



SOCIAL SECURITY

WHAT YOU NEED TO KNOW



SOCIAL SECURITY: MORE THAN RETIREMENT

- Survivors Benefits
- Disability Benefits
- Retirement Benefits

SURVIVORS BENEFITS


- Children up to age 18 (or 19 if still in high school)
- Widow(er)s benefits can begin at age 60 (or 50 if disabled within 7 years of spouse's death)

DISABILITY BENEFITS

- Must have worked at a job covered by Social Security recently (5 out of 10 years before onset of disability)
- Less work required if disabled before age 31
- Disabled widow(er)s and disabled adult children

RETIREMENT BENEFITS

- Age 62 for reduced benefits
- Full retirement age for unreduced benefits
- Delayed retirement credits



Year of Birth	Full Retirement Age
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

SPOUSES BENEFITS

- Age 62
- Not entitled to more based on own work

WIDOWS BENEFITS

- Age 60
- Age 50 if disabled within 7 years of worker's death

OPTIONS FOR WIDOWS BENEFITS

- Widows and widowers do not have to take their own benefits first
- They can take one benefit first and switch over to the other later
- If this applies to you, please contact Social Security to get all your options

MEDICARE

- Age 65
- Receiving Social Security Disability for 2 years
- Undergoing dialysis or kidney transplant

MEDICARE

- Part A-Hospital Insurance
- Part B-Doctors and outpatient insurance
- Part D-prescription insurance

PART B PREMIUM 2025

- \$185/month

MEDICARE PAYS FIRST AND YOU MUST HAVE PARTS A AND B UNLESS

You or your spouse are working for an employer of 20 or more employees and

You are covered by that employer's health insurance as an active employee or spouse of an active employee

IF YOU ARE WORKING AGE 65 AND LATER

And covered by active employees health insurance for an employer of 20 or more employees:

Part A—when you should take Part A and when you may want to delay

Part B—why you may want to delay Part B when it is secondary

SECONDARY COVERAGE

- Employers retiree health insurance
- Medigap
- Medicare Advantage

HELP IN PICKING MEDICARE PLANS

- www.medicare.gov
- Dial 211
- State Health Insurance Assistance Programs (SHIPS)

CONTACTING SOCIAL SECURITY

- Online www.socialsecurity.gov
- Phone 1-800-772-1213

SOCIAL SECURITY'S ONLINE SERVICES

- Apply for Retirement and Disability benefits
- Benefits calculators
- Medicare Card replacements
- Request a Social Security Statement
- Request a Benefit Verification Letter
- Change of address