



# Social Security: With You Through Life's Journey...

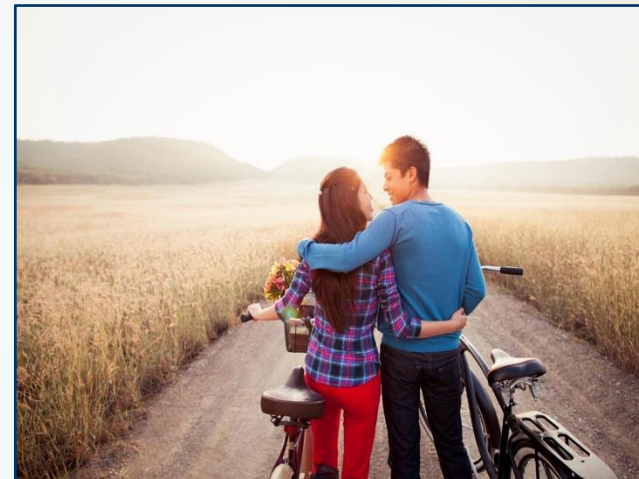


Securing today  
and tomorrow



# Presentation Overview – 2026

- Program Introduction
- Online Services
- 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*



Securing today  
and tomorrow

SSA.gov

# my Social Security



Social Security

ES  
Español

Account

Menu

Learn about changes we're making to your personal *my* Social Security account

## Go Digital! Create your personal *my* Social Security account today

An online *my* Social Security account provides you with personalized tools, whether you receive benefits or not. With this free and secure account, you can request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

When you create your account, opt in to receive your notices online, faster and more securely than by mail. Choose the online notice option to get your annual Cost of Living Adjustment (COLA) benefit amount and tax forms up to three weeks earlier than by mail!



Create an Account

Sign In

Feedback

[ssa.gov/myaccount](https://ssa.gov/myaccount)



Securing today  
and tomorrow

SSA.gov

# *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 a benefit verification letter as proof that you are not getting benefits;
- 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.

**[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)**



Securing today  
and tomorrow

SSA.gov

# *my* Social Security Services

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 (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- 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.

**[ssa.gov/myaccount/what.html](https://ssa.gov/myaccount/what.html)**



Securing today  
and tomorrow

SSA.gov

American Indians and Alaska Natives (AIAN)



With you through life's journey...

Social Security touches the lives of every American, both directly and indirectly. This year, about 184 million people will work and pay Social Security taxes and almost 68 million people will 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](#). You can also connect with us anywhere by video using [Social Security Video Connect](#) for a more personal experience without having to visit an office.

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.

A fun bonus of assigning Social Security numbers at birth is that we know the most popular [baby names](#), which we announce each year. On our website, you can find the top baby names for the last 100 years.

For more information on getting your child a Social Security number and card, check out [Social Security Numbers for Children](#).

We're with you throughout your career

From your first job to your last, your employer verifies your Social Security number with us to help reduce fraud and allow us to keep track of your earnings history to ensure you get the benefits you deserve.



Employers collect Federal Insurance Contributions Act (FICA) withholdings and report earnings electronically. This is how we track your earnings and how you earn Social Security retirement.

Tribal Consultation Official (TCO)

- [TCO Greeting](#)
- [About our TCO](#)
- [Dear Tribal Leader Letters](#)
- [Subscribe to Dear Tribal Leader Letters](#)

Tribal Services

- [National AIAN Interactive Map](#)
- [Make a video appointment](#)
- [Online Video Hearings](#)
- [Comparing Social Security and SSI](#)
- [Frequently Asked Questions](#)
- [Find a Social Security office](#)
- [BIA.gov](#)
- [ID.me Tribal User Guide](#)

Tribal Communications

- [Request Policy Clarifications or a Speaker for an Event](#)
- [Social Security Administration Establishing National Native American Office](#)
- [Tribal General Welfare Exclusion Act of 2014](#)
- [Tribal Social Security Fairness Act of 2018](#)
- [Tribal Consultation and Coordination Plan](#)

Tribal Benefits

- [Free Programmatic Training for Benefit Coordinators](#)
- [Tribal Payment Exclusions Under COVID-19 Presidential Disaster Relief Funds](#)
- [Life's Journey Handout](#)
- [Life's Journey Roadmap](#)
- [Circle of Life - Information for Workers, Children, Families and Elders](#)
- [Understanding the Benefits](#)
- [A Snapshot of Social Security](#)

# American Indians and Alaska Natives AIAN Page

[ssa.gov/people/aian/](https://ssa.gov/people/aian/)




Securing today and tomorrow


SSA.gov

# Spotlight on AIAN Provisions

- Tribal General Welfare Exclusion Act of 2014 (TGWEA)
- Trusts Established Under the Indian Gaming Regulatory Act (IGRA-Trust)
- SSI Exclusions for American Indians & Alaska Natives



Securing today and tomorrow



With you through life's journey...

### Building Tribal Program and Trust Precedents at Social Security

#### Tribal Programs and Trusts Can Affect Supplemental Security Income Benefits

Tribes develop programs to distribute payments to Tribal members from gaming revenue or to establish Indian Gaming Regulatory Act (IGRA) trusts, with the goal of protecting and preserving the interests of minor children and incompetent adults entitled to receive any of the gaming revenue. These types of payments can affect Supplemental Security Income (SSI) benefits by either impacting eligibility for benefits or reducing the amount payable by the Social Security Administration (SSA).

To determine if these Tribal payments can be excluded for SSI purposes, SSA must review each Tribal program, and trusts with benefit payments to SSI recipients under the program rules. SSA relies on documentation provided by Tribes, such as award letters, tax documents, Tribal letters, paystubs, signed agreements, or trust documents. SSA may rely on the individual Tribal member to provide us with documentation about the payments and benefits they receive from Tribal programs, including any trusts, to determine if an exclusion for SSI benefits applies.

#### Native American Precedent Resource Center (NAPR)

We are working to ensure quality and consistent application of SSI policies for income and resource determinations regarding Tribal programs and trusts. In response to Tribal Consultation, we developed an internal national database called the **Native American Precedent and Resource Center, or NAPR**. The NAPR site assists our claim specialists nationwide to provide customer service anywhere a Tribal member may reside. It serves as a one-stop center for our employees to research SSI Tribal policies and Tribal precedents to provide SSI exclusions where applicable. This tool is designed for quality decisions for SSI exclusions and reduce repeat requests for documents from Tribes and Tribal members.

#### How You Can Help


Tribal Coordinators can help us build a complete precedent directory for their Tribe's programs by sending information that explains how each specific program or trust is set up and administered to Tribal members. The program award letters and pay stubs providing the full program overview (rules, eligibility requirements, copy of the application, etc.) will help us better serve Tribal members who receive SSI. Tribal Coordinators can share information with their local contact in the field office or by email to: [SSA.Tribal.Communications@ssa.gov](mailto:SSA.Tribal.Communications@ssa.gov). If we need more information, SSA may ask the SSA Regional Communication Director's office to reach out to you for additional documentation.

When you conduct business with us about a Tribal income, resource, and IGRA trust, our claim specialists must first check the **NAPR** site to reduce any duplicative requests for documentation from the Tribe. If there are gaps in documentation previously collected, you may be asked to help us.

#### Other Resources

For more information on how Social Security is working to improve lives across Indian Country, visit our American Indians and Alaska Natives (AIAN) website at: [www.ssa.gov/people/aiian](http://www.ssa.gov/people/aiian).

SSA's **AIAN website** provides many useful publications to Tribes and its members. It includes specific information about SSI income and resource exclusions, such as our Assistance Based on Need (ABON) program, COVID related disaster relief payments, and IGRA trusts. The site also highlights the Tribal General Welfare Exclusion Act of 2014 and explains the requirements necessary to classify a Tribal program as ABON income for exclusions under the SSI policy.



Securing today and tomorrow

Social Security Administration | Publication No. xx-xxxxx | DATE 2023  
Produced and printed at U.S. taxpayer expense

A Social Security claim specialist will review the program's eligibility requirements, determine if the program is ABON, and create a precedent. If a program uses income to determine payment amounts, but not program eligibility, it is **not** ABON.

- #### Assistance Based on Need (ABON)
- For SSI purposes, ABON is assistance:
- provided under a program which uses income as a factor of **eligibility**, and
  - funded **wholly** by a State (including the District of Columbia, Indian tribes and the Northern Mariana Islands), a political subdivision of a State, or a combination of such jurisdictions.

**EXCEPTION:** State supplementary payments, as defined in *SI 01401.001*, made to refugees are considered to be ABON, even if the federal government reimburses the state.

Assistance based on need is excluded from income. **Note:** The Tribal General Welfare Exclusion Act of 2014 amends the Internal Revenue Service (IRS) code. The Indian language does not add any new exclusions from Tribal income to the SSI program, thus, the Act has no bearing on SSI in deciding countable income for SSI eligibility and payment purposes. Its primary purpose is to codify that those payments, programs, or services provided by Tribal governments for the general welfare of their people that meet the requirements under the Tribal Act are excluded from federal income tax. This is similar to the way in which the IRS treats TANF, SSI benefits, and other social services in that they are not taxed.

For More Information  
[ssa.gov/people/aiian](http://ssa.gov/people/aiian)  
Email us at: [ssa.tribal.communications@ssa.gov](mailto:ssa.tribal.communications@ssa.gov)

SocialSecurity.gov |   
Social Security Administration | Publication No. 05-10608  
August 2019 | Produced and printed at U.S. taxpayer expense



Securing today  
and tomorrow

SSA.gov

# Over 70 Million Receiving Benefits (Over ONE Trillion Per Year)

\*Based on Monthly Statistical Information, November 2025



Securing today  
and tomorrow

SSA.gov



# Social Security in the Future

- The two Social Security trust funds – Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) – will be able to pay all benefits in full and on time until 2034.
- The trust funds have come close to running out of asset reserves in the past, but Congress made substantial changes to prevent this.
- If Congress does not act before 2034, the trust funds will still be able to pay 81% of each benefit due.



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)

# We Wouldn't Miss Your Retirement Party



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)



# How Do You Become Eligible 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
- In 2026, each \$1,890 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

***Note: To earn 4 credits in 2026, you must earn at least \$7,560.***

**[ssa.gov/benefits/retirement/planner/credits.html](https://ssa.gov/benefits/retirement/planner/credits.html)**



Securing today  
and tomorrow

SSA.gov



# 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](https://ssa.gov/OACT/COLA/Benefits.html)



Securing today  
and tomorrow

SSA.gov

# 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](https://ssa.gov/oact/quickcalc/earlyretire.html)

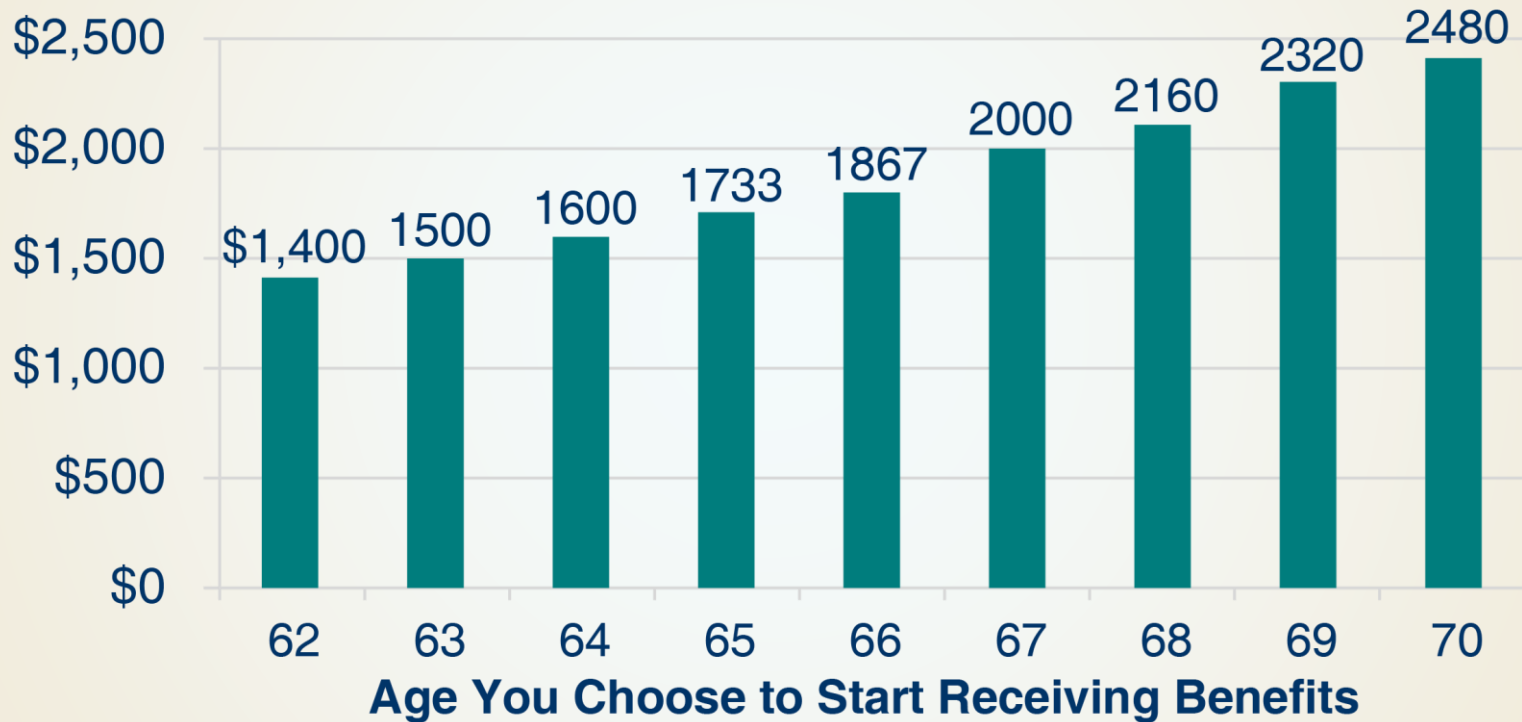


Securing today  
and tomorrow

SSA.gov

# 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*



Securing today  
and tomorrow

SSA.gov

# Working While Receiving Benefits

If you are	In 2026, you can earn up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$24,480/yr.	\$1 for every \$2 earned above the limit
The Year Full Retirement Age is Reached	\$65,160/yr. before month of full retirement age	\$1 for every \$3 earned above the limit
Month of Full Retirement Age and Above	No Limit	No Limit


**Retirement Earnings Test Calculator:**  
**[ssa.gov/OACT/COLA/RTeffect.html](https://ssa.gov/OACT/COLA/RTeffect.html)**




Securing today  
and tomorrow

SSA.gov

# We're There If The Unexpected Happens



With you through  
life's journey...



Securing today  
and tomorrow

SSA.gov

# SSDI vs. SSI

<b>Social Security Disability Insurance</b>	<b>Supplemental Security Income</b>
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 disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals 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 for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)



# 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** (\$1,690/month) **Blind** (\$2,830/month) – work that they did in the past, and it must prevent the person from adjusting to other work.

[ssa.gov/disability](https://ssa.gov/disability)



Securing today  
and tomorrow

SSA.gov

# We'll Be Here For Your Family In The Future



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)



# 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](https://ssa.gov/planners/retire/yourspouse.html)**



Securing today  
and tomorrow

SSA.gov



# 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](https://ssa.gov/benefits/retirement/planner/applying7.html#h4)**



Securing today  
and tomorrow

SSA.gov

# 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**



Securing today  
and tomorrow

SSA.gov

# Survivor Benefits

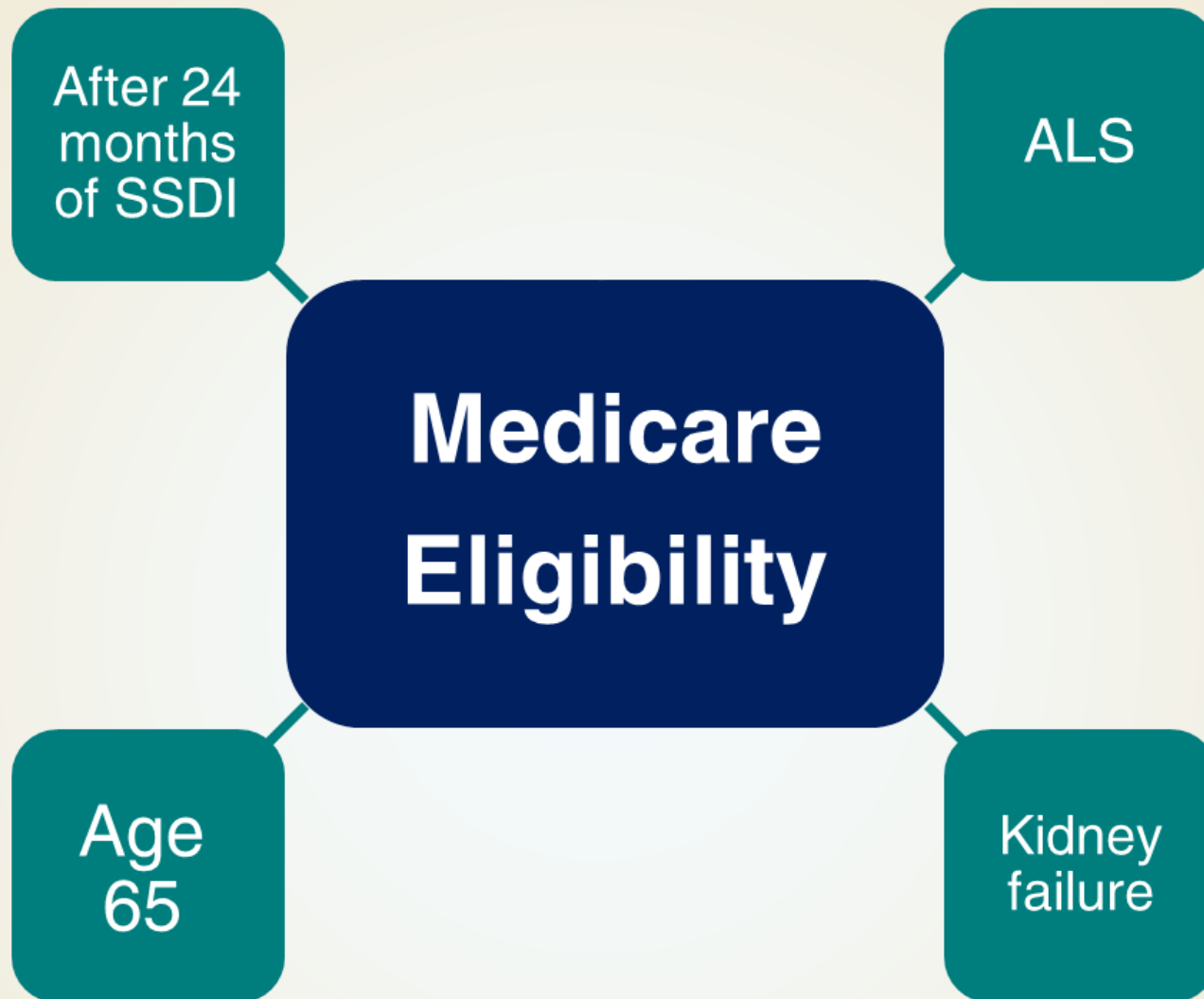
Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time student (no higher than grade 12)
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Widow/er or Divorced Widow/er (Remarriage after age 60 will not affect benefits)	May receive full benefits at full retirement age or reduced benefits: <ul style="list-style-type: none"><li>• as early as age 60</li><li>• as early as 50 and has a disability</li><li>• 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</li></ul>

**[ssa.gov/benefits/survivors/](https://ssa.gov/benefits/survivors/)**



Securing today  
and tomorrow

SSA.gov



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)



# Medicare

Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance) Part B Monthly Premium \$202.90	Part A (Hospital Insurance) Part B (Medical Insurance) Part B Monthly Premium \$202.90
<b>You can add:</b> Part D (Prescription Drug Coverage)	<b>Most plans include:</b> Part D (Prescription Drug Coverage) Extra Benefits (e.g., vision, hearing, dental, and more)
<b>You can also add:</b> Supplemental insurance (Medigap)	<b>Some plans also include:</b> Lower out-of-pocket costs

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



Securing today  
and tomorrow

SSA.gov

# Extra Help with Medicare Prescription Drug Plan Costs

- Medicare beneficiaries may qualify for Extra Help with Medicare prescription drug plan costs
  - Needs-based program for people with limited income and resources
- Extra Help may be worth an estimated \$5,100 per year



[ssa.gov/extrahelp](https://ssa.gov/extrahelp)



Securing today  
and tomorrow

SSA.gov

# Medicare.gov

An official website of the United States government [Here's how you know](#) Cambiar a Español

Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

**Alert** Learn how the prescription drug law impacts Medicare. Search

**Welcome to Medicare**

[Get Started with Medicare](#)

- Log in or create an account**  
Access your information anytime, anywhere  
[Log in/Create Account](#)
- Find health & drug plans**  
Find & compare plans in your area  
[Find Plans Now](#)
- Find care providers**  
Compare hospitals, nursing homes, & more  
[Find Providers Near Me](#)
- Talk to someone**  
Contact Medicare & other helpful resources  
[Get Help](#)

[Feedback](#)

**1-800-MEDICARE or Medicare.gov**



Securing today  
and tomorrow

SSA.gov

# 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.***



Securing today  
and tomorrow

SSA.gov

# Your most-needed services, online

With a secure my Social Security account, you can get services and manage your benefits — anywhere, anytime.



[Sign in or create an account](#)

### Get a benefits estimate

Sign in to calculate your benefits estimate.

### Apply for benefits

Apply for Retirement, Disability, or other benefits online.

### Check your status

See where you are in your application or appeal process.

### Replace your card

Find the best way to replace your card.

## Life events



### Age milestones

Approaching age 65 (Medicare eligibility)

Approaching Retirement

Becoming an adult



### Health changes

Disability, injury, or illness

Staying at a medical facility

Need help managing money



### Legal status changes

Naturalization

Change in immigration status

Incarceration



### Personal information changes

Name change

Contact information change

Communication preferences



Securing today and tomorrow

SSA.gov

# Q&A Session

*Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.*



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)

# Knowledge Check

*What is the full retirement age for a person born after 1960?*

- A. 65
- B. 67
- C. 66
- D. 66 and 6 months
- E. 70



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)

# Knowledge Check

*How long must a disability be expected to last to meet the definition of Disability under Social Security Rules.*

- A. 18 months or result in death
- B. 24 months or result in death
- C. 12 months or result in death
- D. 6 months or result in death
- E. There is no minimum time to meet the definition of Disability



# Knowledge Check

*What is the Social Security individual online access portal called?*

- A. The Social Security Access account
- B. SSA Magic Door account
- C. The My Social Security account
- D. The SSA Portal account
- E. The My SSA Express account



Securing today  
and tomorrow

SSA.gov

# Knowledge Check

*How much is the standard monthly premium for Medicare Part B in 2026?*

- A. \$201.00
- B. \$209.90
- C. \$185.90
- D. There is no standard monthly premium
- E. None of the above



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)