



# What Every Woman Should Know About Social Security



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# 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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# my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

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Account

## Create your personal *my* Social Security account today

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account

Sign In



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



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# *my* Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online.
- Request a replacement Social Security card if you meet certain requirements.
- Report your wages if you work and receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits.
- Get a benefit verification letter as proof that you are getting benefits.
- Check your earnings record, benefit, and payment information.
- Change your address and phone number (Social Security beneficiaries only).
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only).
- Submit your advance designation of representative payee request\*.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Complete the Medical Continuing Disability Review Report (SSA-454).

**[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)**



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# *my* Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits.
- View possible spouse's benefits.
- Request a replacement Social Security card if you meet certain requirements.
- Check the status of your application or appeal.
- Get a benefit verification letter as proof that you are not getting benefits.
- Get your *Social Security Statement* to review:
  - Estimates of your future retirement, disability, and survivor benefits.
  - Your recent earnings history, to verify the amounts that we posted are correct.
  - The estimated Social Security and Medicare taxes you've paid.

**[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)**



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# Your Social Security Statement

WANDA WORKER

February 2, 2023

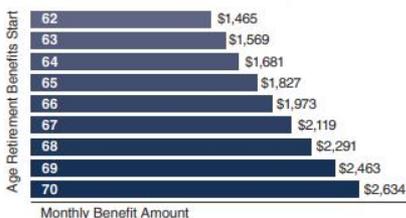
## Retirement Benefits

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 5, 1962. 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 \$54,489 per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](https://ssa.gov/benefits/retirement/learn.html).

## Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



## Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about **\$2,083**. Learn more at [ssa.gov/disability](https://ssa.gov/disability).

## 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:	<b>\$1,562</b>
Spouse, if caring for a disabled child or child younger than age 16:	<b>\$1,562</b>
Spouse, if benefits start at full retirement age:	<b>\$2,083</b>
Total family benefits cannot be more than:	<b>\$3,802</b>

Your spouse or minor child may be eligible for an additional one-time death benefit of **\$255**. Learn more at [ssa.gov/survivors](https://ssa.gov/survivors).

## 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
- 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).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at [ssa.gov/ThereForMe](https://ssa.gov/ThereForMe).

## Earnings Record

Review your earnings history below to ensure it is accurate 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 below, but you can view your complete earnings record online with [my Social Security](https://my.SocialSecurity.gov). 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	\$ 2,142	\$ 2,142
1981-1990	87,102	87,102
1991-2000	246,069	246,069
2001	34,147	34,147
2002	34,846	34,846
2003	36,021	36,021
2004	38,032	38,032
2005	39,711	39,711
2006	41,829	41,829
2007	43,971	43,971
2008	45,170	45,170
2009	44,603	44,603
2010	45,666	45,847
2011	47,093	47,093
2012	48,560	48,560
2013	49,095	49,095
2014	50,605	50,605
2015	51,996	51,996
2016	52,108	52,108
2017	53,251	53,251
2018	53,966	53,966
2019	54,559	54,559
2020	54,489	54,489
2021	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: \$75,568	You paid: \$18,158
Employer(s): \$77,498	Employer(s): \$18,158

## Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security, where you did not pay Social Security taxes. 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. Learn more at [ssa.gov/gpo-wep](https://ssa.gov/gpo-wep).

## 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.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- If you and your spouse both work, use the [my Social Security](https://my.SocialSecurity.gov) Retirement Calculator to estimate spousal benefits.
- The age you claim benefits will affect the benefit amount for your surviving spouse. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- 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 ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- Learn more about benefits for you and your family at [ssa.gov/benefits/retirement/planner/applying7.html](https://ssa.gov/benefits/retirement/planner/applying7.html).
- 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 online, or by mail upon request.

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Form SSA-7005-SM-OL (02/23) | Enclosures: Publication XX-XXXXX, Publication XX-XXXXX



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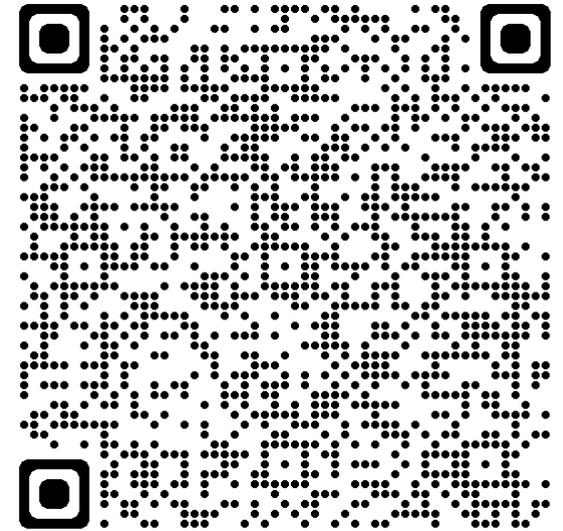
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# Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to [ssa.gov/number-card](https://ssa.gov/number-card) and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.



You may be able to apply completely online. In some cases, you can start the process online and complete it at a local Social Security office or Card Center. You may also have the option to schedule an in office appointment to finish the process.



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# How to Apply for Benefits



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

- If you have a disability, 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.***



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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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## 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 application decision

Feedback

## 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



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# What To Know If You Must Visit An Office

Our Mobile Check-In Express feature makes it easier to check-in if you must visit a Social Security office. Scan the QR code located at your local Social Security office to check-in for your visit.

If you're unable to check-in on your mobile device, we offer private, accessible check-in with our Americans with Disabilities Act (ADA) compliant kiosks in most of our local Social Security offices.



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# We're With You If The Unexpected Happens



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# Disability Defined

To meet our definition of disability, you must be unable to engage in any substantial gainful activity (SGA) because of a medically-determined physical or mental impairment(s):

- that has lasted or is expected to last for a continuous period of at least 12 months, or
- that is expected to result in death.

**Note:** There is a separate definition of disability for children (under age 18) who are applying for the Supplemental Security Income (SSI) program. A child with a disability also qualifies for the SSI employment supports.



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# Substantial Gainful Activity

- “Substantial gainful activity” (SGA) is a term used to describe a level of work activity and earnings. Consistently being above this level could lead to ineligibility for disability benefits. We generally use earnings guidelines to evaluate whether your work activity is SGA.
- If the impairment is anything other than blindness, earnings in 2024 averaging over \$1,550 a month generally demonstrate SGA.
- The SGA amount in 2024 for blind individuals is \$2,590.
- SSI only uses SGA as a measure of work during initial claims.
- SSDI uses SGA throughout the life of the claim.



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# Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veteran's benefits
	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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# When should I apply for disability benefits?

- Apply as soon as you develop a disability.
- Processing an application for disability benefits can take six to eight months.
- We may be able to process your application faster if you help us by getting any other information we need.



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# How is a Disability Determination Made?

Five-step process:

1. Are you working?
2. Is your medical condition “severe” ?
3. Does your impairment(s) meet or medically equal a listing?
4. Can you do the work you did before?
5. Can you do any other type of work?



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# What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.



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## We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don't agree with it.



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# Disagree With The Medical Decision?

If you were recently denied for Social Security disability or Supplemental Security Income, you can appeal the decision within 60 days of the date on your decision notice.

[ssa.gov/apply/appeal-decision-we-made](https://ssa.gov/apply/appeal-decision-we-made)



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# SSDI vs. SSI

<b>Social Security Disability Insurance</b>	<b>Supplemental Security Income</b>
Benefits come from Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based program where eligibility depends largely on limited income and resources.
Pays benefits to people who can no longer work due to a disability, regardless of their income and resources.	Pays people with a disability who are unable to work AND have limited income and resources; pays people age 65 and older with limited income and resources.
Pays benefits for workers and adult children with a disability since childhood. Must meet insured status requirements.	Payments for children and adults in financial need. Must have limited income and limited resources.



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# SSDI: Benefits for the Family

## Spouse

- At age 62
- At any age if caring for child who is under 16 or has a disability
- Divorced spouses may be eligible

## Child

- Not married under age 18 (under 19 if still in high school)
- Not married and has a disability that started before age 22



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# Auxiliary Benefits for Children

A child must have:

- A parent entitled to benefits due to disability or retirement; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time high school student;
- 18 or older and have a disability that started before age 22.

**[ssa.gov/planners/retire/applying7.html](https://ssa.gov/planners/retire/applying7.html)**



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# We're There If You Lose A Loved One



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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 high school student
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Surviving Spouse or Divorced Surviving Spouse (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"><li>• as early as age 60</li><li>• as early as 50 and has a disability</li><li>• at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits</li></ul>

**[ssa.gov/benefits/survivors/](https://ssa.gov/benefits/survivors/)**



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# Other Survivor Benefits

- Lump Sum Death Payment of \$255 is a one-time payment to surviving spouse or child(ren) who meet certain requirements.

**[ssa.gov/benefits/survivors/ifyou.html](https://ssa.gov/benefits/survivors/ifyou.html)**



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# Spouse vs. Surviving Spouse Benefits

Spouse (living)	Surviving Spouse (deceased)
May start as early as age 62	May start as early as age 60 or as early as 50 if disabled
50% if you wait until FRA or later	71.5% at age 60, increases each month you wait
Less than 50% if you start before FRA (reduction for each month you take benefit early)	100% if you start at FRA or later

***Certain conditions must be met.***

**[ssa.gov/benefits/survivors/ifyou.html](https://ssa.gov/benefits/survivors/ifyou.html)**



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# Full Retirement Age (FRA)

## Spouse vs Widow

Year of Birth	Retirement & Spouse's FRA	Year of Birth	Surviving Spouse's FRA
1943-1954	66	1/2/45 thru 1/1/57	66 years
1955	66 and 2 months	1/2/57 thru 1/1/58	66 years and 2 months
1956	66 and 4 months	1/2/58 thru 1/1/59	66 years and 4 months
1957	66 and 6 months	1/2/59 thru 1/1/60	66 years and 6 months
1958	66 and 8 months	1/2/60 thru 1/1/61	66 years and 8 months
1959	66 and 10 months	1/2/61 thru 1/1/62	66 years and 10 months
1960 +	67	1/2/62 and later	67 years



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You can take survivor benefits as early as age 60, then switch to retirement on your own record as early as age 62 and as late as age 70 if that benefit rate is higher than your survivor benefit rate.

OR

You can take retirement benefits as early as age 62, then switch to survivor benefits at a later date if the benefit rate is higher. The maximum survivor benefit rate is payable somewhere between your 62nd birthday and full retirement age.



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# Last Month of Benefit

- Social Security benefits are not payable for the month of death or for any following months. If a beneficiary dies on any day of the month (even the last day of month), they are not entitled to benefits for that month.
- Social Security pays benefits one month behind.
- If the deceased was receiving Social Security benefits and received a benefit that is not due, you must return the benefits for the month of death and any months after that.



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# We Wouldn't Miss Your Retirement Party



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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](https://ssa.gov/OACT/COLA/Benefits.html)



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# How Do You Earn Retirement Benefits?

- As taxes are deducted, Social Security credits are earned.
- There is a maximum of 4 credits that can be earned in a year.
- The amount for a credit in 2025:
  - You receive 1 credit for each \$1,810 of earnings.
  - You must earn \$7,240 to get the maximum 4 credits in year 2025.
- Earning 40 credits makes you eligible for retirement benefits.
- It takes about 10 years to earn 40 credits.

**[ssa.gov/planners/credits.html](https://ssa.gov/planners/credits.html)**



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# Wages and Self Employment

## Wages from employment:

- Federal payroll tax deducted from workers' paychecks.
- Employer matches the tax amount.
- Reported by employer to Internal Revenue Services (IRS).
- FICA taxes help fund:
  - Social Security retirement,
  - Disability benefits,
  - Survivor benefits,
  - Medicare health insurance.



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# Wages and Self Employment

## Self employment:

- You must report your earnings and pay your taxes directly to the IRS.
- The IRS provides your self-employment earnings information to Social Security.
- Business' with Partner/Spouse:
  - File a separate Schedule SE, even though you and your spouse file a joint income tax return.
  - If you don't file a separate self-employment report, you won't get Social Security credits to receive benefits from your own work record.
  - All earnings will be on your spouse's record.



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# Benefits Chart by Age

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%

[ssa.gov/oact/quickcalc/earlyretire.html](https://ssa.gov/oact/quickcalc/earlyretire.html)



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# Voluntary Suspension

If you take your retirement benefit and then ask to suspend it to earn delayed retirement credits, your spouse or dependents (excluding divorced spouses) generally will not be able to receive benefits on your Social Security record while your own benefits are suspended.

**[ssa.gov/benefits/retirement/planner/suspend.html](https://ssa.gov/benefits/retirement/planner/suspend.html)**



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# 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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# 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	\$22,320/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$59,520/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

**Retirement Earnings Test Calculator:**  
**[ssa.gov/OACT/COLA/RTeffect.html](https://ssa.gov/OACT/COLA/RTeffect.html)**



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# 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, benefits will be combined to equal 50% of the higher amount.
- Does not reduce payment to the worker
- Benefit is unreduced if claiming spouse is caring for the worker's child who is under age 16 or who has a disability
- Spouse benefits are not payable until worker collects

**[ssa.gov/planners/retire/yourspouse.html](https://ssa.gov/planners/retire/yourspouse.html)**



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# Deemed Filing

- **If you were born on or after January 2, 1954** and are eligible for both retirement and spouse's (or divorced spouse's) benefits, you must apply for both benefits. This is called "deemed filing." If you file for one benefit, you are "deemed" to file for the other one, too, even if you don't become eligible for it until later.
- Applies to people at any age who turned age 62 after January 1, 2016.

*Note: There are two exceptions.*

**[ssa.gov/benefits/retirement/planner/claiming.html](https://ssa.gov/benefits/retirement/planner/claiming.html)**



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# Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if they have remarried) if:

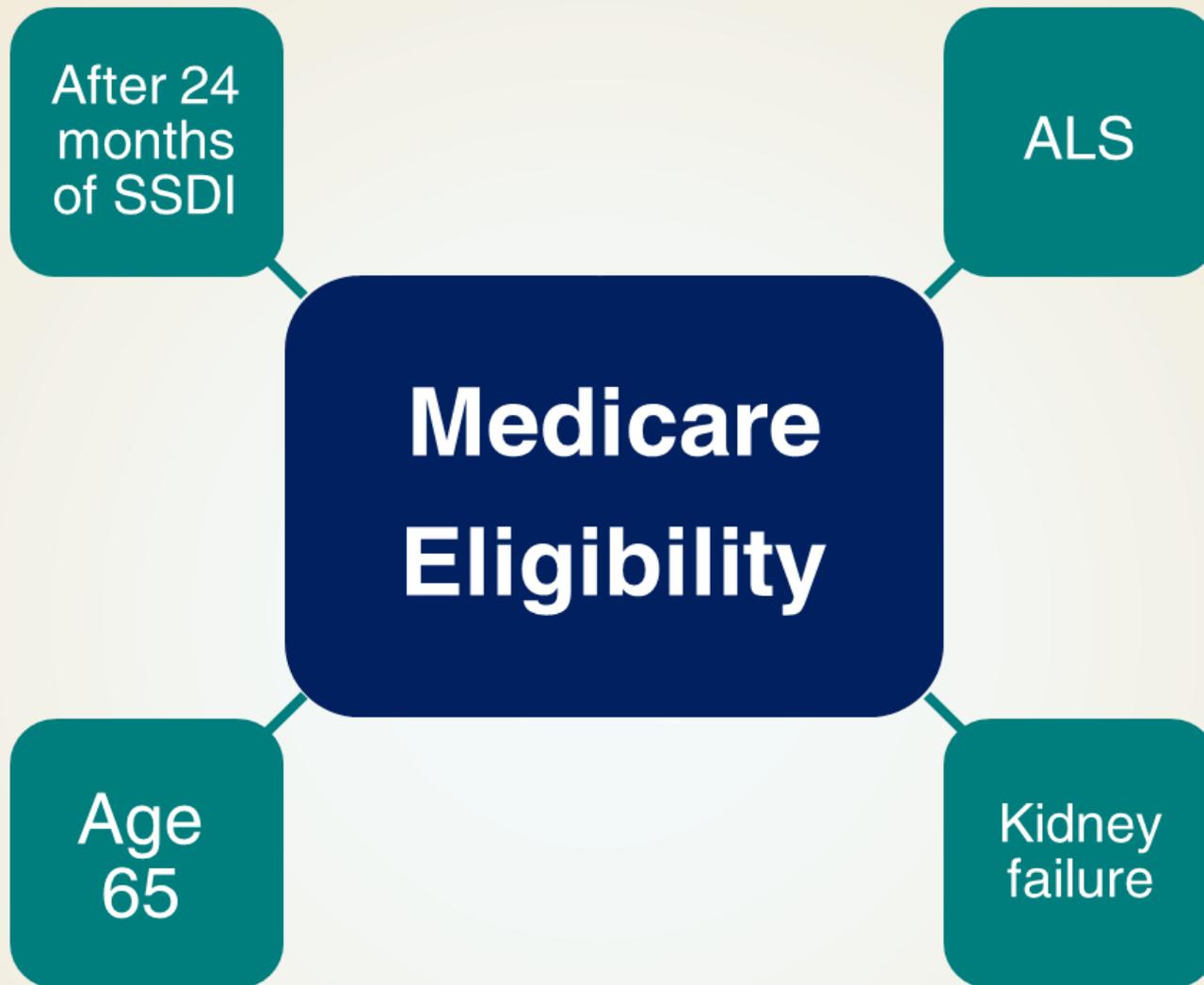
- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based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

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



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# Medicare

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

**[Medicare.gov](https://www.Medicare.gov)**



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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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# We'll Be Here For Your Family In The Future



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# Birth Rates



Source: 2024 Trustees Report Table V.A1.



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# Social Security in the Future

- The two Social Security trust funds – Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) – will be able to pay all benefits in full and on time until 2035.
- The trust funds have come close to running out of asset reserves in the past, but Congress made substantial changes to prevent this.
- If Congress does not act before 2035, the trust funds will still be able to pay 83% of each benefit due.



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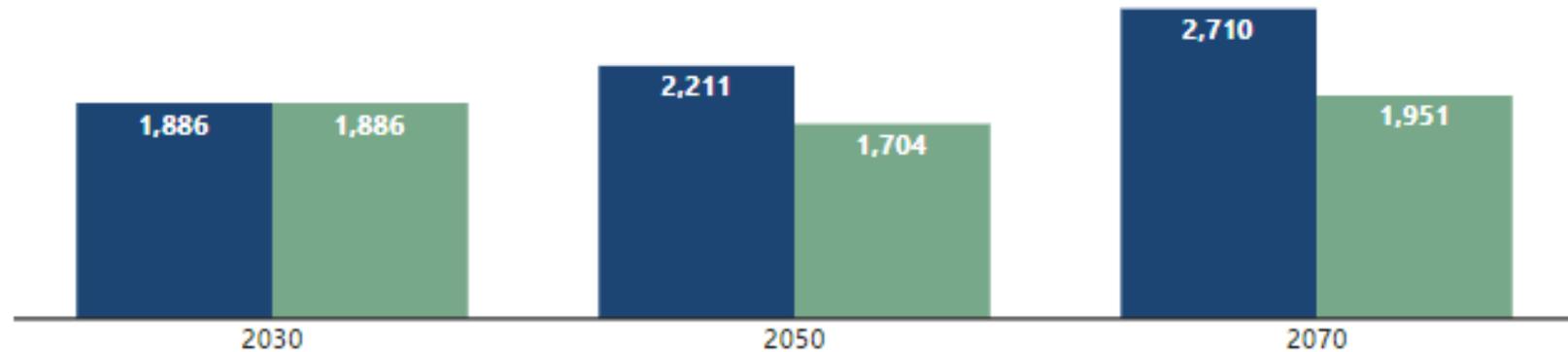
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# Scheduled benefits vs. Payable Benefits

Average (Median) Monthly Benefit, 2030–2070<sup>a</sup>

In 2024 dollars

■ Scheduled benefits ■ Payable benefits



SOURCE: Modeling Income in the Near Term, Version 8 (MINT8) microsimulation model using 2023 Trustees Report intermediate assumptions.

[Hide table](#)

Year	Scheduled benefits	Payable benefits
2030	1,886	1,886
2050	2,211	1,704
2070	2,710	1,951



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# Q & A Session



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