

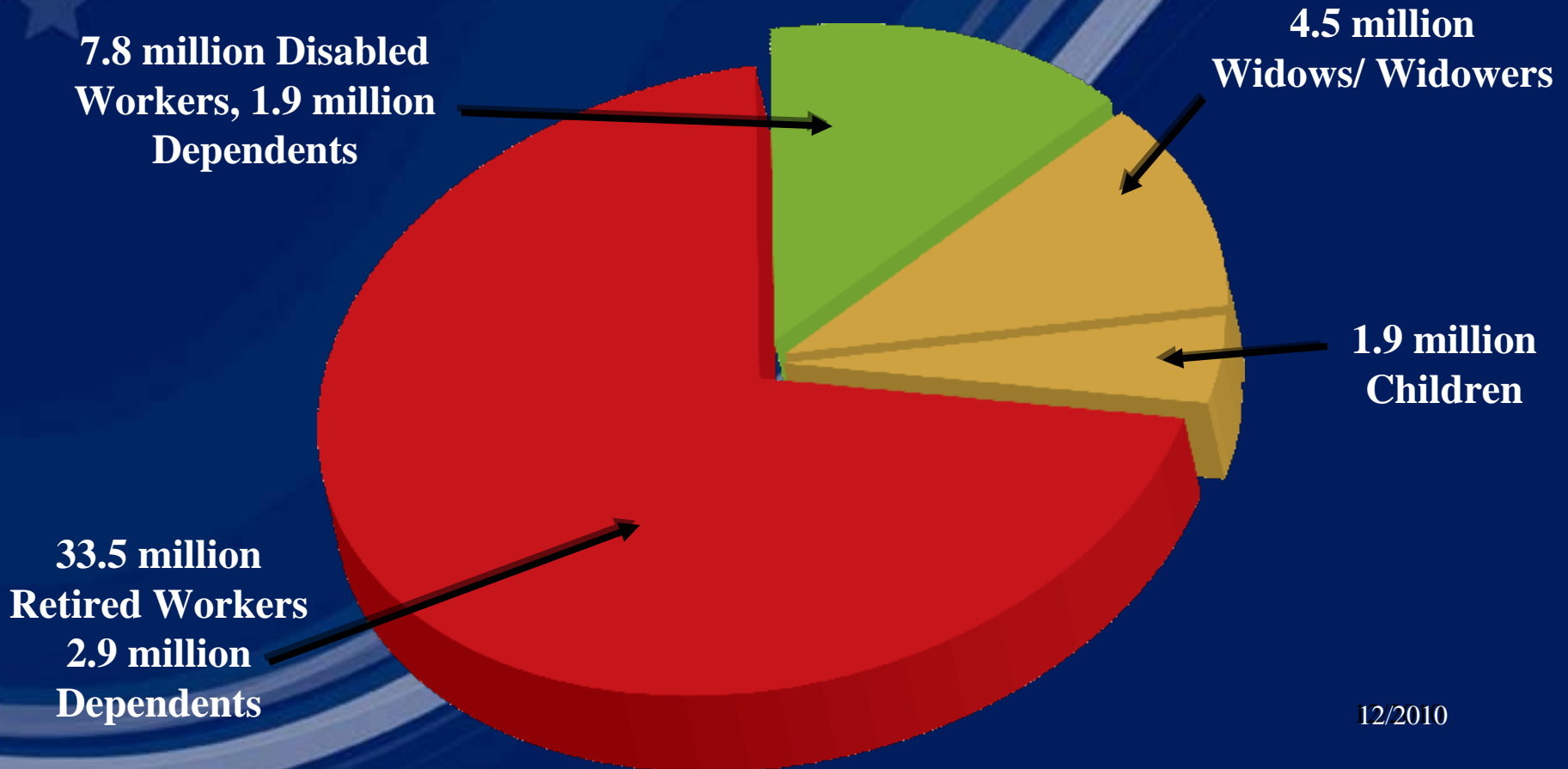


SOCIAL SECURITY

2011

Who Receives Benefits from Social Security?

52.5 Million People



Preparing for Retirement



- **Social Security replaces about 40% of pre-retirement earnings.**

The average monthly Social Security retirement check in 2011 is \$1,172 (\$1,164 in 2010)

- **Social Security is the foundation on which to build retirement security; you'll also need pension & savings**

A Foundation for Planning Your Future



The Social Security Statement

“The Future’s In Your Hands”

Prevent identity theft—

VERIFY

your Social Security number



Your Social Security Statement

Prepared especially for Wanda Worker

October 1, 2002

REVIEW

WANDA WORKER
1234 AVENUE
WASHINGTON, USA 11111-1111

PLAN

See inside for
personal information

SAMPLE

What Social Security Means to You

1. Quick

[Simple, rough estimate calculator.](#)
[You input your date of birth & this year's earnings.](#)

(You must be over age 21 and be under age 65 to use this calculator.)

2. Online

[You input your date of birth & your complete earnings history. You may project your future earnings.](#)

(This calculation is similar to that shown on your [Social Security Statement](#).)

3. Detailed

[This program provides the most precise estimates. It must be downloaded and installed on your computer.](#)

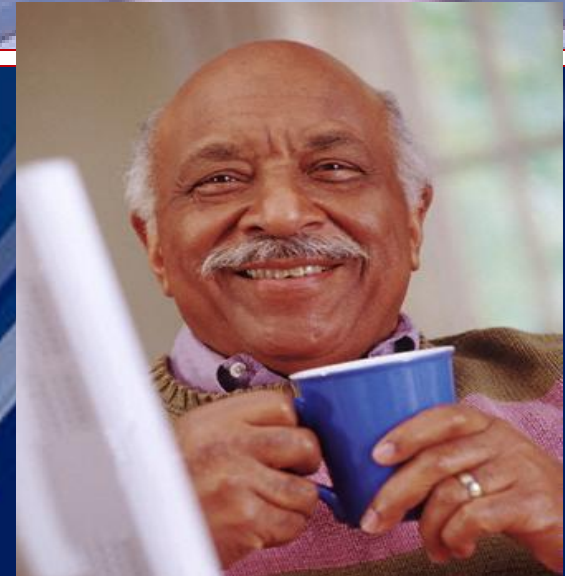
(Includes reduction for WEP.)

Warning:

- **None of these calculators are linked to your Social Security earnings record.** They use the earnings amounts you enter.

How to Qualify for Social Security Retirement

- Must be at least 62 years of age
- Earned at least 40 Social Security Credits
- In 2011, \$1,120 in earnings equals one credit
- You can earn a maximum of 4 credits per calendar year



Example: To earn 4 credits in 2011, you must earn at least \$4,480.

Earning 40 credits throughout your working lifetime will qualify you for a retirement benefit.

Calculating the Retirement Benefit



- *All earnings where Social Security taxes were paid are used to compute benefits.*
- *The highest 35 years of earnings are used in the calculation*
- *There is a limit in how much earnings are taxed for Social Security each year, and counted towards the calculation.*
- *In 2011, the maximum amount taxable for Social Security is \$106,800 (\$106,800 in 2010, \$106,800 in 2009)*
- *Because of these maximum limits, a maximum monthly payment of \$2,366 can be yielded in 2011 (\$2,346 in 2010)*



When Do Benefits Begin?

- *As early as age 62 (reduction in benefits)*
- *At Full Retirement Age (no reduction-100%)*
- *Delayed retirement (increase in benefits up to age 70)*

(Or any month in between these intervals)

Full Retirement Age

Year of Birth

Full Retirement Age

1937	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943 – 1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 & later	67



No matter what your full retirement age is, you may start receiving benefits as early as age 62.

Year of Birth Note: Persons born on January 1 of any year should refer to the previous year.	Full Retirement Age	Age 62 Reduction Months	Monthly % Reduction*	Total % Reduction*
1937 or earlier	65	36	.555	20.00
1938	65 and 2 months	38	.548	20.83
1939	65 and 4 months	40	.541	21.67
1940	65 and 6 months	42	.535	22.50
1941	65 and 8 months	44	.530	23.33
1942	65 and 10 months	46	.525	24.17
1943--1954	66	48	.520	25.00
1955	66 and 2 months	50	.516	25.84
1956	66 and 4 months	52	.512	26.66
1957	66 and 6 months	54	.509	27.50
1958	66 and 8 months	56	.505	28.33
1959	66 and 10 months	58	.502	29.17
1960 and later	67	60	.500	30.00

What if I Take My Benefits Early?

(Before the Full Retirement Age)

Benefits are PERMANENTLY reduced if payments are collected before your Full Retirement Age



You Can Work & Still Receive Benefits



2011

*2011
Calendar Year*

*You Can Make
Up To*

*If You Make More,
Some Benefits Will
Be Withheld*

Under Full
Retirement Age

\$14,160 (\$1,180/mo.)

\$1 for every \$2

Months Before
Full Retirement Age

\$37,680 (\$3,140/mo.)

\$1 for every \$3

Month of Full Retirement Age
& Above

No Limit

What Income Counts Toward the Limit



- *Gross wages from work or net self employment*
- *Pensions, IRA's, 401k, Interest, Dividends, Stocks, Bonds, Mutual Funds, Unemployment, and other Investment Income do not count towards this limit*

50%

50%

Benefits for Your Family When You Retire

Your Spouse

- **At age 62**
- **At any age if caring for child under 16 or disabled**
- **Divorced spouses may qualify**
 - age 62, married 10 years to the worker, & currently unmarried
 - worker can be re-married & does not have to be receiving benefits yet

50%

50%

Your Child

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

50%

50%

50%

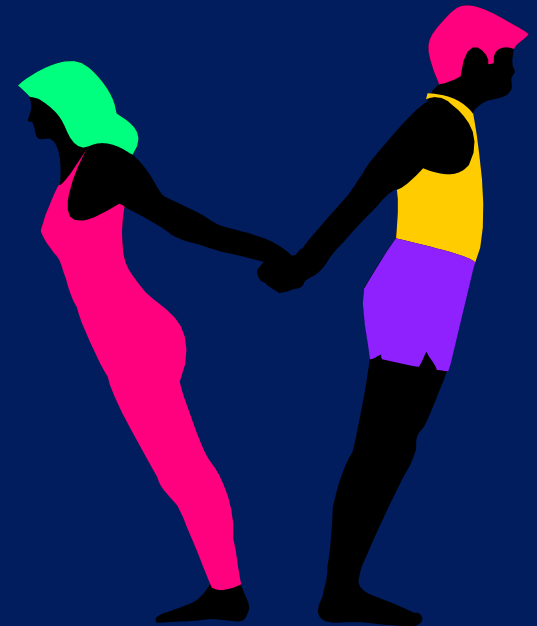
Benefits for Your Family When You Retire



- *Each eligible family member receives 50% of your unreduced benefit, in addition to your payment.*
- *However there is a Family Maximum payable on each Social Security record.*
- *Benefits payable to a divorced spouse do not reduce your payment or count against your family limit.*
- *A spouse or divorced spouse who is eligible on their own record will receive their own benefit or 50% of yours, whichever is greater, but NOT both.*
- *Separate work limits will apply for each eligible family member collecting on your record.*

Divorced?

- *If married 10 years to former spouse and not currently married, benefits can be received from ex-spouse unless own benefit is higher*
(Widows and ex-widows can re-marry after age 60)
- *Does not matter if the worker has remarried*
- *Worker's remarriage does not reduce ex-spouse's benefits or the new spouse's benefits*



Survivor Benefits for Your Family

Widow or Widower:

- **Reduced benefits at age 60**
- **If disabled as early as age 50**
- **At any age if caring for child under 16 or disabled**
- **Divorced widows/widowers may qualify**

71.5%-100%

If Your Child Is:

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

75%

Social Security Disability Benefits:



A medical condition preventing substantial work for at least 12 months, or expected to result in death.

**Must not have the ability to work and earn over
\$1000 gross per month in 2011
(\$1,640 gross per month in 2011 if blind)**

**Must have currently worked
(5 out of the last 10 years prior to when the disability began)**

What If I Receive a Pension from a Job Where I Did Not Pay Social Security?

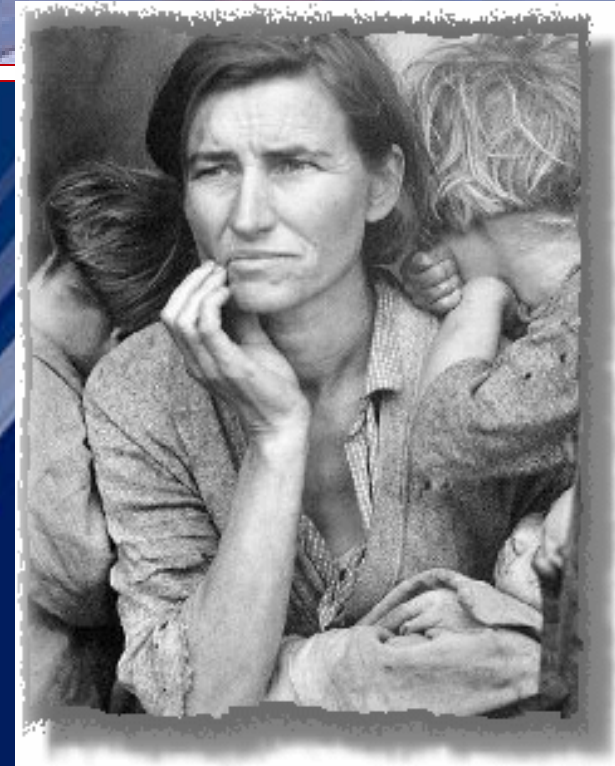
Your Social Security benefits can be reduced:

- Windfall Elimination Provision
and/or
- Government Pension Offset



Why a Reduction?

- **Social Security is a historic *national social* program**
- **In times of loss of income due to retirement, a disability or a death in the family, Social Security replaces the loss of income and raises the standard of living of lower income workers.**
- **The benefit formula factors in a higher rate of return for lower income workers. (See Comparison Chart on later slide)**
- **The average retirement payment of a worker contributing in the Social Security system for 35 work years is \$1,172/month and a maximum of \$2,366/month in 2011. (and with probability of no company pension)**



Windfall Elimination Provision (WEP)

- You have earned 40 Social Security credits and qualify for benefits on your own Social Security record.
- If any part of your government pension is based on work where you were not required to pay the Social Security tax (also known as a “*non-covered*” pension)
- A “weighted” formula is used to calculate benefits instead of the standard formula, but you will always receive a payment
- The weighted formula is only applied to the Social Security payment if you are receiving both the non-covered pension and Social Security benefits.



The “Weighted” Formula

- **Social Security benefits are calculated using 35 highest years of earnings (adjusted for inflation) in your work history.**
- **The total is divided by 420 (35 years x 12 months) to compute the average monthly amount**
- **The “weighted” formula is applied to derive the full unreduced monthly Social Security payment instead of using the regular formula**

The “Weighted” Formula for those turning 62 in 2011

Using the Average Monthly Amount

Standard Computation

WEP Computation

90% of first \$749

40% of first \$749

32% of next \$4,517

32% of next \$4,517

15% of remainder

15% of remainder

Maximum Difference is 50% of \$749= \$374.50

Example

- **SSA Work History:**
 - 20 years of \$10,000
 - 15 years of \$0.00
 - 35 total years = \$200,000
- **SSA Work History (Govt. Employee)**
 - 10 years of \$20,000
 - 25 years of \$0.00
 - 35 years of \$200,000
- **\$200,000 divided by 420 months = \$476/month**
- **If age 62 in 2011: first tier of computation is 90% up to \$749**
 - 90% of \$476 = \$428/month (standard computation)**
 - vs.**
 - 40% of \$476 = \$190/month (with non-covered pension)**

Note: Reduction is never more than \$374.50 for those turning 62 in 2011

Exceptions to the Reduction of the “Weighted” Formula

- Federal worker first hired after December 1st, 1983 -OR-
- Employed by a nonprofit organization exempt from Social Security on December 1st, 1983 -OR-
- Your only pension is based on railroad employment -OR-
- Your only work where you did not pay Social Security was before 1957 -OR-
- You have earned 30 or more “substantial” years of Social Security earnings (see next chart)

Substantial Years of Work Covered Under Social Security

What Qualifies as Substantial Earnings

1937-50	\$ 900	1987	\$8,175	2008	\$18,975		
1951-54	\$ 900	1988	\$8,400	2009	\$19,800		
1955-58	\$1,050	1989	\$8,925	2010	\$19,800		
1959-65	\$1,200	1990	\$9,525	2011	\$19,800		
1966-67	\$1,650	1991	\$9,900				
1968-71	\$1,950	1992	\$10,350				
1972	\$2,250	1993	\$10,725			30 or more	90 percent
1973	\$2,700	1994	\$11,250			29	85 percent
1974	\$3,300	1995	\$11,325			28	80 percent
1975	\$3,525	1996	\$11,625			27	75 percent
1976	\$3,825	1997	\$12,150			26	70 percent
1977	\$4,125	1998	\$12,675			25	65 percent
1978	\$4,425	1999	\$13,425			24	60 percent
1979	\$4,725	2000	\$14,175			23	55 percent
1980	\$5,100	2001	\$14,925			22	50 percent
1981	\$5,550	2002	\$15,750			21	45 percent
1982	\$6,075	2003	\$16,125			20 or less	40 percent
1983	\$6,675	2004	\$16,275				
1984	\$7,050	2005	\$16,725				
1985	\$7,425	2006	\$17,475				
1986	\$7,875	2007	\$18,150				

Government Pension Offset (GPO)

- If you receive a government pension based on your own work where Social Security was not paid
- Benefits filed as a spouse on your spouse's record may be reduced to zero.
- Social Security benefits filed as a spouse or divorced spouse, and death payments as a widow or divorced widow may be reduced to zero.

How Much is the Reduction?

*Two-thirds of the amount
of the Government pension*



Example:

\$1,200 Government pension $2/3 = \$800$

Social Security Spouse Benefits $= \$600$

No cash benefit payable as a spouse

WEP vs. GPO

- **WEP reduces benefits on your own Social Security record if you receive a pension where you worked and did not pay Social Security.**
(Reduced, but will always receive a payment)
- **GPO reduces any benefits you may be eligible for on your spouse's Social Security record if you receive a pension where you worked and did not pay Social Security.**
(Reduced by two thirds of the government pension with possibility of no payment due)

Common Exceptions

- PERS, STRS, OPM pension is based on work where all earnings were subject to Social Security tax.
- WEP and GPO reductions do not apply to Social Security benefits until the “non-covered” pension is received.
- 30 years of “substantial” Social Security earnings
- Receipt of a non-covered pension (PERS, STRS, OPM) as a spouse or survivor is not subject to WEP or GPO because the non-covered pension is not based on their own work.



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Patty Duke



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Do you receive a government pension?





Information for Government Employees

Windfall Elimination Provision (WEP)

- [Who is affected?](#)
- [Why is a different formula used?](#)
- [How does it work?](#)
- [Are there exceptions?](#)
- [Is there a guarantee provision for those with low pensions?](#)
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Some [Federal employees](#) and [employees of State or local government agencies](#) may be eligible for pensions that are based on earnings **not** covered by Social Security.

If you didn't pay Social Security taxes on your government earnings **and** you are eligible for Social Security benefits, the formula used to figure your benefit amount may be modified, giving you a lower Social Security benefit

If you are eligible for Social Security benefits on your own record:

- The [Windfall Elimination Provision \(WEP\) fact sheet](#) ([En Español](#)) explains [the formula Social Security may use to modify your benefit amount](#).
- [How the Windfall Elimination Provision Can Affect Your Social Security Benefit](#) provides a chart to show how your benefit amount changes based on your years of substantial earnings and the year you became eligible for benefits.
- Use the [WEP Online Calculator](#) to calculate your estimated retirement or disability benefits if you are affected by the WEP.

Your annual Social Security Statement does not reflect adjustments based on pensions from work not covered by Social Security.

Note: Some government pensions [do not affect your benefit amount when you apply on your own record](#).

If you are eligible for Social Security benefits on your spouse's record:

- The [Government Pension Offset \(GPO\) fact sheet](#) ([En Español](#)) explains [how your pension may affect your benefits on your spouse's record](#).

Note: Some government pensions [do not affect your benefit on your spouse's record](#).

- Use the [GPO Online Calculator](#) to calculate your estimated benefits as a spouse, widow or widower if you are affected by the GPO.

Things You Can Do Online

- [Request your Social Security Statement](#)
- [Decide when to retire](#)
- Calculate your estimated benefits if you are
 - [affected by WEP](#)
 - [affected by GPO](#)

pension offset apply to your Social Security retirement

Click Here to recalculate your benefits

pension offset apply to your Social Security spousal

Government Pension Offset (GPO)

- [I receive a government pension. Will I receive any Social Security on my spouse's record?](#)
- [How much are Social Security benefits offset?](#)
- [Why are Social Security benefits offset?](#)
- [Who is exempt from the offset?](#)
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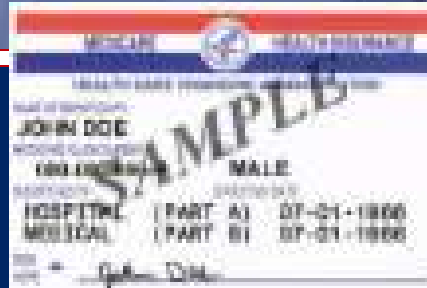
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Who Can Get Medicare?



65 & older

-or-

**Receiving Social Security disability
benefits at least 24 months**

-or-

Permanent kidney failure

-or-

Amyotrophic Lateral Sclerosis (ALS)

Medicare Coverage

Part A: Hospital Insurance

- Covers most inpatient hospital expenses
- No monthly premium with 40 SS or Medicare credits
- 2011 Deductible: \$1,132* for up to 60 days in the hospital
\$283* daily deductible for days 61 through 90
\$566* daily deductible for days 91 through 150
(*without an employer health plan or Medi-gap policy)

Part B: Supplementary Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after \$162 in approved charges.
- 2011 Monthly Premium \$115.40*

Part D: Medicare Prescription Drug Plan

- Covers a major portion of prescription drug costs for Medicare beneficiaries.
- 2011 average Monthly Premium \$58
- Annual deductible and co-payments vary by plan

www.medicare.gov or 1-800-MEDICARE

New Part B Premiums in 2011

- Medicare beneficiaries with income greater than \$85,000 (\$170,000/couple) Part B Premiums in 2011 will be calculated on a sliding scale based on the modified adjusted gross income reported on IRS tax returns
- Under \$85,000 (\$170,000/couple): Part B premium \$110.50
- \$85,000-\$107,000 (\$170,000-\$214,000/couple): Part B premium \$161.50
- \$107,000-\$160,000 (\$214,000-\$320,000/couple): Part B premium \$230.70
- \$160,000-\$214,000 (\$320,000-\$428,000/couple): Part B premium \$299.90
- Over \$214,000 (\$428,000/couple): Part B premium \$368.50
- Automated data from IRS used to calculate the premium
- Income from two years prior will be used to compute the premium (i.e. modified adjusted gross income for 2009 used to calculate the premium in 2011)
- Appeals available if income has changed due to divorce, death of a spouse, retirement, natural disaster, etc.

When Can I Sign Up for Medicare **Part B**?



Part B Medicare Enrollment Periods:

- **Initial Enrollment** – 3 months before and after age 65
- **Special Enrollment** - if still working or spouse is still working
- **General Enrollment*** - January-March; becomes effective July

***10% Penalty for every 12 months of delayed filing of Part B**

The Special Enrollment Period

- You can sign up for **Part B** at any time if you are:
 - still working and have health insurance through your employer
 - OR
 - your spouse is still working and you have health coverage with their employer

Note: A retiree health plan does not count!

- Part B coverage will begin the month after enrollment.
- If employment terminates, you have up to 7 months after the month of termination to sign up for Part B. (8 months total)
- After 7 months have passed, you no longer qualify for Special Enrollment.

New Medicare Prescription Drug Plan (Part D)

- Must have Medicare Part A or Part B
- Initial Enrollment: 11/15/05 through 5/15/06 (or age 65)
- Annual Enrollment Period: November 15–December 31
- Voluntary Plan; do NOT need a Part D plan if already have a prescription drug plan equal or better than Part D
- However 1% monthly premium increase applies for delayed filing if beneficiary does not have a prescription drug plan equal or better than Part D.
- Extra Help available for limited income beneficiaries to help pay Part D premium, deductibles and copayments.



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Apply for Medicare Benefits

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.

Medicare is financed by a portion of the payroll taxes paid by workers and their employers. It also is financed in part by monthly premiums deducted from Social Security checks.

The Centers for Medicare & Medicaid Services is the agency in charge of the Medicare program. But you apply for Medicare at Social Security, and we can give you general information about the Medicare program.

Medicare has four parts

- Hospital insurance (Part A) that helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.
- Medical insurance (Part B) that helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.
- Medicare Advantage (Part C) plans are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C.
- Prescription drug coverage (Part D) that helps pay for medications doctors prescribe for treatment.

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Click Here To file for Medicare

Apply For Medicare Benefits	Check Application Status
Apply For Extra Help with Medicare Prescription Plan Costs	Replace your lost stolen or damaged Medicare card

Need Extra Help Paying for a Medicare Part D Prescription Plan?
[Click here to see if you qualify](#)

Lost your Medicare Card?
[Click here to request a new one](#)

A word about Medicaid

You may think that Medicaid and Medicare are the same. Actually, they are two different programs. Medicaid is a state-run program that provides hospital and medical coverage for people with low income and little or no resources. Each state has its own rules about who is eligible and what is covered under Medicaid. Some people qualify for both Medicare and Medicaid. For more information about the Medicaid program, contact your local medical assistance agency, social services or welfare office.

Benefits Can Be Taxable

Individual Tax Return

➤ **\$25,000 to \$34,000**

50% of Social Security Benefits are Taxable

➤ **Over \$34,000**

85% of Social Security Benefits are Taxable

Married Filing a Joint Tax Return

➤ **\$32,000 to \$44,000**

50% of Benefits are Taxable

➤ **Over \$44,000**

85% of Benefits are Taxable



What Will You Need When Applying for Your Social Security Benefits?

- ✓ **Social Security Number for each applicant**
- ✓ **Proof of Age and Citizenship/Lawful Presence (certified copy-not a photocopy)**
- ✓ **Latest W-2 or Self-Employment Tax return**
- ✓ **Bank information for Direct Deposit**
- ✓ **Information about Marriages/Divorces**
- ✓ **Information about Military or Railroad Service**
To order a DD 214 visit <http://vetrecs.archives.gov>



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- Get or replace a Social Security card
- Apply for benefits
- Apply for Medicare
- Estimate your retirement benefits
- Get extra help with Medicare prescription drug costs
- [Learn what you can do online](#)
- Check the status of your application
- Services for people currently receiving benefits
- Request a Social Security Statement
- Get a form
- Get a publication
- Appeal a disability decision
- Services for representative payees, governments, financial planners, human resource managers & third parties
- Research popular baby names
- Find a Social Security office



Patty Duke

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Need a Payment Calendar?

Need a Replacement Medicare Card?

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Services for people currently receiving benefits

- [Get a replacement Medicare card](#)
- [Choose your password](#)
If you received a password request code (PRC) letter, you can choose your password.
(Not available for SSI).
- [Get or change a password](#)
(Not available for SSI).
- [Check your Social Security information or benefits](#)
See the contact, direct deposit, Medicare and payment information we have on file for you.
(Password required)
- [Request a proof of income letter](#)
Get a letter that verifies your Social Security benefit information. (Includes Medicare and SSI)
- [Get a Form 1099/1042S – Social Security Benefit Statement](#) Replace the lost, damaged, or missing tax summary of your Social Security benefits for 2009.
(Not available for SSI).
- [Change your address or telephone number](#)
(Not available for SSI).
- [Change or sign up for direct deposit](#)
(Password required)
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- [Select or change the way you receive information from Social Security if you are blind or visually impaired](#)



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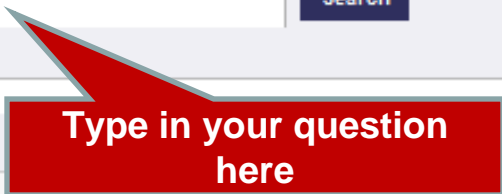
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