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and tomorrow

# What You Need to Know When You Get Retirement or Survivors Benefits

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# Introduction

This booklet explains some of your rights and responsibilities when you receive retirement or survivors benefits. We suggest you take time now to read this booklet, and then, put it in a safe place to refer to in the future.

If you also get Supplemental Security Income (SSI) payments, read *What You Need to Know When You Get Supplemental Security Income (SSI)* (Publication No. 05-11011).

## About your benefits

### When and how we pay your benefits

We pay Social Security benefits monthly. The benefits are paid in the month that follows the month for which they are due. For example, you would receive your July benefit in August. Generally, the day of the month you receive your benefit payment depends on the birth date of the person for whose earnings record you receive benefits. For example, if you receive benefits as a retired worker, we base your benefit payment date on your birth date. If you receive benefits based on your spouse's work, we base your benefit payment date on your spouse's birth date.

<b>Date of birth</b>	<b>Benefits paid each month on</b>
1 <sup>st</sup> - 10 <sup>th</sup>	Second Wednesday
11 <sup>th</sup> - 20 <sup>th</sup>	Third Wednesday
21 <sup>st</sup> - 31 <sup>st</sup>	Fourth Wednesday

If you receive both Social Security benefits and SSI, your Social Security benefit will arrive on the 3rd of the month and your SSI payment will arrive on the 1st of the month.

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## Electronic payments

When you applied for Social Security benefits, you should have signed up to receive your payments electronically.

If you didn't, signing up for direct deposit is a simple, secure way to receive your benefits. Contact your bank to help you sign up or you can start or change direct deposit online with your personal *my* Social Security account. If you don't have an account, you can create one easily at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). You can also call us toll-free at **1-800-772-1213** to sign up. If you don't have a bank account, you can also choose to receive your payment through the Direct Express® card program. With Direct Express®, deposits from federal payments go directly to the card account. You can sign up for the Direct Express® card quick and easy. Call the toll-free Treasury Electronic Payment Solution Contact Center at **1-800-333-1795**. Or sign up online at [www.godirect.gov](http://www.godirect.gov). We can help you sign up, too.

If you don't receive your electronic payment on its due date, please contact your bank or financial institution first. They may experience a delay when your payment is posted. If you still need to report a late, missing, or stolen Social Security payment, call us toll-free at **1-800-772-1213** (TTY **1-800-325-0778**). You can also contact your local Social Security office. We will review the case and if the payment is due, we will replace it.

If you receive an electronic payment that you know is not due to you, have your financial institution return it to the U.S. Treasury Department. If you knowingly accept payments that aren't due to you, you may face criminal charges.

## Paying taxes on your benefits

About 40% of all people who receive Social Security benefits have to pay taxes on their benefits. You'll have to pay taxes on your benefits if you file a federal tax return

as an individual, and your total income is more than \$25,000. If you file a joint return, you'll have to pay taxes if you and your spouse have a total income that is more than \$32,000. If you are married and file separate returns, you probably will pay taxes on your benefits.

To have federal taxes withheld, you can get a Form W-4V from the Internal Revenue Service (IRS) when you call their toll-free telephone number, **1-800-829-3676**. You can also download the form from **[www.irs.gov/pub/irs-pdf/fw4v.pdf](http://www.irs.gov/pub/irs-pdf/fw4v.pdf)**. After you complete and sign the form, return it to your local Social Security office by mail or in person.

For more information, read *Tax Guide for Seniors* (IRS Publication No. 554), and *Social Security and Equivalent Railroad Retirement Benefits* (IRS Publication No. 915) at **[www.IRS.gov](http://www.IRS.gov)** or call the IRS's toll-free number, **1-800-829-3676**.

## Services we offer

### Free Social Security services

Some businesses advertise that they can change names or provide Social Security cards for a fee. We provide these services free, so don't pay for them. Visit our website or call us first. We are the best place to get information about our services.

### Information updates

Occasionally, we'll send you important information about your Social Security benefits, such as:

- **Cost-of-living adjustments.** If the cost of living has increased, your benefits amount will increase automatically in January. We'll let you know your new payment amount in advance.
- **Annual earnings limit.** If you're younger than full retirement age, there is a limit to how much you

can earn and still receive all of your Social Security benefits. This amount usually changes each year. We'll let you know the new amount in advance.

## **Online *my* Social Security account**

You can easily set up a secure *my* Social Security account. This allows you to access your *Social Security Statement (Statement)*, verify your earnings, and receive benefit estimates. You can also use your personal *my* Social Security account to request a replacement Social Security number (SSN) card. This service is available in most states and the District of Columbia.

If you receive benefits, you can also:

- Get your benefit verification letter.
- Change your address and phone number.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Opt out of receipt by mail (for those notices available online.)
- Start or change your direct deposit.
- Make your Advance Designation of Representative Payee should you need one in the future.

You can create your personal *my* Social Security account if you're at least age 18 years old, have an SSN, and a valid email address. To create an account, go to **[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)**. To learn more, read *How to Create an Online Account* (Publication No. 05-10540).

## **What you need to report to us**

### **Your responsibilities**

Let us know as soon as possible when one of the changes listed in this section occurs.

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**NOTE:** *Failure to report a change may result in an overpayment. If you're overpaid, we'll recover any payments not due to you. If you fail to report changes in a timely way or you intentionally make a false statement, we may stop your benefits. For the 1st violation, your benefits will stop for 6 months; for the 2nd violation, 12 months; and for the 3rd violation, 24 months.*

You can call, write, or visit us to make a report. Have your Beneficiary Notice Control Number (BNC) handy. Your BNC will be on any letter we send you about your benefits.

Another government agency may give us Social Security information you reported to them, but you must also report the change to us.

### **If your estimated earnings change**

If you're working, we usually ask you to estimate your earnings for the year. If later you realize your earnings will be higher or lower than you estimated, let us know as soon as possible so we can adjust your benefits. See the section titled, "**Work and receive Social Security at the same time**" for help in making accurate estimates.

### **If you move**

When you plan to move, tell us your new address and phone number as soon as you know them. Even if you receive your benefits by direct deposit, we must have your correct address so we can send letters and other important information to you. We'll stop your benefits if we can't contact you. You can change your address or telephone number with your personal *my* Social Security account. Or you can call **1-800-772-1213** and use our automated system.

If any family members who receive benefits move in with you, please tell us their names. Be sure you also file a change of address with your post office.

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## **If you change direct deposit accounts**

If you change financial institutions or open a new account, you can change your direct deposit online with a personal *my* Social Security account. Or, we can change your direct deposit information by telephone after we confirm your identity. Have your new and old bank account numbers handy when you call us. These numbers are printed on your personal checks or account statements. This information takes about 30 to 60 days to change. Don't close your old account until after you make sure your Social Security benefits are deposited into the new account.

## **If a person isn't able to manage funds**

Sometimes a person can't manage their own money. If this happens, someone should let us know. We can arrange to send benefits to a relative, other person, or organization that agrees to use the money for the well-being of the person who receives benefits. We call this person or organization a "representative payee." For more information, read *A Guide for Representative Payees* (Publication No. 05-10076).

**NOTE:** *People who have "legal guardianship" or "power of attorney" for someone don't automatically qualify to be a representative payee.*

To help protect what's important to you, we now offer you the option to choose a representative payee in advance. In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you have already chosen someone you trust to manage your benefits. If you need a representative payee to assist with the management of your benefits, we will first consider your advance designees. We must still fully evaluate them and determine their suitability at that time. You can submit an Advance Designation request online when you apply for benefits, with your personal *my* Social Security account, by telephone, or in person.

You should tell us if you start to receive a retirement or disability pension from a job for which you did not pay Social Security taxes — for example, from the federal Civil Service Retirement System or some state or local pension systems. Your Social Security benefits may need to be recalculated and they may be reduced. Also, tell us if the amount of that retirement or disability pension changes.

### **If you get married or divorced**

If you get married or divorced, your Social Security benefits may be affected, based on the kind of benefits you receive.

If we stop your benefits because of marriage or remarriage, we may start them again if the marriage ends.

The chart below includes examples.

<b>If you get:</b>	<b>Then:</b>
Your own retirement benefits	Your benefits will continue.
Spouse's benefits	Your benefits will continue if you get divorced and you're age 62 or older unless you were married less than 10 years.
Surviving spouse benefits	Your benefits will continue if you remarry when you're age 60 or older.  If you're age 50-59 and have a disability, your benefits will continue.
Any other kind of benefits	Generally, your benefits will stop when you get married. Your benefits may be started again if the marriage ends.

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## **If you change your name**

If you change your name — by marriage, divorce, or court order — you need to tell us right away. If you don't give us this information, your benefits will come under your old name and if you have direct deposit, payments may not reach your account.

## **If you receive benefits because you care for a child**

You may receive benefits because you care for a child who is younger than age 16 or who has a disability. You should notify us right away if the child is no longer in your care or changes addresses. Give us the name and address of the person with whom the child is living.

A temporary separation may not affect your benefits if you continue to exercise parental control over the child. However, your benefits will stop if you no longer have responsibility for the child. If the child returns to your care, we can start sending benefits to you again.

Your benefits will end when you no longer have a child in your care who is under age 16 or who has a disability and receives Social Security child's benefits. Your child's benefits can continue as explained on the following pages.

## **If someone adopts a child who receives benefits**

When a child who is receiving benefits is adopted, let us know the child's new name, the date of the adoption decree, and the adopting parent's name and address. The adoption won't cause benefits to end.

## **If you become a parent after you begin to receive benefits**

If you become the parent of a child (including an adopted child) after you begin receiving benefits, let us know so we can decide whether the child is eligible for benefits.

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## **If you have an outstanding felony or arrest warrant**

You must tell us if you have an outstanding felony or arrest warrant for any of the following offenses:

- Flight to avoid prosecution or confinement.
- Escape from custody.
- Flight-escape.

You can't receive regular retirement, survivors, disability benefits, or any underpayments you may be due for any month in which there is an outstanding felony or arrest warrant for any of these offenses.

## **If you're convicted of a criminal offense**

If you receive Social Security benefits and are convicted of a crime and spend more than 30 continuous days in a correctional institution, notify us immediately. Benefits generally aren't paid for the months a person is confined, but other family members who are eligible may continue to receive benefits.

## **If you've committed a crime and are confined to an institution**

Benefits usually aren't paid to persons who commit a crime and are confined to an institution by court order and at public expense for more than 30 continuous days. This applies if the person has been found:

- Incompetent to stand trial.
- Sexually dangerous.
- Guilty, but insane.
- Not guilty by reason of insanity or similar factors (such as mental disease, mental defect, or mental incompetence).

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## **If you leave the United States**

If you're a U.S. citizen, you can travel to or live in most foreign countries and not affect your Social Security benefits. There are, however, a few countries where we can't send Social Security benefits. These countries are Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, North Korea, Tajikistan, Turkmenistan, and Uzbekistan. However, we can make exceptions for certain eligible persons in these countries. For more information about these exceptions, please contact your local Social Security office.

Let us know if you plan to go outside the United States for a trip that lasts 30 days or more. Tell us the name of the country or countries you plan to visit and the date you expect to leave the United States. We'll send you special report submission instructions and tell you how to arrange for your benefits while you're away. Be sure to let us know when you return to the United States.

If you aren't a U.S. citizen and you return to live in the United States, you must provide evidence of your noncitizen status to continue to receive benefits. If you work outside the United States, different rules apply in the decision on whether you can get benefits.

For more information, read *Your Payments While You Are Outside the United States* (Publication No. 05-10137).

## **If your citizen status changes**

If you aren't a citizen, let us know if you become a U.S. citizen or your noncitizen status changes. If your immigration status expires, you must give us new evidence that shows you continue to be in the United States lawfully.

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## **If a beneficiary dies**

Let us know if a person who receives Social Security benefits dies. We can't pay benefits for the month of death. That means if the person died in July, the check received in August (which is payment for July) must be returned. If the payment is by direct deposit, notify the financial institution as soon as possible so it can return any payments received after death.

Family members may be eligible for Social Security survivors benefits when a person dies.

## **If you're receiving Social Security and Railroad Retirement benefits**

If you're receiving both Social Security and Railroad Retirement benefits based on your spouse's work and your spouse dies, you must tell us immediately. You'll no longer be eligible to receive both benefits. You'll be notified which survivor benefit you'll receive.

## **Work and receive Social Security at the same time**

### **How earnings affect your benefits**

You can continue to work and still get Social Security retirement benefits. Your earnings in and after the month you reach your full retirement age won't affect your Social Security benefits. We will reduce your benefits, however, if your earnings exceed certain limits for the months before you reach your full retirement age. The full retirement age is 67 for people born in 1960 or later. You can visit [www.ssa.gov/benefits/retirement/planner/agereduction.html](http://www.ssa.gov/benefits/retirement/planner/agereduction.html) to find your full retirement age.

- If you're younger than full retirement age, we deduct \$1 in benefits for each \$2 in earnings you have above the annual limit (\$23,400 in 2025).

- In the year you reach your full retirement age, we reduce your benefits \$1 for every \$3 you earn over a different annual limit (\$62,160 in 2025) until the month you reach full retirement age. Then you get your full Social Security benefit payments, no matter how much you earn.

If you're younger than full retirement age, and some of your benefits are withheld because your earnings are more than \$23,400, there is some good news. About 1 year after you reach full retirement age, we recalculate and increase your benefits to take into account those months in which you received no benefit or reduced benefits.

Also, any wages you earn after applying to receive Social Security benefits may increase your overall average earnings and your benefit probably will increase.

For more information, read *How Work Affects Your Benefits* (Publication No. 05-10069).

## **A special monthly rule**

Sometimes people who retire in mid-year already have earned more than the yearly earnings limit. That is why a special monthly rule applies to earnings for 1 year, usually the 1st year of retirement. Under this rule, you can get full Social Security benefits for any whole month you earn under a certain limit, regardless of your yearly earnings.

In 2025, we consider a person younger than full retirement age (age 67 for people born in 1960 and later) retired, if monthly earnings are \$1,950 or less. For example, a person retires at age 62 on August 30, 2025. They will make \$45,000 through August. They take a part-time job beginning in September, earning \$500 a month. Although their earnings for the year substantially exceed the 2025 limit (\$23,400), they will receive a Social Security payment for September through December. This is because their earnings in those months are less than \$1,950, the

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special “1st year of retirement” monthly limit for people younger than full retirement age. If a person earns more than \$1,950 in any of those months (September through December), they won’t receive a benefit for that month.

At the start of 2025, only the yearly limits will apply to them. This is because they will be beyond their 1st year of retirement and have already used the special monthly rule during that year.

If you’re self-employed, we base the monthly limit on whether you perform substantial services in your business. In general, if you work more than 45 hours a month in self-employment, you won’t get benefits for that month.

### **If you worked for wages**

Wages count toward the earnings limit when they’re earned, not when they’re paid. If you have income you earned in 1 year, but the payment was deferred to a following year, these earnings won’t count for the year you receive them. Some examples of deferred income include accumulated sick or vacation pay, bonuses, stock options, and other deferred compensation. If you receive wages in 1 year for work you did in previous years, you should contact us.

We have arrangements with the IRS to have employers report some types of deferred compensation on the Form W-2. These amounts are in the box labeled, “Nonqualified plans.” We’ll subtract the amount shown in the box from your total earnings to decide which earnings we count for that year.

### **If you’re self-employed**

If you’re self-employed, income counts when you receive it — not when you earn it. The exception is if it’s paid in a year after you become entitled to Social Security and was earned before you became entitled to Social Security. For example, if you started to get Social Security in June

2024 and you receive some money in February 2025 for work you did before June 2024, it won't count against your 2025 earnings limit. If the money you receive in February 2025 was for work you did after June 2024, however, it will count against your 2025 earnings limit.

## **Report your earnings**

Because your earnings may affect your Social Security benefits, we need to know how much you earn within the year. Usually, we get that information from:

- The earnings your employer reports on your W-2.
- Your self-employment earnings reported on your income tax return.

You need to report your earnings to us after the end of the year only if these situations apply:

- You're eligible for the special monthly rule (see our section "**A special monthly rule**") and you earned less than the monthly limit. If so, let us know so we can pay you benefits for that month.
- Some or all of the earnings shown on your W-2 weren't earned in the year reported.
- Your wages exceeded the limit, and you also had a net loss in self-employment.
- Your W-2 shows employer-reported wages that you'll include on a self-employment tax return (ministers, for example).
- You filed a self-employment tax return, but you didn't perform any services in your business, or you filed your tax return by fiscal year.
- You're a farmer and you get federal agricultural program payments or you have income from carryover crops.

- We withheld some benefits, but you had no earnings for the year, or your earnings were less than you told us.

If we have to adjust your benefit amount based on your report, we will tell you. Review of your information is important. About mid-year, we may send you a letter to ask you to estimate your current and next year's earnings. Your estimates will help us avoid the payment to you for too much or too little in benefits.

**NOTE:** *If you get SSI payments in addition to your Social Security benefits, you must report all of your earnings.*

## **Your earnings estimate and your benefits**

We may have adjusted your benefits this year based on the earnings you told us you expected to receive this year.

If other family members get benefits on your record, your earnings may affect the total family benefits. But, if you get benefits as a family member, your earnings affect only your benefits.

## **Revise your earnings estimate**

When you work, you should save your pay stubs. Within the year, if you see your earnings will be different from what you estimated, you should call us to revise the estimate. This will help us pay you the correct amount of benefits.

## **Other important information**

### **Retirement benefits for surviving spouses**

You can switch to retirement benefits based on your own work if they're higher than those you receive for your deceased spouse's work. These benefits may be higher as early as age 62 or possibly as late as age 70. The rules are complex and vary depending on your situation.

If you haven't talked with one of our representatives about retirement benefits (or your circumstances have changed), contact your local Social Security office to discuss the choices available to you.

## **Benefits for children**

If a child receives benefits based on your work, there are important things you should know about their benefits:

- **When a child reaches age 18**

- A child's benefits stop with the month before the child reaches age 18, unless the child has a disability or is a full-time elementary or secondary school student.

- About 3 months before the child's 18th birthday, the person who receives the child's benefits will get a form to explain how benefits can continue.

- A child whose benefits stopped at age 18 can have them started again at any age if they have a disability that began before age 22. They must meet other criteria for these payments. Benefits can also start again if the child becomes a full-time elementary or secondary school student before they reach age 19.

- **If a child has a disability**

- A child can continue to receive benefits at age 18 if they have a disability. The child also may be eligible for SSI disability payments. Call us for more information.

- **If a child age 18 is a student**

- A child can receive benefits until age 19, if they continue to be a full-time elementary or secondary school student. When your child turns 19 (and their birthday occurs during a school term), their benefits can continue until completion of the term, or for 2 months that follow that birthday, whichever comes first.

- Tell us immediately if the student drops out of school, changes status from full-time to part-time, is expelled or suspended, or changes schools. Also tell us if the student's employer pays them to attend school.
- A student can receive benefits during a vacation period of 4 months or less, if they plan to go back to school full time at the end of the vacation.

A student who stops attending school can restart benefits if they return to school full time before age 19. The student needs to contact us and reapply for benefits.

- **How divorce affects a stepchild's benefits**

- If a stepchild receives benefits based on your work and you and the child's parent divorce, the stepchild's benefit will end the month the divorce becomes final. You must tell us as soon as the divorce becomes final.

## **Can you get SSI?**

If you have limited income and resources, SSI may be able to help. SSI is a federal program that we manage. General revenues, not Social Security taxes, finance the SSI program.

SSI pays monthly checks to people with low income and few resources who are age 65 or older, or who are blind, or have a disability. If you get SSI payments, you may also be eligible for Medicaid, Supplemental Nutrition Assistance Program (SNAP), and other social services.

We don't count some income and some resources when we decide whether you're eligible for SSI. Your house and your car, for example, usually don't count as resources. Call us for more information or to apply for SSI.

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## **Supplemental Nutrition Assistance Program (SNAP)**

You might be able to get help for food through SNAP, formerly known as food stamps. Visit [\*\*www.fns.usda.gov/snap\*\*](http://www.fns.usda.gov/snap) to find out how to apply. If you and everyone in your household are applying for or already getting SSI, any Social Security office can help you fill out the SNAP application and send it to the SNAP office for you. For more information, read *Supplemental Nutrition Assistance Program (SNAP) Facts* (Publication No. 05-10101). For information about other nutrition programs that may be available to you, read *Nutrition Assistance Programs* (Publication No. 05-10100). Both publications are available at [\*\*www.ssa.gov/pubs\*\*](http://www.ssa.gov/pubs).

### **If you disagree with a decision we make**

If you have any questions about your payment amount, or about information we send you, contact us.

If you disagree with a decision we make, you have the right to ask us to reconsider it. Your request must be in writing and filed with any Social Security office, within 60 days of the date you receive the letter you're questioning.

If you still aren't satisfied, there are additional steps you can take. Read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

### **Your right to representation**

You can handle your own appeal with our free help or you can choose to have a representative help you. We can give you information about organizations that can help you find a representative.

For more information about selecting a representative, read *Your Right to Representation* (Publication No. 05-10075).

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## **Protect your personal information**

You should keep your Social Security card in a safe place with your other important papers. Don't carry it with you unless you need to show it to an employer or service provider.

We keep personal and confidential information — names, SSNs, earnings records, ages, and beneficiary addresses — for millions of people. Generally, we'll discuss your information only with you. When you call or visit us, we'll ask you several questions to help us confirm your identity. If you want someone else to help with your business with us, we need your permission to discuss your information with that person.

We urge you to be careful with your SSN and to protect its confidentiality whenever possible.

We're committed to protect the privacy of your records. We're sometimes required by law to give information to other government agencies that administer health or welfare programs, such as Medicaid and SNAP. Those agencies aren't allowed to share that information with anyone else.

## **A word about Medicare**

Medicare is a health insurance plan for people who are age 65 or older. People who have a disability or have End-Stage Renal Disease (ESRD), permanent kidney failure that requires dialysis or a kidney transplant, or amyotrophic lateral sclerosis (Lou Gehrig's disease), can get Medicare at any age.

### **Parts of Medicare**

We enroll you in Original Medicare (Part A and Part B). You can enroll in a Medicare Advantage plan within your initial enrollment period the 1st time you're eligible for

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Medicare. You can also enroll during the annual Medicare open enrollment period from October 15 to December 7 each year.

- Medicare Part A (Hospital insurance) helps pay for inpatient hospital care, skilled nursing facility care, home health care, and certain follow-up services.
- Medicare Part B (Medical insurance) helps pay for doctors' services, outpatient hospital care, home health care, durable medical equipment, and many preventative services.
- Medicare Advantage Plan (previously known as Part C) includes all benefits and services covered under Part A and Part B — prescription drugs and additional benefits such as vision, hearing, and dental — bundled together in one plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income **may also be able** to get *Extra Help* to pay for the costs — monthly premiums, annual deductibles, and prescription co-payments — related to a Medicare prescription drug plan.

### **Who's eligible for Medicare Part A?**

Most people get Part A when they turn 65. You may be eligible for it automatically if you're eligible for Social Security or Railroad Retirement Board (RRB) benefits. Or, you may qualify based on a spouse's (or divorced spouse's) work. Others qualify because they're government employees not covered by Social Security who paid the Medicare tax.

If you get Social Security disability benefits for 24 months, you'll qualify for Part A.

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If you get disability benefits because you have amyotrophic lateral sclerosis (Lou Gehrig's disease), you don't have to wait 24 months to qualify.

Also, people who have ESRD or permanent kidney failure that requires maintenance dialysis or a kidney replacement qualify for Part A. This applies if they've worked long enough or if they're the spouse or child of a person who has worked long enough.

### **Who's eligible for Medicare Part B?**

Anyone eligible for Part A can get Part B. Part B is optional and you usually pay a monthly premium. In 2025, the standard monthly premium is \$185. Some people with higher incomes pay higher premiums.

### **Who can get Medicare Advantage plans?**

Anyone who has Original Medicare (Part A and Part B) can join a Medicare Advantage plan. Medicare Advantage plans include:

- Health Maintenance Organization (HMO) plans.
- Preferred Provider Organization (PPO) plans.
- Private Fee-for-Service (PFFS) plans.
- Special Needs Plans (SNPs).

In addition to your Part B premium, you might have to pay another monthly premium because of the extra benefits the Medicare Advantage plan offers.

### **Who can get Medicare Part D?**

Anyone who has Original Medicare (Part A or Part B) is eligible for Medicare prescription drug coverage (Part D). Part D benefits are available as a stand-alone plan or built into Medicare Advantage, unless you have a Medicare PFFS plan. The drug benefits work the same in either plan. It is voluntary to join a Medicare prescription drug plan. You pay an extra monthly premium for the coverage.

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For more information, read *Medicare* (Publication No. 05-10043).

## **When should I apply for Medicare?**

If you do not already get benefits, you should contact us about 3 months before your 65th birthday to apply for Medicare, even if you don't plan to retire at age 65. You can easily apply online at **[www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare)**.

You can enroll in a Medicare Advantage plan within your initial enrollment period, the 1st time you're eligible for Medicare. You can also enroll during the annual Medicare open enrollment period from October 15 to December 7 each year. The effective date for the enrollment is January 1 of the year that follows. For example, if you signed up on November 8, 2024, your coverage would become active on January 1, 2025. There are also special enrollment periods for some situations.

If you already get Social Security benefits or RRB payments, we'll contact you a few months before you become eligible for Medicare and send you information. If you live in one of the 50 states, Washington, D.C., the Northern Mariana Islands, Guam, American Samoa, or the U.S. Virgin Islands, we'll automatically enroll you in Medicare Parts A and B. However, because you must pay a premium for Part B coverage, you can choose to turn it down. Residents of Puerto Rico or foreign countries won't receive Part B automatically. They must elect this benefit.

We will not automatically enroll you in a Medicare prescription drug plan (Part D). Part D is optional and you must elect this coverage.

If you don't enroll in Part B and Part D when you're 1st eligible, you may have to pay a late enrollment penalty for as long as you have Part B and Part D coverage. Also, you may have to wait to enroll, which will delay coverage.

To learn more about the enrollment periods and for more information about Medicare, read *Medicare* (Publication No. 05-10043), visit the website, or call the toll-free number listed below.

<b>Medicare</b>	Website: <b>Medicare.gov</b>
	Toll-free number: <b>1-800-MEDICARE</b> <b>(1-800-633-4227)</b>
	TTY number: <b>1-877-486-2048</b>

## Health Savings Accounts (HSA) and Medicare

If you have an HSA when you sign up for Medicare, you can't contribute to your HSA once your Medicare coverage begins. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty. If you'd like to continue your contribution to your HSA, you shouldn't apply for Medicare, Social Security, or RRB benefits.

Premium-free Part A coverage begins 6 months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the 1st month you were eligible for Medicare. To avoid a tax penalty, you should stop your contribution to your HSA at least 6 months before you apply for Medicare.

### ***“Extra Help”* with Medicare prescription drug costs**

If you have limited resources and income, you may be eligible for *Extra Help* to pay for your prescription drugs under Medicare Part D. Our role is to help you understand how you may be eligible and to process your application for *Extra Help*. To see if you are eligible or to apply, visit our website at [www.ssa.gov/extrahelp](http://www.ssa.gov/extrahelp) or call our toll-free number.

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## Help with other Medicare costs

If you have limited income and few resources, your state may pay your Medicare premiums and, in some cases, other “out-of-pocket” medical expenses, such as deductibles and coinsurance.

Only your state can decide whether you may be eligible for help under this program. For more information, contact your Medicaid, social services, or health or human services office. Visit [Medicare.gov/talk-to-someone](https://www.medicare.gov/talk-to-someone), or call **1-800-MEDICARE** (TTY: **1-877-486-2048**) to get their phone number.

## How we’ll contact you

We usually mail you a letter or notice when we want to contact you, but sometimes a Social Security representative may come to your home. Our representative will show you identification before you talk about your benefits. If you ever have doubts about someone who comes to your home and says they’re from Social Security, call the Social Security office to ask if we sent someone to see you. A Social Security representative may occasionally contact you by telephone if you have ongoing business with us. However, our employees will never threaten you or promise a Social Security benefit approval or increase, in exchange for information or money.

If you receive a suspicious call or are unsure of the identity of someone who alleges to be one of our representatives, you should hang up. Do not provide personal information, money, or retail gift cards, and report details of the call to our Office of the Inspector General at [www.oig.ssa.gov](https://www.oig.ssa.gov).

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## Contacting Us

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For nearly 90 years, we have helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

### Visit our website

The most convenient way to conduct business with us is online at **[www.ssa.gov](http://www.ssa.gov)**. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information (Social Security beneficiaries only).
- Get a replacement SSA-1099/1042S.

If you live outside the United States, visit **[www.ssa.gov/foreign](http://www.ssa.gov/foreign)** to access our online services.

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## Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We can also make a video, phone, or in-person appointment for you, if needed. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated phone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need, they must be original or copies that are certified by the issuing agency.





Securing today  
and tomorrow

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