



# Retirement Information for Medicare Beneficiaries

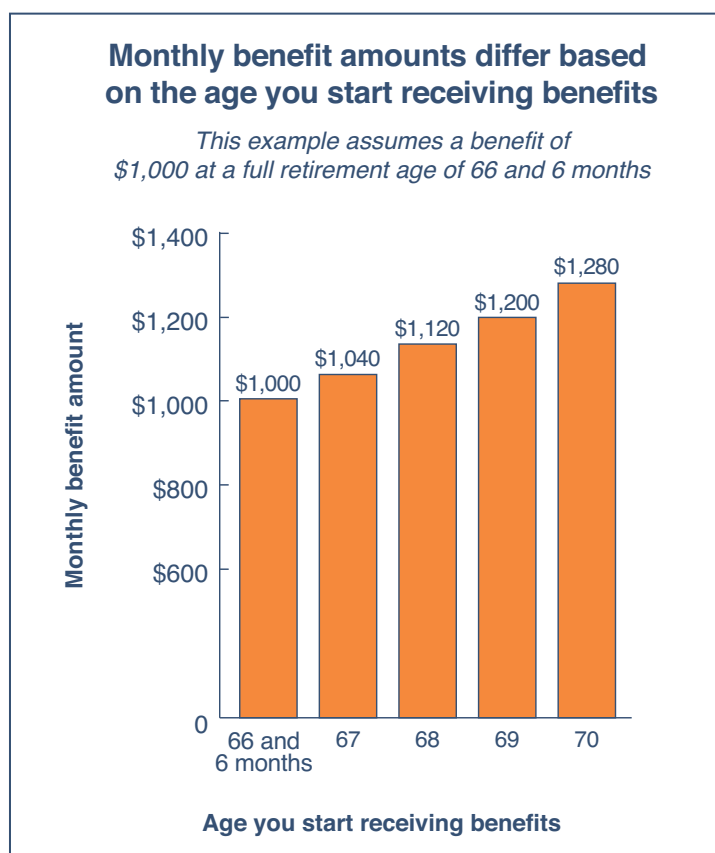
## When to start receiving retirement benefits

If you already receive Medicare benefits, at some point, you'll need to decide when to start receiving your Social Security retirement benefits. We hope the following information will help you make this important decision.

Full retirement age is gradually increasing to 67. If you were born between 1943 and 1954, your full retirement age is 66. If you were born in 1960 or later, your full retirement age is 67. If you were born between 1955 and 1959, you can find your full retirement age using our Retirement Age Calculator at [www.ssa.gov/benefits/retirement/planner/ageincrease.html](http://www.ssa.gov/benefits/retirement/planner/ageincrease.html).

If you choose to delay your retirement benefits beyond full retirement age, we'll increase your monthly amount for every month you wait. Your benefit can increase as much as 8% a year up to age 70. Your benefits will no longer increase if you delay after age 70.

The graph below shows an example of how your decision can affect your monthly benefit amount.



## Figure 1 — Monthly benefits differ based on the age you start receiving benefits.

The chart shows an example assuming a monthly benefit amount of \$1,000 at a full retirement age of 66 and 6 months. The older you are when you start receiving benefits, the higher your benefit amount (until age 70). In this example:

- At age 67, your monthly amount would be \$1,040.
- At age 68, your monthly amount would be \$1,120.
- At age 69, your monthly amount would be \$1,200.
- At age 70, your monthly amount would be \$1,280.

## Retirement may be longer than you think

The age you start receiving benefits can make a significant difference in your monthly benefit amount. You may need your monthly income for a long time because more people are living longer. For example:

- The average 65-year-old today will live to age 85.
- About **one out of every three** 65-year-olds may live until at least age 90.
- About **one out of seven** 65-year-olds may live until at least age 95.

For more information on life expectancy, visit our website at [www.ssa.gov/planners/lifeexpectancy.htm](http://www.ssa.gov/planners/lifeexpectancy.htm).

## Rules that can affect your surviving spouse

If you're married and you die before your spouse, they may be eligible for a benefit based on your work record. The longer you wait to begin your retirement benefits, the higher the surviving spouse benefit will be.

## You can work and receive benefits

You can get Social Security retirement or survivors benefits and work at the same time. However, there is a limit to how much you can earn and still receive benefits. If you are younger than full retirement age and earn more than the annual earnings limit, we may reduce your benefits. When you reach your full retirement age, you can work and keep all of your benefits, no matter how much you earn.

Each year, we review the records of Social Security beneficiaries who work. If your latest year of earnings is

one of your highest years, we refigure your benefit and pay you any increase you are due.

For more information on how work affects your benefits, visit [www.ssa.gov/benefits/retirement/planner/whileworking.html](http://www.ssa.gov/benefits/retirement/planner/whileworking.html).

## Use our online tools to help make a decision that's right for you

Everyone's financial situation is different. We have online tools that can provide immediate and accurate retirement benefit estimates to help you plan for your retirement.

If you have a personal *my* Social Security account, you can get an estimate of your retirement benefits and compare the effects of different retirement age scenarios. If you don't have a personal *my* Social Security account, you can create yours at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

## Applying online for benefits is convenient

The most convenient way to apply for Social Security retirement benefits is online at [www.ssa.gov/apply](http://www.ssa.gov/apply). You can submit your application up to four months before you want your retirement benefits to start.

If you don't have access to the internet, you can call **1-800-772-1213** (TTY number, **1-800-325-0778**) between 8 a.m. and 7 p.m., Monday through Friday, to make an appointment to apply for retirement by phone or in an office.

## Retirement planning resources

These webpages have more helpful information.

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

Learn about how Social Security works, who's eligible for retirement benefits, the application process, and what to consider before applying.

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

A free and secure *my* Social Security account provides information and interactive tools. The amount of your retirement benefit is based on your personal earnings history. If all your earnings are not shown on your record, this could mean lower Social Security benefits for you and your eligible family members. If you believe our information is incorrect, let us and your employer know.

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

This webpage has answers to some of the most frequently asked questions about Social Security.

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

This website contains information about retirement planning, making financial choices about major life events, and other important money-related issues. The site also contains tools for your financial planning needs. It is produced by the Federal Financial Literacy and Education Commission.

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

The Securities and Exchange Commission's Office of Investor Education and Advocacy's website has information on making sound investment decisions and avoiding fraud.

## Contacting Us

The most convenient way to do business with us is to visit [www.ssa.gov](http://www.ssa.gov) to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and 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.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. 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.**



Securing today  
and tomorrow

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