



Social Security: With You Through Life's Journey



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Presentation Overview – 2024

- Program Introduction
- Retirement Benefits
- Disability Benefits
- Spousal Benefits
- Survivor Benefits
- Medicare Coverage
- Q & A



Information contained in this presentation is subject to changes in legislation, policies, or procedures



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my Social Security



Social Security

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Medicare ▾

Card & record ▾

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Account

Create your personal *my* Social Security account today

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

Create an Account

Sign In

[Finish Setting Up Your Account](#)



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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get your *Social Security Statement* to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your recent earnings history, to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.

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If you receive benefits or have Medicare, you can:

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

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Over 66 Million Receiving Benefits (Over ONE Trillion Per Year)

*Based on Monthly Statistical Information, September 2023



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American Indians and Alaska Natives (AIAN)



With you through life's journey...

Social Security touches the lives of every American, both directly and indirectly. Today, about 176 million people work and pay Social Security taxes and about 65 million people receive monthly Social Security benefits.

Social Security works to improve lives across Indian Country by servicing the self-determined needs of sovereign tribal nations. Social Security programs support tribal communities through retirement, disability, and survivors benefits; providing a safety net for workers and their families.

Video Service Delivery Centers (VSD) have been set up in some communities to help make Social Security services more accessible in rural and reservation communities. To find a VSD site near you, please use our interactive map.

We're with you from day one



Getting your child a Social Security number should be near the top of the list of things you need to do as a new parent or guardian. Your child's Social Security number is just the beginning of the valuable protection and benefits they may be eligible for in the future.

Most people apply for their child's Social Security number at birth, usually through the hospital. No matter which office processed your number, what's important is to have it in place when you or your children get that first job.

Tribal Consultation Official (TCO)

- TCO Greeting
• About our TCO

Tribal Services

- National AIAN Interactive Map
• Online Video Hearings
• Comparing Social Security and SSI
• Frequently Asked Questions
• Find a Social Security office
• Home | Indian Affairs

Tribal Communications

- Social Security Administration Establishing National Native American Office
• Invitation to Tribal Consultation, 09/14/2022
• SSA Tribal Consultation Call To Action Plan-FY22
• SSI Recipients are Eligible for Discounted Internet Service
• Tribal General Welfare Exclusion Act of 2014
• Tribal Social Security Fairness Act of 2018
• Tribal Benefits Coordinator Guide

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www.ssa.gov/people/aian/materials/pdfs/Tribal_Benefits_Coordinator_Guide.pdf



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Spotlight on American Indians and Alaska Native Provisions



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Can you apply for Supplemental Security Income (SSI), Social Security Disability (SSDI), Medicaid or Medicare at your Tribal Social Services Office?

Yes, you can apply for benefits in your Tribal Social Services Office. If there are no Social Security Administration (SSA) personnel available on site, your Tribal Social Services Office can help you fill out the SSA forms and collect the information you need to complete them.

You can also:

- Apply online at www.ssa.gov/applyforbenefits;
- Call our toll-free number, **1-800-772-1213**, to make an appointment to file a claim at your local Social Security office or to set up an appointment for someone to take your claim over the telephone; and
- Visit your local Social Security Field Office to file.

What income and resources do I need to report if I receive SSI benefits?

You need to report all of your income and resources to Social Security so we can calculate the correct amount of your SSI check, if you are eligible. Income is any item you receive, in cash or in-kind, that can be used to meet the basic needs of food or shelter. We do not count all income for SSI, but the income that we do count reduces the amount of your SSI check. Resources are things you own such as cash, bank accounts, vehicles, property, or anything else you own, and can sell or convert into cash. We do not count all resources, but the resources we do count may affect your SSI eligibility.

These are some common types of income and resources tribal members must report:

- Per capita payments received from your tribe or from funds held in trust by the Secretary of Interior;
- Distributions from Alaska native villages or village corporations;
- Distribution of Settlement or Judgement Funds (e.g., Tribal Trust Accounting and Management Settlement payments);
- All Tribal program payments (e.g., Elder care payments). The factors of eligibility used to determine eligibility to any tribal program payment must be provided to SSA to determine if the payment is countable or excluded as Assistance Based on Need (ABON);
- Interest of Individual Indians in Trust or Restricted Lands
- Bureau of Indian Affairs (BIA) Individual Indian Money Accounts (IIM) and revenue distributions; and

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ssa.gov/people/aian/materials/pdfs/18-722_05-10534_508.pdf



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We Wouldn't Miss Your Retirement Party



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How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1,730 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2024, you must earn at least \$6,920.

ssa.gov/planners/credits.html



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How Social Security Determines Your Benefit

Benefits are based on earnings

Step 1 - Your wages are adjusted for changes in wage levels over time

Step 2 - Find the monthly average of your 35 highest earnings years

Step 3 - Result is “average indexed monthly earnings”

ssa.gov/OACT/COLA/Benefits.html



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Benefits Chart by Age

| Year of Birth | Full Retirement Age | A \$1000 retirement benefit taken at age 62 would be reduced by | A \$500 spouse benefit taken at age 62 would be reduced by |
|---------------|---------------------|---|--|
| 1943-1954 | 66 | 25% | 30% |
| 1955 | 66 and 2 months | 25.83% | 30.83% |
| 1956 | 66 and 4 months | 26.67% | 31.67% |
| 1957 | 66 and 6 months | 27.5% | 32.5% |
| 1958 | 66 and 8 months | 28.33% | 33.33% |
| 1959 | 66 and 10 months | 29.17% | 34.17% |
| 1960 + | 67 | 30% | 35% |

ssa.gov/oact/quickcalc/earlyretire.html

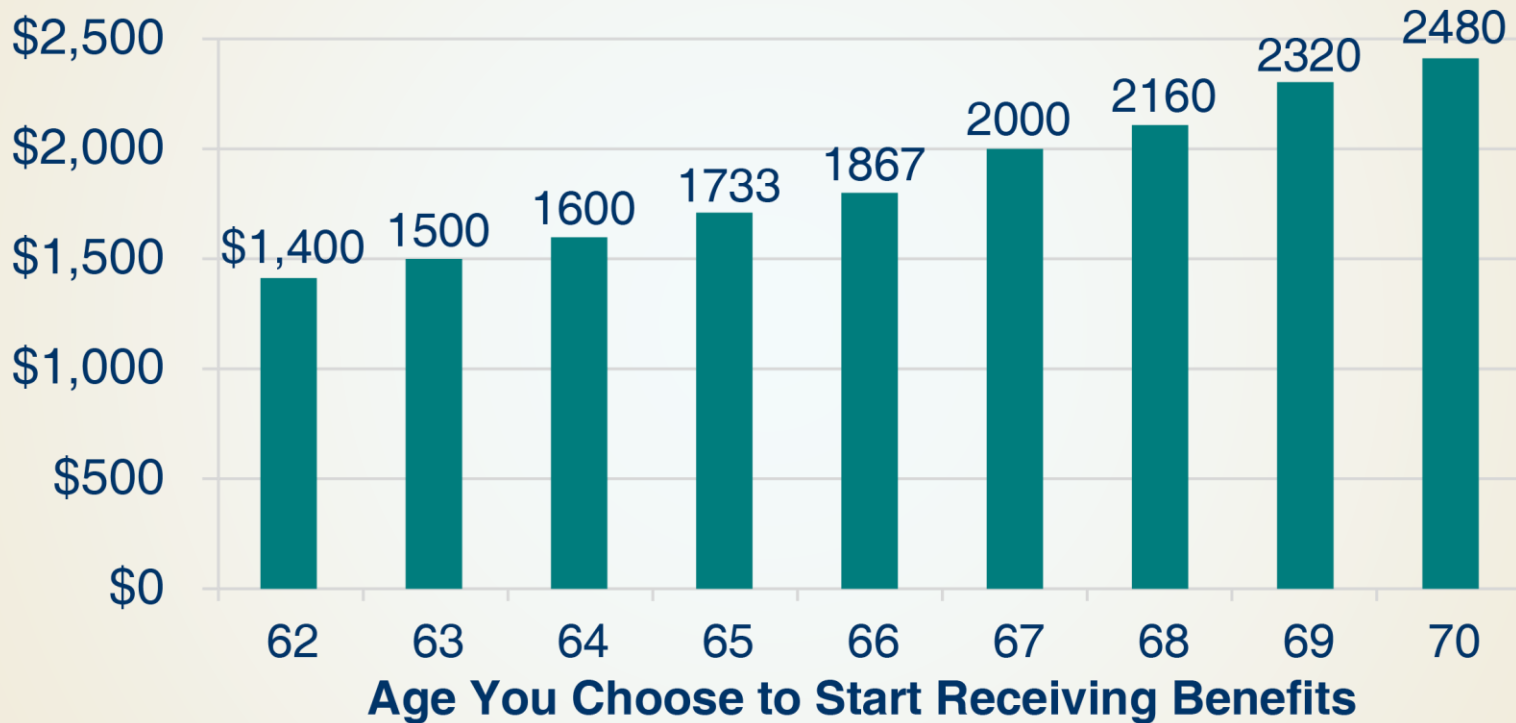


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What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$2,000 at a full retirement age of 67



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Working While Receiving Benefits

| If you are | You can make up to | If you earn more, some benefits will be withheld |
|---|---|--|
| Under Full Retirement Age | \$22,320/yr. | \$1 for every \$2 |
| The Year Full Retirement Age is Reached | \$59,520/yr. before month of full retirement age | \$1 for every \$3 |
| Month of Full Retirement Age and Above | No Limit | No Limit |

Retirement Earnings Test Calculator:
ssa.gov/OACT/COLA/RTeffect.html



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We're With You If The Unexpected Happens



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SSDI vs. SSI

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



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Definition of Disability - Adult

The Social Security Act defines disability as:

A person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or The person's medical condition must prevent them from doing substantial gainful employment -

Disability (\$1,550/month) **Blind** (\$2,590/month) – work that they did in the past, and it must prevent the person from adjusting to other work.

ssa.gov/disability



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We'll Be Here For Your Family In The Future



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Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, they will be combined to equal to 50% of the worker's
- Does not reduce payment to the worker
- Benefit is unreduced if claiming spouse is caring for a child who is under age 16 or who has a disability
- Spouse benefits are not payable until worker collects

ssa.gov/planners/retire/yourspouse.html



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Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if he or she has remarried) if:

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

ssa.gov/benefits/retirement/planner/applying7.html#h4



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Spouse Benefit Computation

Kelly's own Full Retirement Age (FRA) benefit = **\$800**

Kelly's spouse/Ex-spouse FRA amount = **\$2,000**

\$1,000 Kelly's max spouse benefit (**50%** of **\$2,000**)

- **\$800** Kelly's own FRA benefit

\$200 Kelly's **spousal** payment

Kelly's spousal benefit (**\$200**) is added to Kelly's own FRA benefit (**\$800**) for a **total benefit** of **\$1,000**



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Survivor Benefits

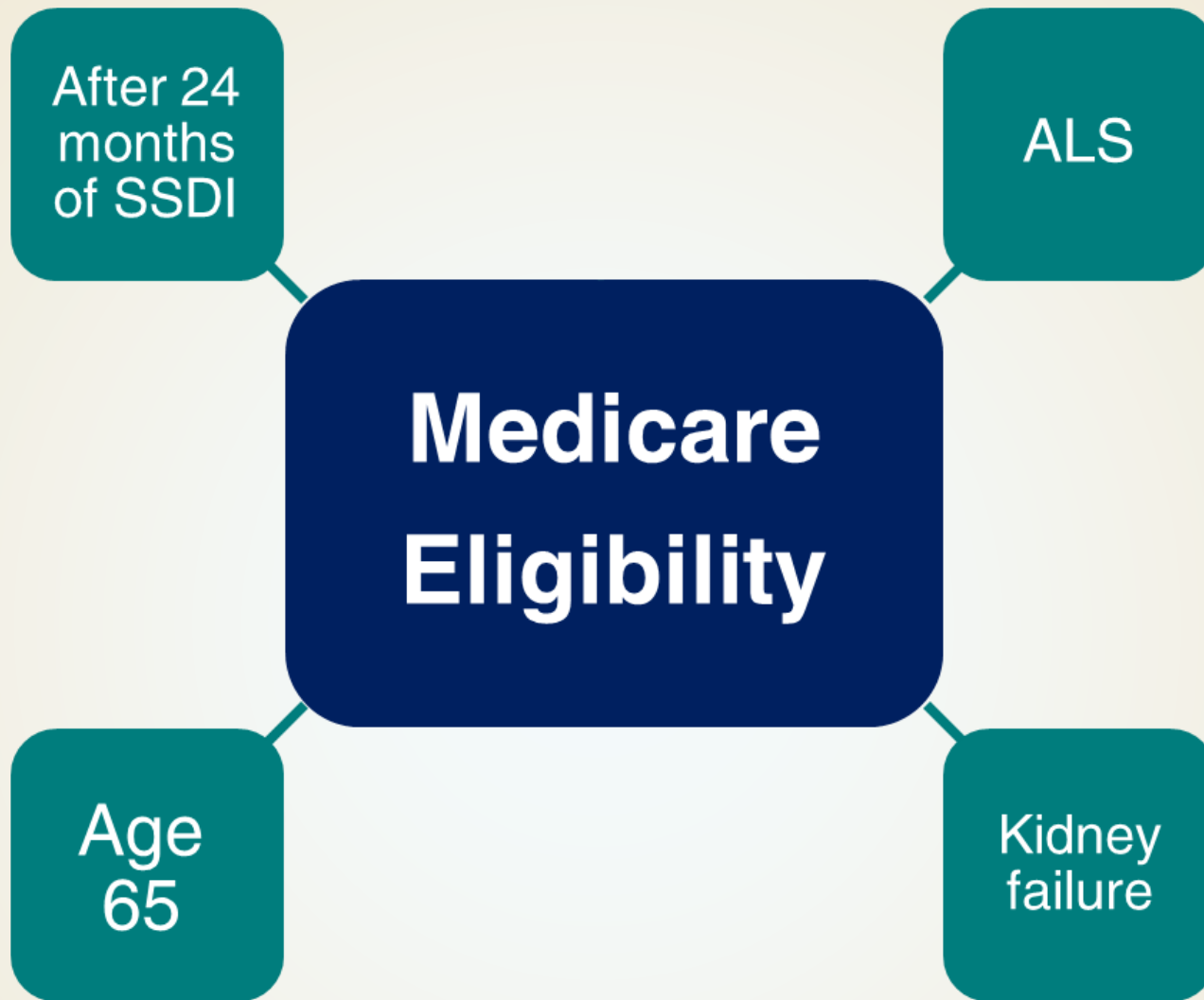
| | |
|---|---|
| Child | May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time student (no higher than grade 12) |
| Disabled Child | May receive benefits after age 18 if unmarried and has a disability that started before age 22 |
| Widow/er or Divorced Widow/er (Remarriage after age 60 will not affect benefits) | May receive full benefits at full retirement age or reduced benefits: <ul style="list-style-type: none">• as early as age 60• as early as 50 and has a disability• at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits |

ssa.gov/benefits/survivors/



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Medicare

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

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



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- Talk to someone**
Contact Medicare & other helpful resources
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1-800-MEDICARE or Medicare.gov



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How to Apply for Benefits



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

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor* application is not available online.



Schedule phone appointment at 1-800-772-1213, 8 a.m. – 7 p.m. Monday through Friday.



Schedule in-office appointment at 1-800-772-1213.

****Child and survivor claims can only be done by phone or in the office.***



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[What should I do if I get a call claiming there's a problem with my Social Security number or account?](#)



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Prepare

Check eligibility for benefits

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal application decision

Feedback

Manage benefits & information



Documents

Get benefit verification letter

Get tax form (1099/1042s)



Number & card

Replace card

Request number for the first time

Report stolen number



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Q&A Session

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