scam Awareness & Social Security

- We do contact citizens - generally those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information.

Understand the Threat - Exercise Caution - Secure your Information



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www.oig.ssa.gov

SSA.gov

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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