



# Disclaimer

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# SOCIAL SECURITY

## 2022 RETIREMENT PRESENTATION

### FOR OLLI-CSUF

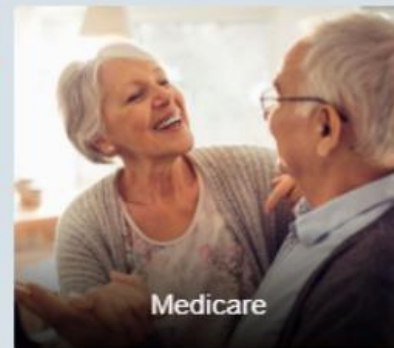
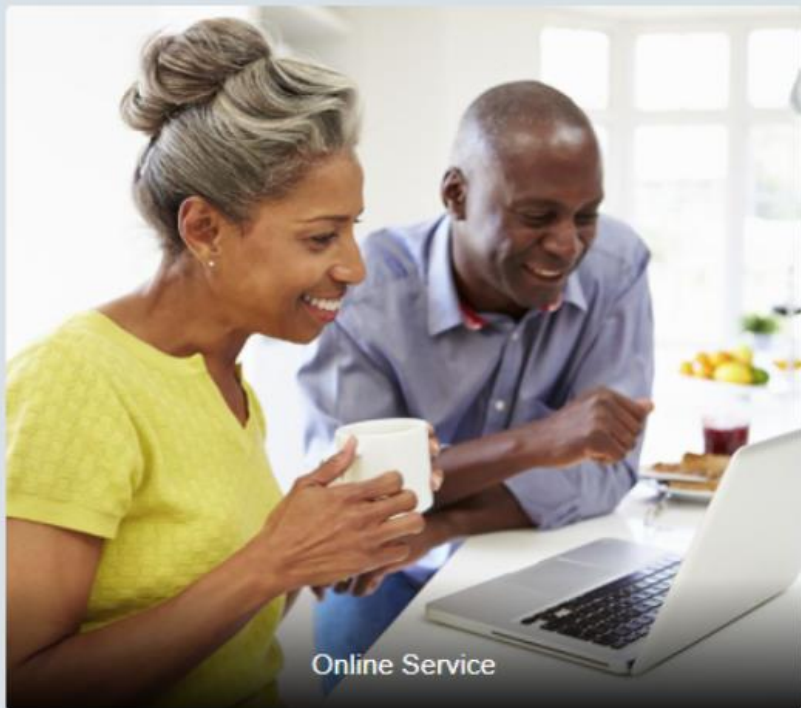


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What should I do if I get a call claiming there's a problem with my Social Security number or account?



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



# Retirement Benefits

Social Security is part of the retirement plan for almost every American worker. It provides replacement income for qualified retirees and their families. This section of our website helps you better understand the program, the application process, and the online tools and resources available to you.

## Ready To Retire?

Our online application makes it easy to apply for benefits.

[Apply Online For Retirement Benefits](#)



## Learn

Plan for your future and understand how Social Security fits into your retirement.

[How Retirement Benefits Work](#)

[Planning For Retirement](#)

[Deciding When To Start Retirement Benefits](#)

[What Else Affects Your Retirement Benefits](#)

## Apply

Ready to apply? Get everything you need to know about the process and start your application.

[Before You Apply](#)

[How To Apply](#)

[Once You've Applied](#)

## Manage

Already receiving retirement benefits? Go here for resources to maximize your retirement.

[Understand Your Benefits](#)

[Inform Us Of Changes](#)

[Use Our Resources And Services To Stay In Control](#)

[Keep Your Information Secure](#)

# my Social Security



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 →](#)



[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)



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John R. Doe | Sign Out



- My Home
- Help Center
- Security Settings
- Overview
- Estimated Benefits
- Earnings Record

Welcome, John! You last signed in on March 07, 2013 at 9:47AM EST.

### Social Security Statement

A Message from the Acting Commissioner.

- What Social Security means to you...
- About Social Security's future...
- Learn more about Social Security...

Estimated Benefit at Full Retirement age (66): **\$1,158 a month** [View Estimated Benefits](#)

Last Reported Earnings: **\$5,330 in 2011** [View Earnings Record](#)

[Print / Save Your Full Statement](#)  
Get a copy of your Statement information in a convenient, print-friendly format.

Social Security  
xx-xx-0000

Date of Birth  
September 2

Your Email address  
test@ssa.gov

[Update Earnings](#)



# 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 need "credits" through your work — up to 4 per year. Your full retirement age is 67, based on your birth: April 10, 1960. As shown in the table, you can start your benefits at any time between age 62 and 70. For each month you wait to start your monthly benefit will be higher than if you start earlier.

These personalized estimates are based on your earnings to date and assume you continue to work at \$1,995 per year until you start your benefits. To learn more about retirement benefits, visit [ssa.gov/benefits/retirement/learn.html](#).

#### Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$1,000.

#### Survivors Benefits

You have earned enough credits for family members to receive survivor benefits if you die this year, members of your family may qualify for monthly benefits including:

- Minor child:
- Spouse, if caring for a disabled child younger than age 16;
- Spouse, if benefits start at full retirement age;
- Total family benefits cannot be more than \$1,995 per month.

Your spouse or minor child may be eligible for an additional one-time death benefit of \$25,000.

**We base benefit estimates on current earnings. If your address needed changes. Learn more.**

#### 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 (began 1966)
1971-1980	\$ 20,000	\$ 20,000
1981-1990	41,250	41,250
1991-2000	257,712	257,712
2001	34,915	34,915
2002	35,591	35,591
2003	36,717	36,717
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,346	44,346
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	Not yet recorded

#### Taxes Paid

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

<b>Social Security taxes</b>	<b>Medicare taxes</b>
You paid: \$34,288	You paid: \$19,396
Employer(s): \$36,003	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/boc-wsp](#).

#### 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 amounts.
- 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/planning/apply.html](#).
- When you are ready to apply, visit us at [ssa.gov/benefits/retirement/apply.html](#).
- The Statement is updated annually. It is available upon request, either online or by mail.

SSA.gov | Follow us on social media [ssa.gov/socialmedia](#)

Form SSA-7005-SM-OL (05/21)



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# Fact Sheet for Workers Ages 49-60



## Retirement Ready

### Fact Sheet For Workers Ages 49 -60

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

#### Retirement is different for everyone

Retirement means different things to different people. Because retirement is not one-size-fits-all, we want to provide you with the information you need to plan for retirement and to make informed decisions. This document will help.

#### Earnings are essential

Use your *Social Security Statement* to check your earnings each year. These earnings are used to determine your eligibility for Social Security benefits and your benefit amount. If you see an error on your earnings record, report it to us. Learn how at [www.ssa.gov/pubs/EN-05-10081.pdf](http://www.ssa.gov/pubs/EN-05-10081.pdf).

#### You will soon have choices to make

Once you turn 62, you will have important decisions to make. Some of these decisions may involve your Social Security retirement benefits. You can continue to work, apply for benefits, do both, or do neither. Each choice comes with important considerations for you and your family. Learn about them at [www.ssa.gov/benefits/retirement/matrix.html](http://www.ssa.gov/benefits/retirement/matrix.html).

Retirement Choices	Continue Working	Stop Working
Claim Benefits	Continue working and will receive retirement benefits	Stop working and will receive retirement benefits
Not Claim Benefits	Continue working and not claim retirement benefits now	Stop working and not claim retirement benefits now

#### Benefits last as long as you live

Your benefits last as long as you live. Your full retirement age is 67. Taking benefits before your full retirement age (as early as age 62) lowers the amount you get each month for the rest of your life. Delaying benefits past your full retirement age (up to age 70) increases the monthly amount for the rest of your life. Our Life Expectancy Calculator can make a rough estimate of how long you might live based on your age and gender: [www.ssa.gov/planners/lifeexpectancy.html](http://www.ssa.gov/planners/lifeexpectancy.html).

#### Working while getting benefits

If you get retirement benefits but want to continue to work, you can. However, depending on how much you earn before full retirement age, we might temporarily withhold some or all of your benefit amount. When you reach full retirement age, we will recalculate your benefit amount to give you credit for the months we reduced or withheld benefits due to your excess earnings. Any earnings after you reach your full retirement age won't reduce your benefits. Get the specifics about these Retirement Earnings Tests at [www.ssa.gov/pubs/EN-05-10069.pdf](http://www.ssa.gov/pubs/EN-05-10069.pdf).

#### Work may boost your benefits

Your earnings can increase your monthly benefit amount — even after you start receiving benefits. Each year, we check your earnings record. If your latest year of earnings turns out to be one of your highest 35 years, we will automatically recalculate your benefit amount and pay you any increase due. You can get additional estimates based on what you think your future earnings will be with the *my* Social Security Retirement Calculator at [myaccount.socialsecurity.gov](http://myaccount.socialsecurity.gov).

#### Some benefits are taxed

You may have to pay federal income taxes on a portion of your Social Security benefits if your total income is above a certain amount. Learn more at [www.ssa.gov/planners/taxes.html](http://www.ssa.gov/planners/taxes.html).

#### Saving for retirement

Social Security is not meant to be your only source of income in retirement. You will likely need other savings, investments, pensions, or retirement accounts to live comfortably in retirement. On average, Social Security will replace about 40 percent of your annual pre-retirement earnings, although this can vary substantially based on each person's circumstances. There are many ways to save for retirement. Here are some things to consider.

- Contribute to retirement accounts such as 401(k)s and Individual Retirement Accounts (IRAs).
- Take advantage of "catch-up" rules that let workers age 50 and older contribute an extra amount annually to a 401(k) and an IRA.
- Keep in mind that if you withdraw from or cash out your 401(k) or IRA before age 59½, you will usually pay an early withdrawal penalty.

Learn more about how to save at [www.savingmatters.dol.gov/employees.htm#7](http://www.savingmatters.dol.gov/employees.htm#7).

#### Social Security will be there when you retire

The Social Security taxes you pay go into the Social Security Trust Funds that are used to pay benefits to current beneficiaries. The Social Security Board of Trustees estimates that, based on current law, the Trust Funds will be able to pay benefits in full and on time until 2035. In 2035, Social Security would still be able to pay about \$790 for every \$1,000 in benefits scheduled. Learn more at [www.ssa.gov/people/materials/pdfs/EN-05-10229.pdf](http://www.ssa.gov/people/materials/pdfs/EN-05-10229.pdf).

#### Unable to work due to a mental or physical disability

A disability can occur at any age. If you are unable to work due to a mental or physical disability, and if you meet certain eligibility requirements, you may be able to receive Social Security disability benefits. Learn more at [www.ssa.gov/disability](http://www.ssa.gov/disability).

#### Benefits for family members

Your family, including your spouse, former spouses, and dependent children, may qualify for benefits on your record. Find out more about benefits for your family at [www.ssa.gov/benefits/retirement/planner/applying7.html](http://www.ssa.gov/benefits/retirement/planner/applying7.html).

Your family may also be eligible for survivors benefits. If you are the higher earning spouse, your decision on when to claim benefits can affect the benefits of your surviving spouse. Find out more about survivors benefits at [www.ssa.gov/planners/survivors](http://www.ssa.gov/planners/survivors).

#### Benefits as a spouse

If you are married, divorced, or widowed, you may be eligible for higher benefits on your spouse's record. When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well. Find out more about spousal benefits at [www.ssa.gov/pubs/EN-05-10035.pdf](http://www.ssa.gov/pubs/EN-05-10035.pdf).

#### Impact of other retirement plans

Most pensions or other retirement plans do not affect your Social Security benefits. But 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. Learn more at [www.ssa.gov/gpo-wep](http://www.ssa.gov/gpo-wep).

#### We are here for you

Social Security covers about 96 percent of American workers. To learn more about Social Security and what it means to you, visit [www.ssa.gov](http://www.ssa.gov).



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#### When you're retirement ready...

The easiest and most convenient way to apply for retirement benefits is at [www.ssa.gov/applyforbenefits](http://www.ssa.gov/applyforbenefits).

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# What is FICA?



15.3%

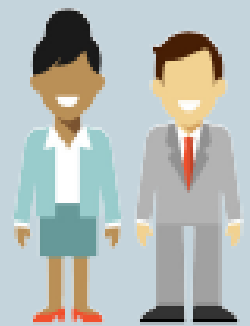


Your nine-digit number helps Social Security accurately record your covered wages or self-employment. As you work and pay FICA taxes, you earn credits for Social Security benefits.



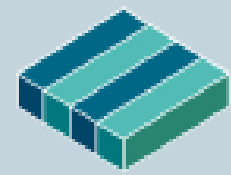
How much is coming out of my check?

## To receive retirement benefits, you'll need to work for at least 10 years or earn 40 credits of coverage

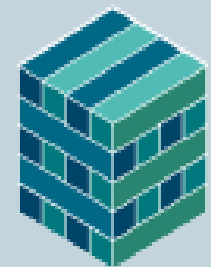
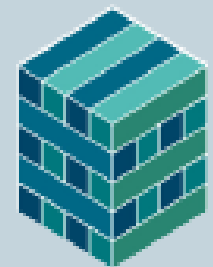


\$1,510  
In 2022

= 1 credit



You can earn a maximum of 4 credits a year



40 credits are necessary for retirement and Medicare benefits



# How Much Will I Receive in Retirement Benefits?



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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”



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# 2022 RETIREMENT BENEFIT FORMULA

If your average monthly earnings are = **\$1,500**

Then your monthly benefit would be = **\$1,073**

## Average Monthly Earnings = **\$1,500**



90% of First ..... \$1,024 = **\$921**



32% of Earnings over \$1,024 through \$6,172 .... \$476 = **\$152**  
( $\$1,500 - \$1,024 = \$476$ )



15% of Earnings over \$6,172..... **\$0 = \$0**

---

**\$1,500 = \$1,073**

*\*Payments rounded to whole dollar amounts*



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# RETIREMENT BENEFIT FILING STRATEGIES & OPTIONS



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# 62

## EARLIEST AGE TO RETIRE WITH PERMANENT REDUCTION OF BENEFITS



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<b>Year of Birth</b>	<b>Full Retirement Age</b>	<b>Benefit taken at age 62 would be reduced by</b>
1943-1954	66	25%
1955	66 and 2 months	25.83%
1956	66 and 4 months	26.67%
1957	66 and 6 months	27.5%
1958	66 and 8 months	28.33%
1959	66 and 10 months	29.17%
1960 +	67	30%



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# You CAN WORK & STILL RECEIVE BENEFITS

Under FRA (2022)	Year of FRA (2022)
<b>\$19,560 annual limit</b>	<b>\$51,960 annual limit</b>
<p>Penalty results in reduction of monthly benefits, depending on amount of excess income.</p>	

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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# What Income Counts Towards the Annual Earnings Limits?

## Income that Counts as Earnings:

**Gross wages** from employment  
and/or **net earnings from self employment**

## Income that Does **NOT** Count as Earnings:

- Inheritance payments
- Pensions
- Income from investments
- Interest and dividends
- Capital gains
- Other sources







# FULL RETIREMENT AGE

100% OF BENEFIT  
AND NO INCOME LIMIT



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# 70

MAX DELAYED RETIRED CREDIT  
+ 8% OF BENEFIT PER EVERY YEAR AFTER  
FULL RETIREMENT AGE



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# WHEN IS A GOOD TIME TO START SOCIAL SECURITY ?

- Early Reduced Retirement
  - Age 62
  - 1/2 % per month prior to Full Retirement Age
  - Earned Earnings Limit \$19,560 (2022)
  
- Full Retirement Age
  - Age 66 and 4 months (2022 FRA)
  - 100% of PIA
  - No Earnings Limit
  
- Delayed Retirement Credit
  - 8% per year (@ 2/3 % per month)



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# SPOUSAL BENEFITS



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# UNDERSTANDING SPOUSE BENEFITS

## Life Claim

- 62 Earliest Age with reduction and annual earned income limits
- Eligible to maximum 50% at FRA
- Benefit amount depends on age
- Spouse has to be active on their record

## Death Claim

- Eligible to maximum 100%
- Reduced if surviving spouse is under FRA
- 82.5% if the deceased spouse elected to receive benefits prior to their FRA



*Know your eligibility...*



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# DIVORCED SPOUSES BENEFITS

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record if:

- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits; and
- The benefit you are entitled to receive based on your own work is less than the benefit you would receive based on your ex-spouse's work.



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# WINDFALL ELIMINATION PROVISION (WEP)



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# WINDFALL ELIMINATION PROVISION (WEP)

If any part of your pension is based on work not covered by Social Security, you may be affected by the Windfall Elimination Provision.

WEP can apply if:

- You reached 62 after 1985; or
- You became disabled after 1985; and
- You first became eligible for a monthly pension based on work where you didn't pay Social Security taxes after 1985.

[socialsecurity.gov/planners/retire/wep.html](https://socialsecurity.gov/planners/retire/wep.html)



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# Windfall Elimination Provision (WEP)

Normal Computation	WEP Computation
90% of the <u>first</u> \$1,024	40% of the <u>first</u> \$1,024
32% of the next \$5,148	32% of the next \$5,148
15% of the remainder	15% of the remainder

*Max WEP for 2022 is \$512/month*



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# 2022 RETIREMENT BENEFIT FORMULA

If your average monthly earnings are = **\$1,500**

Then your monthly benefit would be = ~~\$1,873~~ **\$561**

**Average Monthly Earnings = \$1,500**

	<b>40%</b>				<b>\$409</b>
	<del>90%</del>	of First .....	\$1,024 =	<del>\$921</del>	
		32% of Earnings over \$996 through \$6,172 .....	\$476 =	<b>\$152</b>	
		(\$1,500 - \$1,024 = \$476)			
		15% of Earnings over \$6,172.....	\$0 =	<b>\$0</b>	
			<hr/>		
			<b>\$1,500 =</b>	<b>\$561</b>	

*\*Payments rounded to whole dollar amounts*



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# GOVERNMENT PENSION OFFSET (GPO)



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# GOVERNMENT PENSION OFFSET

If any part of your pension is based on work not covered by Social Security, you may be affected by the Government Pension Offset.

If you receive a pension based on work not covered by Social Security, your spouse or widow(er) Social Security benefits may be reduced.

[socialsecurity.gov/gpo](https://socialsecurity.gov/gpo)



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# GOVERNMENT PENSION OFFSET EXAMPLE

2/3 of amount of non-covered pension will be used to reduce the Social Security spouse's/widow(er)'s benefits.

## Examples:

\$1200 Non-covered Pension

$2/3 = \$800$

If Social Security spouse's benefit = \$750, no benefit payable due to offset

If Social Security widow(er)'s benefit = \$1500, \$700 would be payable after offset

[socialsecurity.gov/gpo](https://www.socialsecurity.gov/gpo)



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# MEDICARE BENEFITS



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- Your Medicare costs
- What Medicare covers**
- Drug coverage (Part D)
- Supplements & other insurance
- Claims & appeals
- Manage your health
- Forms, help, & other resources
- Site map

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[About Medicare](#) | [Medicare Glossary](#)

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**Medicare.gov**

1-800-MEDICARE or Medicare.gov



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# Who do I contact - Social Security or Medicare?



Social Security offers retirement, disability, and survivors benefits. Medicare provides health insurance. Because these services are often related, you may not know which agency to contact for help. The chart below can help you quickly figure out where to go. Please share this chart with family and friends.

Topic	Social Security	Medicare	Resources
How do I report a death?	X		Contact your local Social Security Office or call 1-800-772-1213 (TTY 1-800-325-0778)
How can I check Medicare eligibility?	X		<a href="http://www.ssa.gov/benefits/medicare">www.ssa.gov/benefits/medicare</a>
What does Medicare cover?		X	<a href="http://www.medicare.gov/what-medicare-covers">www.medicare.gov/what-medicare-covers</a>
How do I sign up for Hospital Insurance? (Part A)	X		<a href="http://www.ssa.gov/benefits/medicare">www.ssa.gov/benefits/medicare</a>
How do I sign up for Medical Insurance? (Part B)	X		<a href="http://www.ssa.gov/benefits/medicare">www.ssa.gov/benefits/medicare</a>
How do I apply for Extra Help with Medicare Prescription drug coverage? (Part D)	X		<a href="http://www.ssa.gov/benefits/medicare/prescriptionhelp">www.ssa.gov/benefits/medicare/prescriptionhelp</a>
How can I check the status of Medicare Part A or B claims?		X	<a href="http://www.mymedicare.gov">www.mymedicare.gov</a>
Where do I find forms for filing a Medicare appeal or let someone speak with Medicare on my behalf?		X	<a href="http://www.medicare.gov/claims-appeals/how-do-i-file-an-appeal">www.medicare.gov/claims-appeals/how-do-i-file-an-appeal</a>
How to appeal an income-related monthly adjustment amount decision? for people who pay a higher Part B or D premium, if their income is over a certain amount		X	<a href="http://www.ssa.gov/benefits/disability/appeal.html">www.ssa.gov/benefits/disability/appeal.html</a>
How can I request a replacement Medicare card online?		X	<a href="http://www.ssa.gov/myaccount">www.ssa.gov/myaccount</a>
If I already get benefits or have Medicare, how do I report a change of address or phone number?		X	<a href="http://www.ssa.gov/myaccount">www.ssa.gov/myaccount</a>
What do Medicare health and prescription drug plans in my area cost, and what services do they offer?		X	<a href="http://www.medicare.gov/plan-compare">www.medicare.gov/plan-compare</a>
Which doctors, health care providers, and suppliers participate in Medicare?		X	<a href="http://www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers">www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers</a>
Where do I find publications about Medicare?		X	<a href="http://www.ssa.gov/pubs/?topic=Medicare">www.ssa.gov/pubs/?topic=Medicare</a> <a href="http://www.medicare.gov/publications">www.medicare.gov/publications</a>
Where can I find out more about a Medicare prescription drug plan (Part D) and enroll?		X	<a href="http://www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage">www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage</a>
Where can I find a Medicare Supplement Insurance (Medigap) policy in my area?		X	<a href="http://www.medicare.gov/medigap-supplemental-insurance-plans">www.medicare.gov/medigap-supplemental-insurance-plans</a>

**SSA.gov**

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# Medicare Has Four Parts



**Part A**  
Hospital



**Part B**  
Doctor



**Part C**  
Medicare  
Advantage  
Combines  
Parts:  
A, B & D



**Part D**  
Medicare  
Prescription  
Drug Coverage



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## Original Medicare

Part A (*Hospital Insurance*)  
Part B (*Medical Insurance*)

### You can add:

Part D (*Prescription Drug Plan*)

### You can also add:

Supplemental insurance coverage  
(*Medigap*)

## Medicare Advantage (aka Part C)

Part A (*Hospital Insurance*)  
Part B (*Medical Insurance*)

### Most plans include:

Part D (*Prescription Drug Plan*)  
Extra Benefits (*e.g. vision, hearing, dental, and more*)

### Some plans also include:

Lower out-of-pocket costs

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



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California Department of Aging Relocation and New Address

In October 2021, CDA will be relocating and our address will be changing to: 2880 Gateway Oaks Drive, Suite 200, Sacramento, California 95833.

California Department of AGING

Home | Find Services in My County

## Find Services in My County

The California Department of Aging contracts with and provides leadership and direction to 33 Area Agencies on Aging (AAA) that coordinate a wide array of services to seniors and adults with disabilities at the community level and serve as the focal point for local aging concerns.

You can locate a AAA in your area by calling 1-800-510-2020 or by selecting your county from the map below. Additionally, you can go to our Program Services contact information by county table to find your county phone number.

Change Text Size T T T

### Talk to someone in California

SELECT A DIFFERENT STATE

California

#### Help with my Medicare options & issues

1-800-MEDICARE  
General Medicare information, ordering Medicare booklets, and information about health plans.  
Toll-free phone: (800) 633-4227

[California Department of Insurance](#)  
Medigap Policies  
Local phone: (213) 897-8921  
Toll-free phone: (800) 927-4357

[California Department of Insurance](#)  
Medigap Policies  
Local phone: (213) 897-8921  
Toll-free phone: (800) 927-4357

[California Health Insurance Counseling & Advocacy Program \(HICAP\)](#)  
Personalized health insurance counseling  
Toll-free phone: (800) 434-0222

[CMS, San Francisco Regional Office](#)  
Information on local seminars and health fairs on Medicare health plan choices, or to report a complaint directly to CMS.  
Local phone: (415) 744-3501

[Railroad Retirement Board](#)  
(For Railroad Retirement beneficiaries only) - RRB benefits, lost RRB Medicare card, address change, and enrolling in Medicare.  
Local TDD: (312) 751-4701  
Toll-free phone: (877) 772-5772

[Social Security Administration](#)

### Medicare Counseling (HICAP)

How To Find Services In My Area

To learn more about Medicare [Click Here](#)

You can locate a HICAP office in your area by selecting your county on the Find Services in My County page of this website or by calling 1-800-434-0222.

What Services Are Available

- Wondering how to sign up for Medicare now that you are almost 65?
- Confused about all the different parts to Medicare—do you need A, B, C, D?
- Have questions on prescription drug coverage, co-pays, or eligibility rules?
- Need help filing an appeal or challenging a denial?
- *Consider long-term care insurance?*

1-800-MEDICARE or Medicare.gov



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**Council on Aging**

Southern California

Helping Seniors Remain Healthy, Connected & Protected

*formerly known as the Council on Aging - Orange County*



**HICAP**

a Program of Council on Aging

# **H** **E**A**L**T**H** **I** **N**S**U**R**A**N**C**E **C** **O**U**N**S**E**L**I**N**G** **&** **A** **D**V**O**C**A**C**Y** **P** **R**O**G**R**A**M

(714) 560-0424

2 Executive Circle, Suite 175  
Irvine, CA 92614

[www.coasc.org](http://www.coasc.org)



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## Initial Enrollment Period

Begins 3 months before your 65<sup>th</sup> 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.



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# MEDICARE EFFECTIVE DATES FOR INITIAL ENROLLMENT

<b>If you enroll in the month of your initial enrollment period</b>	<b>Then your Part B Medicare coverage starts</b>
One to three months before you reach age 65	The month you reach age 65
The month you reach age 65	One month after the month you reach age 65
One month after you reach age 65	Two months after the month of enrollment
Two or three months after you reach age 65	Three months after the month of enrollment



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# Medicare Standard Part B Premiums for 2022 is \$170.10

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 \$91,000 or less Married couples with a MAGI of \$182,000 or less	\$170.10	Your plan premium is \$0
Individuals with a MAGI above \$91,000 up to \$114,000 Married couples with a MAGI above \$182,000 up to \$228,000	\$238.10	Your plan premium + \$12.40
Individuals with a MAGI above \$114,000 up to \$142,000 Married couples with a MAGI above \$228,000 up to \$284,000	\$340.20	Your plan premium + \$32.10
Individuals with a MAGI above \$142,000 up to \$170,000 Married couples with a MAGI above \$284,000 up to \$340,000	\$442.30	Your plan premium + \$51.70
Individuals with a MAGI above \$170,000 up to \$500,000 Married couples with a MAGI above \$340,000 up to \$750,000	\$544.30	Your plan premium + \$71.30
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	\$578.30	Your plan premium + \$77.90



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# Medicare Standard Part B Premiums for 2023 is \$164.90

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	\$164.90	Your plan premium is \$0
Individuals with a MAGI above \$97,000 up to \$123,000 Married couples with a MAGI above \$194,000 up to \$246,000	\$230.80	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	\$329.70	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	\$428.60	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	\$527.50	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	\$560.50	Your plan premium + \$76.40



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# APPLYING FOR BENEFITS

3 options available to apply:



Online



By phone 1-800-772-1213



At our office

*You choose the most convenient option for you!*

*Note:* Supplemental Security Income (SSI), child and survivor claims can only be done by phone or in a field office (not online) at this time. We are developing an online SSI application.



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# How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need and to be prepared so we can help you as quickly and safely as possible.



**Go online to 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** for you, **if necessary**, to serve you by phone or in person.



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## What to Know if You Must Visit an Office:

- **Helpful to have an appointment** to visit an office.
- **Masks are required** for all office visitors and employees, regardless of vaccination status.
- **Visitor capacity is limited** to follow physical distancing requirements. This means you may need to wait outside, so plan for cold or bad weather.
- We ask that you come alone unless you require help with your visit. If you require help, we only permit one person to accompany you.

**We appreciate your patience and understanding.**



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