

Chapter 11

Social Security and Medicare



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

We gratefully acknowledge the cooperation of the Social Security Administration who provided the information contained in this chapter and who are entirely responsible for its contents.

Overview

This chapter will:

- *describe benefit eligibility*
- *explain the benefit application process*
- *describe estimation of benefits*
- *explain Medicare benefits*

Social Security benefits and rules are subject to change. This Guide includes information about benefits that was up-to-date in December 2015. Be sure to ask about any change in these rules and benefits as you plan for your retirement. If you want more information, contact your local Social Security Office, call 1-800-772-1213 or check www.socialsecurity.gov.

The following material has been taken from publications of the Social Security Administration and was adapted for use in this *Guide*.

YOUR SOCIAL SECURITY BENEFITS

Social Security is the federal government's method of assuring a continuing income to you and your family when your earnings stop or are reduced because of your retirement, disability, or death.

BUILDING PROTECTION

Monthly Cash Benefits

Before you or your family can get monthly cash benefits, you must have credit for a certain amount of work under Social Security.

For retirement benefits, you must have at least 40 work credits, approximately ten years of work. For Disability benefits, the exact amount of work credit needed depends on your age.

Before you or your family can get any Social Security benefits, you must apply for them. You should check with Social Security online, by phone, or with any office if:

- You are 62 (or within 3 months of 62) or older and plan to retire;
- You are within three months of 65 even if you don't plan to retire;
- You are unable to work because of an illness or injury that is expected to last a year or longer;
- Someone in your family dies.

It is important for you to call, visit, or contact Social Security before you reach 65, not only about retirement benefits but also about Medicare, which is available whether or not you retire. Most Social Security claims can be filed by telephone or online. You can speak to a representative from 7 a.m. to 7 p.m. on business days, or in person by appointment. Call 1-800-772-1213 (voice) or 1-800-325-0778 (TTY), or check www.socialsecurity.gov for the location of the office nearest you.

HOW YOU EARN SOCIAL SECURITY CREDITS

You earn Social Security credits by working in a job covered by Social Security. A Social Security credit is also called a "quarter of coverage." You earn one credit, or quarter of coverage, if you have a certain amount of covered

earnings. The amount of covered earnings needed for a credit automatically rises each year to keep up with increases in average wage levels.

You can earn up to four Social Security credits each year. In 2016, you earn one credit for each \$1,260 of your covered annual earnings, up to a maximum of four credits for the year (earnings over \$5,040). No more than four credits can be earned in any one year, regardless of your total earnings.

MILITARY SERVICE

Earnings for active duty military service or active duty training have been covered under Social Security since 1957. If you served in the military before 1957, you did not pay Social Security taxes, but we gave you special credit for some of your service.

Under certain conditions, you may receive earnings credits of \$160 a month for active military service from September 16, 1940, through 1956.

If you served in the military in 1957 through 1977, we credited you with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.

If you served in the military in 1978 through 2001, we credited you with an additional \$100 in earnings up to a maximum of \$1200 per year, for every \$300 in active duty basic pay. After 2001, additional earnings are no longer credited.

WHO GETS BENEFITS?

Monthly Social Security benefits may go to workers and their dependents (see next section) when the worker retires, becomes severely disabled, or dies. These benefits include:

- Retirement benefits that you can start getting as early as age 62.
- Disability benefits if you become severely disabled before your full retirement age. Under Social Security, you are considered

disabled if you have a severe physical or mental condition which prevents you from working, and is expected to last (or has lasted) for at least 12 months, or is expected to result in death.

- Disability benefits continue as long as you are disabled and unable to perform substantial gainful work. Social Security reviews all disability cases periodically to make sure the person remains disabled.
- Survivors benefits are paid if the worker dies, and are paid to certain members of the worker's family. A lump-sum payment of \$255 is made if there is a widow or widower who was "living with" the worker when the worker died or an eligible surviving widow, widower, or entitled child.

BENEFITS FOR A WORKER'S FAMILY

Monthly Social Security benefits are paid to certain dependents of a worker who has retired, become disabled, or died.

Retirement or Disability - If a worker is receiving retirement or disability benefits, benefits can be made to his or her:

- Unmarried children under 18 (or under 19 if full-time high school students).
- Unmarried children 18 or over who were severely disabled before 22 and who continue to be disabled.
- Wife or husband 62 or over. Generally, a marriage must have lasted at least one year before the spouse of a retired or disabled worker can get monthly benefits.
- Wife or husband under 62, if she or he is caring for a child under 16 (or disabled) who is getting a benefit based on the retired or disabled worker's earnings.
- Divorced spouse 62 or over if the marriage lasted 10 years or more.

- If age 62, divorced at least two years, a spouse can receive benefits even if the wage earner is not retired.

Survivors - Monthly benefits can be made to a deceased worker's:

- Unmarried children under 18 (or under 19 if full-time high school students).
- Unmarried son or daughter 18 or over who was severely disabled before 22 and who continues to be disabled.
- Widow or widower 60 or older.
- Widow or widower, or surviving divorced mother or father if caring for worker's child under 16 (or disabled) who is getting a benefit based on the earnings of the deceased worker.
- Widow or widower 50-59 who becomes disabled not later than seven years after the death of the worker, or termination of mother or father's benefits.
- Dependent parents 62 or older.
- Benefits can also go to a surviving divorced spouse at 60 or to a disabled surviving spouse 50-59 if the marriage lasted 10 years or more.

WHEN BENEFITS ARE SENT

If your birthday falls between the:

1st and 10th of the month, your Social Security benefit comes on the 2nd Wednesday of the month;

11th and 20th of the month, your Social Security benefit comes on the 3rd Wednesday of the month; and

21st and 31st of the month, your Social Security benefit comes on the 4th Wednesday of the month.

RETIREMENT AND SURVIVORS BENEFITS

If you were born 1929 or later, you need 40 credits (10 years of work) to qualify for retirement benefits.

In some cases, survivors' benefits can be paid if a worker has fewer credits than those required for retirement benefits. Regardless of when you were born, monthly benefits can be made to your surviving dependent children if you have six credits (one-and-a-half years of work) in the three years before your death.

DISABILITY BENEFITS

The number of credits needed depends on your age when you became disabled.

If you are disabled at age 31 or older, you need the same number of credits that you would need for retirement benefits -- just as if you had reached retirement age at the time you become disabled.

In addition, 20 of the credits must have been earned in the 10 years before you became disabled (i.e., you must have worked for five out of the previous ten years).

A person disabled by blindness needs one credit for each year since 1950, or, if later, the year he or she reached 21, up to the year he or she became blind. A minimum of six credits (one and a half years of work) is needed.

IMPORTANT: Remember that whatever an individual's age is, he/she must have earned the required number of work credits within a certain period ending with the time he/she becomes disabled. Thus, if an employee retires at age 55 there would be an impact on eligibility for disability benefits at the point at which he/she has not worked five out of the previous 10 years.

AMOUNT OF MONTHLY BENEFITS

Many people wonder how Social Security calculates their benefit. Social Security benefits are based on your lifetime earnings. Your actual earnings are adjusted or “indexed” to account for changes in average wages since the year the earnings were received. Then Social Security calculates your average indexed monthly earnings during the **35** years in which you earned the most.

If there were some years when you did not work, or had low earnings, your benefit amount may be lower than if you had worked steadily. Workers who stop working before age 62 are not penalized for doing so; they simply may not have the opportunity to replace lower year wages with the current higher amounts.

There are two ways to look at this. First, if you retire from NYS at age 57, and do not work at any other job until you file for Social Security (at age 62 or later), Social Security will use your highest 35 years to calculate your benefit. Those years will end with your earnings at age 57. Since most people earn their highest salary during their later years, this would have some effect on their Social Security benefit. Second, if you have 25 years of work under Social Security, (you need at least 10 years to qualify for a retirement benefit), we still look for the highest 35 years, so in this case we would be adding in 10 zero years. This worker will be receiving a lower benefit.

Social Security benefits for people on the rolls increase each December **if** the cost of living rises. Each year, living costs are compared with those of the year before, and if they have increased, benefits are increased by the same amount.

If you qualify for benefits on the record of more than one worker (for example, on your own record and your spouse's), you will receive the larger of the two benefit amounts, probably combined in one payment.

Benefits to a disabled worker and his or her family may be reduced if they also receive a benefit paid by a federal government program or Workers' Compensation.

RETIREMENT ESTIMATOR

Social Security has an online calculator at www.socialsecurity.gov/estimator (also available in Spanish) that will provide immediate and personalized benefit estimates to help you plan for your retirement. The *Retirement Estimator* is linked to your actual Social Security earnings record and eliminates the need to manually key in years of earnings information.

Retirement estimates are just that, estimates. They will vary slightly from the actual benefit you may receive in the future because:

- Your Social Security earnings record is constantly being updated;
- Our calculators use different parameters and assumptions (e.g., different stop work ages, future earnings projections, etc.); and your actual future benefit will be adjusted for inflation.

You can use the *Retirement Estimator* if:

- You are not currently receiving benefits on your own or another Social Security record;
- You have enough Social Security credits at this time to qualify for benefits; and
- You are not eligible for a *Pension Based on Work Not Covered by Social Security*.

The Retirement Estimator can be found at www.socialsecurity.gov/estimator.

A [my Social Security](#) account

Your personal online [my Social Security](#) account is a valuable source of information beginning in your working years, and continuing throughout the time you receive Social Security benefits.

To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

If you do not receive benefits, you can:

Use a [my Social Security](#) online account to get your *Social Security Statement*, to review:

- Estimates of your retirement, disability, and survivors benefits;
- Your earnings record; and
- The estimated Social Security and Medicare taxes you have paid.

Your Online Social Security Statement provides:

- Estimates of the retirement and disability benefits you may receive;
- Estimates of benefits your family may get when you receive Social Security or die;
- A list of your lifetime earnings according to Social Security's records;
- The estimated Social Security and Medicare taxes you've paid;
- Things to consider for those age 55 and older who are thinking of retiring;
- The opportunity to apply online for retirement and disability benefits; and
- A printable version of your Social Security Statement.

Once you receive benefits or have Medicare, you can:

Use a [my Social Security](#) online account to:

- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;
- change your address and phone number; and
- start or change direct deposit of your benefit payment.

FULL RETIREMENT AGE

Until the year 2000, the "full retirement age" was age 65. Because of longer life expectancies, the full retirement age has been increased in gradual steps until it reaches age 67. The increase affects people born in 1938 and later. Full retirement age for people born in 1938 is 65 years and 2 months. Full retirement age increases in steps until we

reach full retirement age of 67 in 2027 and following, for people born in 1960 or later.

This change affects workers and spouses born in 1938 and later, as follows:

BIRTH YEAR	"FULL RETIREMENT AGE" (FRA)
1937 or earlier	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943-1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 on	67 years

Note: Persons born on January 1 of any year should refer to the full retirement age for the previous year.

REDUCED BENEFITS

You can retire as early as age 62, but your retirement benefit will be reduced permanently. If a wife, husband, widow or widower starts getting payments before his or her full retirement age payment amounts are also reduced.

The amount of reduction depends on the number of months you get benefits before you reach full retirement age. If you start your benefits early, you will get about the same value in total benefits over the years, but in smaller amounts to adjust for the longer period you will get them.

PART OF YOUR BENEFITS MAY BE TAXABLE

Some people who get Social Security will have to pay taxes on their benefits. You will be affected only if you have substantial income in addition to your Social Security benefits.

If you file a federal tax return as an "individual," and your combined income (the sum of your adjusted gross income plus nontaxable interest plus one-half of your Social Security

benefits) is between \$25,000 and \$34,000, you may have to pay taxes on 50 percent of your Social Security benefits.

If your combined income is above \$34,000, 85 percent of your Social Security benefits are subject to income tax.

If you file a joint return, you may have to pay taxes on 50 percent of your benefits if you and your spouse have a combined income that is between \$32,000 and \$44,000. If your combined income is more than \$44,000, 85 percent of your Social Security benefits are subject to income tax.

If you are a member of a couple and file a separate return, you probably will pay taxes on your benefits.

For More Information: call or visit the Internal Revenue Service (www.irs.gov). to ask for a copy of Publication 554, *Tax Guide for Seniors*, and Publication 915, *Social Security Benefits and Equivalent Railroad Retirement Benefits*.

Before the end of January (each year), you will get a form "Social Security Benefits Statement" (Form SSA-1099) - in the mail showing the amount of benefits you received the previous year. A worksheet - IRS Notice 703 - is enclosed with the form to help you figure whether any of your Social Security benefits may be subject to tax.

HOW WORK EFFECTS YOUR BENEFITS

What are the Year 2016 Earnings Limits?

When you are working, your benefit amount will be reduced only until you reach your full retirement age (age 66 in 2016).

We use this formula to determine how much of your benefit must be withheld:

- If you are under full retirement age when you begin receiving your Social Security benefits, \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2016, that limit is **\$15,720**.
- In the year you reach full retirement age, \$1 in benefits will be deducted for each \$3 you earn

above a different limit, but only for the months before the month you reach full retirement age. For 2016, this limit is **\$41,880**. Starting with the month you reach full retirement age, you can receive your full benefits with no limit on your earnings.

Here is an example of how the rules would affect you:

Birth date: 6/2/1950
Estimated earnings in 2016: \$33,000.00
Monthly benefit in 2016: \$1,350.00

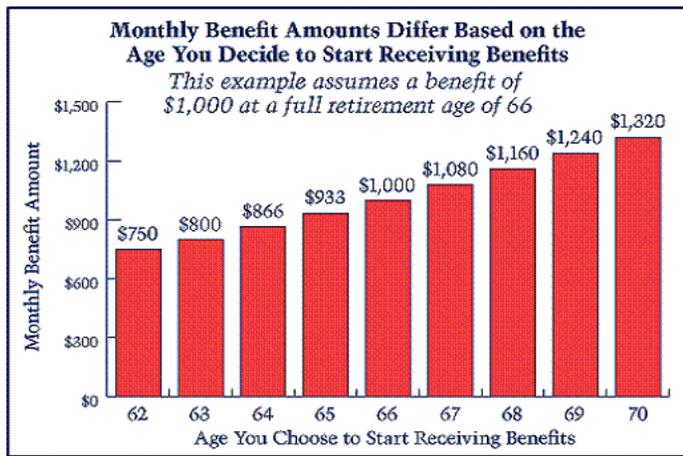
- Your reduction in annual benefits is **\$8,640** on the \$15,720 annual exempt amount for 2016.
- We withhold benefits starting at the beginning of the year. We do not pay partial monthly benefits based on estimated earnings.
- When we know how much you actually earn in 2016, we will pay you any excess benefits we may have withheld or let you know if we did not withhold enough.

WHEN TO START RECEIVING RETIREMENT BENEFITS

There is no one "best age" for everyone and, ultimately, it is your choice. You should make an informed decision about when to apply for benefits based on your individual and family circumstances.

Is it better for you to begin receiving benefits early with a smaller monthly amount, or wait for a larger monthly payment later that you may not receive as long? The answer is highly personal and depends on a number of factors, such as your current cash needs, your health and family longevity, whether you plan to work in retirement, whether you have other retirement income sources, your anticipated future financial needs and obligations, and, of course, the amount of your future Social Security benefit.

The following chart provides an example of how your monthly benefit amount can differ based on the age at which you decide to start receiving benefits.



Returning to Work

If you return to or continue to work after you start receiving retirement benefits, Social Security will automatically refigure your benefit after the additional earnings are credited to your record.

In addition, for each month you delay collecting retirement benefits, beginning with the month you reach full retirement age (age 65-67) until you are 70, you will receive an extra amount in benefits when you do retire.

If your full retirement age is age 66, and you do not collect any benefits until age 70, the benefit amount at age 70 is 32 percent more than you would receive per month if you chose to start getting benefits at full retirement age.

If You Go Outside the United States

Special rules apply to people outside the U.S. If you go outside the country for 30 days or more while you are getting benefits, your absence from this country may affect your right to those benefits. Ask at any Social Security office for a copy of the pamphlet *“Your Payments While You Are Outside the United States.”*

You may also call 1-800-772-1213 (voice) or 1-800-325-0778 (TTY) to obtain the pamphlet, or use the Other Languages link at

www.socialsecurity.gov to get to the publication.

Right of Appeal

Social Security wants to be sure that every decision made about your claim is correct. We carefully consider all the information in your case before we make any decisions that affect your eligibility or your benefit amount.

When we make a decision on your claim, we will send you a letter explaining our decision. If you do not agree with our decision, you can appeal it. There are different appeal levels depending on the type of claim filed. Appeal rights and instructions are explained in the notices you receive.

When you ask for an appeal, we will look at the entire decision, even those parts that were in your favor. If our decision was wrong, we will change it.

The Social Security Administration does not charge for any of the appeals before the administration. You may choose, however, to be represented by a lawyer who may charge a fee.

MEDICARE

(see 10-7 for how NYSHIP works with Medicare)

Social Security determines your eligibility for Medicare. You can file for Medicare when you file for retirement, or you can file for Medicare only if you do not wish to start receiving your retirement benefits. If you wish to file for Medicare only, you can do so online at <http://www.socialsecurity.gov/medicareonly/>

All other Medicare issues are handled by the Center for Medicare and Medicaid Services (CMS).

There are four parts to Medicare:
Medicare Part A, Hospital Insurance;
Medicare Part B, Medical Insurance;
Medicare Part C (Medicare Advantage);
Medicare Part D, prescription drug coverage.
(NYSHIP does not require; see chapter 10-7)

Generally, people who are over age 65 and getting Social Security automatically qualify for Medicare Parts A and B, as do people who have been getting disability benefits for two years, people who have amyotrophic lateral sclerosis (Lou Gehrig's disease) and receive disability benefits, and people who have permanent kidney failure and receive maintenance dialysis or a kidney transplant.

Part A is paid for by a portion of Social Security tax. It helps pay for inpatient hospital care, skilled nursing care, hospice care and other services.

Part B is paid for by the monthly premiums of people enrolled and by general funds from the U.S. Treasury. It helps pay for doctors' fees, outpatient hospital visits, and other medical services and supplies not covered by Part A.

Part C (Medicare Advantage) plans allow you to choose to receive all of your health care services through a provider organization. You must have both Parts A and B to enroll in Part C.

Part D (prescription drug coverage) is voluntary and the costs are paid for by the monthly premiums of enrollees and Medicare. Unlike Part B in which you are automatically enrolled and must opt out if you do not want it, with Part D you have to opt in by filling out a form and enrolling in an approved plan.

Medicare does not pay the entire cost for all covered services. You pay deductibles and co-payments. A deductible is an initial dollar amount that Medicare does not pay. A co-payment is your share of expenses for covered services above the deductible.

You will be eligible for Medicare hospital insurance (Part A) at age 65 if:

- You are entitled to monthly Social Security or railroad retirement benefits, or
- You have worked long enough under Social Security or the railroad retirement system, or

- You have worked long enough in federal, state or local government employment to be insured for Medicare purposes.

Almost anyone who is 65 or older, or eligible for hospital insurance (Part A) can enroll for Medicare medical insurance (Part B). The standard Medicare Part B monthly premium will be \$121.80 in 2016.

For other beneficiaries, if your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$121.80 per month.

There are special rules for people who continue to work after age 65 and have an employer's group plan through their employment or their spouse's employment. You should contact a Social Security office three months before age 65 if you're planning to retire at 65, or three months before retiring if you work beyond age 65.

MEDICARE HOSPITAL INSURANCE BENEFITS (PART A)

What Medicare Part A Pays

When all program requirements are met, Medicare Part A will help pay for medically necessary in-hospital care, for medically necessary inpatient care in a skilled nursing facility after a hospital stay, and for hospice care.

Benefit Periods

Medicare Part A benefits are paid based on benefit periods. A benefit period begins the first day you receive Medicare covered service in a hospital and ends when you have been out of a hospital or skilled nursing facility for 60 days in a row. If you enter a hospital again after 60 days, a new benefit period begins. All Part A benefits (except for reserve days you have used) are renewed. There is no limit to the number of benefit periods you can have for hospital or skilled nursing facility care. However, special limited benefit periods apply to hospice care.

MEDICARE MEDICAL INSURANCE BENEFITS (PART B)

What Medicare Part B Pays

Medicare Part B helps pay for doctors' bills and many other medical services.

AS A RETIRED NEW YORK STATE EMPLOYEE YOU MUST PURCHASE PART B WHEN YOU BECOME ELIGIBLE FOR MEDICARE.

You pay the first \$166 of approved charges in 2016. (This is the 2016 Part B deductible.) After that, Medicare Part B generally pays 80 percent of the amount Medicare approves for covered services you receive the rest of the year. You pay the remaining 20 percent. This is the Part B co-payment. Unless your doctor or supplier accepts assignment, you are responsible for charges above the amount Medicare approves. **Part B will not pay for any services that Medicare does not consider medically necessary - neither will most insurance policies.**

EXPENSES NOT COVERED BY MEDICARE

Medicare, and most private insurance, does not cover certain kinds of care. Among them are:

- Private duty nursing.
- Skilled nursing home care costs (beyond what is covered by Medicare).
- Custodial nursing home care costs.
- Intermediate nursing home care costs.
- Physician charges (above Medicare's approved amount).
- Drugs under part B (other than prescription drugs furnished during a hospital or skilled nursing facility stay or outpatient drugs for symptom management or pain relief provided by a hospice). However, see information

below about the Prescription Drug Program part D that became effective in 2006.

- Care received outside the U.S.A., except under certain conditions in Canada and Mexico.
- Dental care or dentures, checkups, routine immunizations, cosmetic surgery, routine foot care, examinations for, and the cost of eyeglasses or hearing aids.

FOR ADDITIONAL HELP...

If you need additional help or advice on Medicare benefits or eligibility, contact your nearest Social Security office, the Centers for Medicare and Medicaid Services, or your local Office for the Aging.

Additional information can be obtained by visiting the web site: www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227).

For information on private insurance to supplement Medicare, particularly policies to cover long-term care costs not paid for by Medicare, first check with the NYS Insurance Department, or your local Office for the Aging.

You may also call the Health Insurance Information and Counseling Assistance Program (HIICAP) toll-free in New York State 1-800-701-0501 for up-to-date information and help with your insurance problems with Medicare, Medicaid, Medigap, Long-Term Care Insurance, and other health insurance such as employer plans and HMOs.

PRESCRIPTION DRUG PROGRAM (PART D)

The Medicare Prescription Drug Program (Part D) began in 2006. Like other insurance, if you join, generally you will pay a monthly premium, which varies by plan, and a yearly deductible (between \$0-\$320 in 2016). You will also pay a part of the cost of your prescriptions, including a co-payment or co-insurance. Costs will vary depending on which drug plan you

choose. Some plans may offer more coverage and additional drugs for a higher monthly premium. If you have limited income and resources, and you qualify for extra help, you may not have to pay a premium or deductible. You can apply or get more information about the extra help by calling Social Security at 1-800-772-1213 or checking the web site at www.socialsecurity.gov.

You can join a drug plan when you are first eligible for Medicare. In most cases, if you don't join during this period, your next chance to join will be between November and December each year, and you will have to pay a penalty. This means you pay a higher monthly premium for as long as you have Medicare prescription drug coverage.

Medicare drug plans may have a "coverage gap," which is sometimes called the "donut hole." This means that there is a temporary limit on what the drug plan will cover for drugs. The coverage gap begins after you and your drug plan have spent a certain amount for covered drugs. Once you reach the coverage gap in 2015, you'll pay 45% of the plan's cost for covered brand-name prescription drugs. You get these savings if you buy your prescriptions at a pharmacy or order them through the mail. The discount will come off the price that your plan has set with the pharmacy for that specific drug.

Although you'll only pay 45% of the price for the brand-name drug, the entire price (including the discount the drug company pays) will count as [out-of-pocket costs](#), which will help you, get out of the coverage gap.

Once you get out of the coverage gap, you automatically get "catastrophic coverage." Catastrophic coverage means that you only pay a small coinsurance amount or copayment for covered drugs for the rest of the year.

The Affordable Care Act includes benefits to make your Medicare prescription drug coverage more affordable. When you reach the coverage gap, (also known as the "donut hole") in your Medicare prescription drug coverage, you will get the following:

- A discount on covered brand-name drugs when you buy them at a pharmacy or order them through the mail.
- Some coverage for generic and brand-name drugs.
- Additional savings on your brand-name and generic drugs during the coverage gap over the next several years until it's closed in 2020.

The coverage gap closes by maintaining the 50% discount the manufacturers offer and increasing what Medicare drug plans cover.

For more information check out the Medicare web site at www.medicare.gov before making any final decisions about electing or not electing coverage. Be sure to check with your current health insurance company as well.

APPLYING FOR SOCIAL SECURITY BENEFITS

If you plan to retire before you reach your full retirement age, apply for monthly benefits no later than the last day of the month you want benefits to begin. In most cases, benefits payable for months before your full retirement age can begin no earlier than the month you apply. However, widows and widowers can apply in the month after the worker's death and still get a benefit for the month of death.

Generally, benefits can be paid only for months the person is eligible throughout the entire month.

You can apply up to three months before the month you want benefits to start. This will help assure that you get your first payment on time.

The best way to file for retirement benefits is online at <https://secure.ssa.gov/iClaim/rib>

You may also call 1-800-772-1213 for an appointment to apply by phone or in person.

You can also file for Medicare only online using the same application as noted. You can get more information about filing for Medicare only at <https://www.ssa.gov/medicare/apply.html> .

When you apply for Social Security benefits, you *may* need:

- Your own Social Security card or a record of your number. If your claim is on another person's record, you will need that person's card or a record of the number.
- Proof of your age: a birth certificate or other public or religious record of birth, or a baptismal certificate made at or shortly after birth. Photocopies are unacceptable.
- Your marriage certificate if you are applying for spouses, widow's or widower's benefits.
- Your children's birth certificates if you are applying for them.
- Your W-2 form for the last year, or a copy of your last federal income tax return if you are self-employed. This is important because these earnings will not be in Social Security records and cannot be included unless you provide the forms.
- Proof of U.S. citizenship or lawful alien status if you (or a spouse or child applying for benefits) were not born in the United States.

If you are applying for disability benefits, you will also need the names, addresses and telephone numbers of doctors, hospitals or clinics that treated you for your disability.

An application for the lump-sum death payment must usually be made within two years after the worker's death.

Do not delay applying because you do not have all these proofs. Social Security personnel can tell you about other proofs that we can use.

For More Information

If you want more information about Social Security monthly benefits, Medicare, or Supplemental Security Income, contact any Social Security office. To find the address of the nearest office, call **1-800-772-1213**, or go to the Social Security web site at: www.socialsecurity.gov.

Stolen or Lost Social Security Cards

If you live or receive mail in Brooklyn, Queens, the Bronx or Manhattan, you must visit one of the Social Security Card Centers for an original or replacement card. The Centers are located at:

Brooklyn Social Security Card Center
625 Fulton Street, 6th floor
Brooklyn, New York 12201

Queens Social Security Card Center
155-10 Jamaica Avenue, 2nd floor
Jamaica, New York 11432

Bronx Social Security Card Center
820 Concord Village West, 2nd Floor
Bronx, New York 10451

Manhattan Social Security Card Center
123 William St, 3rd Floor
New York, New York 10038

Identity Theft and Misuse of Social Security Number

Identity theft occurs when a criminal uses another person's information to take on that person's identity. Identity theft also includes credit card and mail fraud. The SSA provides a hot line fraud number 1-800-269-0271 as well as the Federal Trade Commission (FTC) theft hot line 1-877-ID Theft (1-877-438-4338).

If someone misuses your Social Security number to obtain credit, you need to contact the institution that authorized the credit and/or issued a credit card, as well as the major credit reporting agencies. Obtain a copy of your credit report and ask that an alert be placed on your credit record requiring you be contacted before credit is extended using your name and Social Security number. Three major credit-reporting agencies are:

- Equifax – 1-800-685-1111
- Trans Union – 1-800-888-4213
- Experian – 1-888-397-3742

Or, if you prefer, you can report the misuse of your Social Security number to the Office of the Inspector General at the following:

Office of the Inspector General
P.O. Box 17768
Baltimore, MD 21235
FAX: 1-410-597-0118
E-mail: oig.hotline@socialsecurity.gov

Note: When you apply for a replacement card, also ask Social Security to review your earnings records to ensure they are correct and that no one else is using your number to work. Likewise, verify your earnings each time you get your annual Social Security Statement.

Social Security does not routinely assign a new number to someone whose identity has been stolen. Only as a last resort should you consider changing your Social Security number. Changing your number may adversely affect your ability to interact with federal and state agencies, employers and others. This is because your financial,

medical, employment and other records will be under your former Social Security number.

If you have done all you can and someone still is using your number, we may assign you a new number. We cannot guarantee that a new number will solve your problem.

You **cannot** get a new Social Security number if:

- You filed for bankruptcy;
- You intend to avoid the law or your legal responsibility; or
- Your Social Security card is lost or stolen, but there is no evidence that someone is using your number.

RETIREMENT CHECKLIST *Social Security and Medicare*

As you approach retirement, it is useful to determine what you know, what you've done, and what you need to find out or do.

Read each of the questions below and circle your answer, "YES" or "NO." Next, for each "NO" answer you gave, write down a few words in the space provided that will help you find the answers. You may want to use the same space to record other personal questions.

- | | | | | |
|----|--|------------|-----------|-------|
| 1. | During the past three years, have I asked for or requested online my statement of earnings from Social Security? | YES | NO | _____ |
| | | | | _____ |
| 2. | Am I familiar with the types of payments available to me from Social Security? | YES | NO | _____ |
| | | | | _____ |
| 3. | Do I have a good idea of what my retirement benefits will be? | YES | NO | _____ |
| | | | | _____ |
| 4. | Do I know how my spouse's benefits could be affected by my death? | YES | NO | _____ |
| | | | | _____ |
| 5. | Do I understand the reduction in my benefit amount if I retire before I am full retirement age? | YES | NO | _____ |
| | | | | _____ |
| 6. | Am I aware of how much money I can earn annually and still draw my full benefit amount? | YES | NO | _____ |
| | | | | _____ |
| 7. | Do I know how, when, and where to apply for Medicare benefits? | YES | NO | _____ |
| | | | | _____ |

Social Security advises:

- **Review your Social Security Online Statement for accuracy.**
- **Plan your retirement online.**
- **Create a *my* Social Security account**

RESOURCES

Social Security and Medicare

WEB SITES:

Social Security Info Available online -

www.socialsecurity.gov

Medicare Information available online -

www.medicare.gov

Get your free personal online *my Social Security* account!<http://www.socialsecurity.gov/myaccount/>

TELEPHONE NUMBERS:

1-800-772-1213 or

TTY# 1-800-325-0778

7 am - 7 pm (to speak with a representative)

PUBLICATIONS:

<http://www.socialsecurity.gov/pubs/>

The following publications can be found on the social security website:

- *Retirement Benefits*
- *How to Use the Online Retirement Estimator*
- *How Work Affects Your Benefits*
- *What you Need to Know When You Get Retirement or Survivors Benefits*
- *When To Start Receiving Retirement Benefits*
- *Retire Online — It's So Easy!*
- *How To Apply Online For Retirement, Spouses or Medicare Benefits*
- *Apply Online For Medicare –Even If You Are Not Ready To Retire*
- *Windfall Elimination Provision*
- *Government Pension Offset*
- *Special Payments after Retirement*
- *Disability Benefits*
- *my Social Security – How to Create an Online Account*

Social Security Administration

Social Security Administration offices are located throughout New York State. You can find a listing for your local office in the white pages of your telephone book under Social Security.

You can also find your local office address, hours and directions by using the Social Security website www.socialsecurity.gov and entering your zip code where appropriate.

