



SOCIAL SECURITY ADMINISTRATION

2015 PRE-RETIREMENT PRESENTATION

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Public Affairs Specialist

www.SocialSecurity.gov



How you Qualify

Factors to consider when deciding the right time to file

RETIREMENT BENEFITS

www.SocialSecurity.gov



How Do You Qualify for Retirement Benefits?

- You need to work to earn Social Security “credits”
- Each \$1,220 in earnings gives you one credit
- You can earn a maximum of 4 credits per year



Example: To earn 4 credits in 2015, you must earn at least **\$4,880**. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.



Your Age at the Time You Elect Retirement Benefits Affects the Amount

If You're a Worker and Retire

- At age 62, you get a lower monthly payment
- At your full retirement age, you get your full benefit
- You get an even higher monthly payment if you work past your full retirement age





Early Vs. Delaying





Age to receive full Social Security Benefits

Year of Birth	Full Retirement Age	% at age 62	% at age 70
1943-1954	66	75.0%	132.00%
1955	66 + 2 months	74.2%	130.67%
1956	66 + 4 months	73.3%	129.33%
1957	66 + 6 months	72.5%	128.00%
1958	66 + 8 months	71.7%	126.67%
1959	66 + 10 months	70.8%	125.33%
1960 or later	67	70.0%	124.00%



Other individuals that could be due benefits on the workers record
“Social Security Filing Strategies”

AUXILIARY BENEFITS



In Addition to the Retiree, Who Else Can Get Benefits?

Your Child

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

Your Spouse

- **Age 62 or older**
- **At any age, if caring for a child under age 16 or disabled**





In Addition to the Retiree, Who Else Can Get Benefits?

Your Ex-Spouse

- **Marriage lasted at least 10 years**
- **Be unmarried at the time of filing**
- **Ex-spouse 62 or older**
- **Divorced at least two years and you and your ex-spouse are at least 62, he or she can get benefits even if you are not retired**
- **Ex-spouse's benefit amount has no effect on the amount you or your current spouse can get**



Spouse's Benefit Computation

50% - Spousal benefits

You could be entitled up to half of your spouse's benefit.

- **Benefit is 50% of worker's unreduced benefit**
- **Reduction for early retirement**
- **If spouse's own benefit is less than 50% of the worker's, the benefits are combined**
- **Does not reduce payment to worker**



“Social Security Filing Strategies”

STRATEGIES

www.SocialSecurity.gov



Retirement Planner: If You Change Your Mind



Benefits Planner
› Retirement
Factors That May Affect Your Benefits
When To Apply
How You Apply
Applying For Medicare Only
Benefits for Your Family
Other Things To Consider
Other Retirement Planning Websites
› Calculators
› Disability
› Survivors

Unexpected changes may occur after you make your decision about when to start your Social Security Retirement benefits.

If you are receiving Social Security Retirement benefits **and** you change your mind about when they should start, you may be able to withdraw your Social Security claim and re-apply at a future date.

However, if you change your mind 12 months or more after you became entitled to retirement benefits, you cannot withdraw your application.

Note: You are limited to one withdrawal per lifetime.

Withdrawing Your Application

Before you make your decision, there are some things you need to know about what will happen if you withdraw your application.

- **You must repay all the benefits** you and your family received based on your retirement application. The repayment must include any:
 - Benefits your spouse or children received based on your application, whether or not they are living with you.
- **Note:** Anyone who received benefits based on your application must also consent in writing to the withdrawal.
- Money withheld from your checks including
 - Medicare Part B, Part C and Part D premiums.
 - **Voluntary tax withholding** (VTW) of federal income taxes for all years prior to the current year.

You should contact the Internal Revenue Service (IRS) or your tax advisor regarding any tax implications.
- **Garnishments**
- **If you are already entitled to Medicare**, you may also choose to withdraw your Medicare coverage. (You do not have to.)

› If you withdraw your Medicare coverage

› If you keep your Medicare coverage

- **If you are not entitled to Medicare**, you will not automatically be

Related Information

- [Retirement Age Calculator](#)
- [Earnings Test Calculator](#)
- [Life Expectancy](#)

Publications

- [Retirement Benefits](#)
- [When To Start Receiving Retirement Benefits](#)
- [Medicare](#)



▼ If You Or Your Current Spouse Are Full Retirement Age

If you or your spouse are full retirement age, you may have some additional options.

→ **If your current spouse is full retirement age**, he or she can apply for retirement benefits and then request to have payments suspended. That way, you can receive spouse's benefits and he or she can continue to earn **delayed retirement credits** until age 70.

Note: Only one member of a couple can apply for retirement benefits and have payments suspended so his or her current spouse can collect benefits.

→ **If you have reached full retirement age**, and you are:

- eligible for a spouse's benefit **and** your own retirement benefit, **you may choose to receive only spouse's benefits.**
- eligible for an ex-spouse's benefit **and** your own retirement, **you may choose to receive only the ex-spouse's benefit.** Your ex-spouse needs to be 62 but he or she does not have to have filed for benefits.

If you do that, you can delay applying for your own retirement benefits until a later date to take advantage of **delayed retirement credits.**

Note: If both you and your current spouse are full retirement age, only one of you can choose to receive spouse's benefits now and delay receiving your own retirement benefits until a later date.

Ex-spouses who are full retirement age may both file on each other's record and delay filing on their own retirement record to earn delayed retirement credits.

File and Suspend

Restrict Scope of Application



How a Retirement Benefit is Calculated
The Effect of Filing on Survivor Benefits
Annual Earnings Limits
Taxation of Benefits
Medicare
How to Apply

OTHER FACTORS TO CONSIDER



How Social Security Determines Your Benefit

Social Security 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”





Estimating your Social Security retirement benefit

For workers born in 1952 (people born in 1952 become age 62 in 2014 and are eligible for a benefit)

This worksheet shows how to estimate the Social Security monthly retirement benefit you would be eligible for at age 62 if you were born in 1952. It also allows you to estimate what you would receive at age 66, your full retirement age, **excluding any cost-of-living adjustments for which you may be eligible**. If you continue working past age 62, your additional earnings could increase your benefit. People born after 1952 can use this worksheet, but their actual benefit may be higher due to additional earnings and benefit increases. If you were born before 1952, please go online at www.socialsecurity.gov or contact us for your worksheet.

Your Retirement Benefit: How It Is Figured

As you make plans for your retirement, you may ask, "How much will I get from Social Security?" To find out, you can use the Retirement Estimator at www.socialsecurity.gov/estimator. Workers age 18 and older also can go online, create a personal **my Social Security** account and request their *Social Security Statement*. To review your *Statement*, go to www.socialsecurity.gov/myaccount.

Many people wonder how their benefit is figured. Social Security benefits are based on your lifetime earnings. Your actual earnings are adjusted or "indexed" to account for changes in average wages since the year the earnings were received. Then Social Security calculates your average indexed monthly earnings during the 35 years in which you earned the most. We apply a formula to these earnings and arrive at your basic benefit, or "primary insurance amount". This is how much you would receive at your full retirement age—65 or older, depending on your date of birth.

On the back of this page is a worksheet you can use to estimate your retirement benefit if you were born in 1952. It is only an estimate; for specific information, talk with a Social Security representative.

Factors that can change the amount of your retirement benefit

- You choose to get benefits before your full retirement age. You can begin to receive Social Security benefits as early as age 62, but at a reduced rate. Your basic benefit will be reduced by a certain percentage if you retire before reaching full retirement age.
- You are eligible for cost-of-living benefit increases starting with the year you become age 62. This is true even if you do not get benefits until your full retirement age or even age 70. Cost-of-living increases are added to your benefit beginning with the year you reach 62 up to the year you start receiving benefits.
- You delay your retirement past your full retirement age. Social Security benefits are

increased by a certain percentage on your date of birth) if you get benefits until after your full retirement age. If you do so, your benefit will be increased until you start receiving benefits at age 70.

- You are a government worker. If you also get a pension from work where Social Security taxes (such as job), a different formula is used to find out how the Windfall Protection Provision (WEP) affects your benefit. Visit www.socialsecurity.gov/wep for more information. You may find a more detailed explanation in the *Annual Statistical Bulletin, Appendix D*. The publication is available on the Internet at www.socialsecurity.gov/pubs/docs/statcomps/supplement.

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Contacting Social Security

For more information about our publications, visit our website at www.socialsecurity.gov or call our TTY number, 1-800-772-1213 (for the deaf and hearing impaired). We treat all calls confidentially. Specific questions from 7 a.m. to 5 p.m. Monday through Friday. Get a shorter wait time if you call after Tuesday. We can provide automated phone service 24 hours a day.

We also want to make sure our information is accurate and courteous so please have a second Social Security number and telephone call.

Step 1: Enter your actual earnings in Column B, but not more than the amount shown in Column A. If you have no earnings, enter "0."

Step 2: Multiply the amounts in Column B by the index factors in Column C, and enter the results in Column D. This gives you your indexed earnings, or the approximate value of your earnings in current dollars.

Step 3: Choose from Column D the 35 years with the highest amounts. Add these amounts. \$ _____

Step 4: Divide the result from Step 3 by 420 (the number of months in 35 years). Round down to the next lowest dollar. This will give you your average indexed monthly earnings. \$ _____

Step 5: a. Multiply the first \$816 in Step 4 by 90%. \$ _____

b. Multiply the amount in Step 4 over \$816 and less than or equal to \$4,917 by 32%. \$ _____

c. Multiply the amount in Step 4 over \$4,917 by 15%. \$ _____

Step 6: Add a, b and c from Step 5. Round down to the next lowest dollar. This is your estimated monthly retirement benefit at age 66, your full retirement age. \$ _____

Step 7: Multiply the amount in Step 6 by 75%. This is your estimated monthly retirement benefit if you retire at age 62. \$ _____

Year	A. Maximum earnings	B. Actual earnings	C. Index factor	D. Indexed earnings
1953	\$3,600		14.12	
1954	\$3,600		14.05	
1955	\$4,200		13.42	
1956	\$4,200		12.55	
1957	\$4,200		12.17	
1958	\$4,200		12.06	
1959	\$4,800		11.49	
1960	\$4,800		11.06	
1961	\$4,800		10.85	
1962	\$4,800		10.33	
1963	\$4,800		10.08	
1964	\$4,800		9.69	
1965	\$4,800		9.51	
1966	\$6,600		8.97	
1967	\$6,600		8.50	
1968	\$7,800		7.95	
1969	\$7,800		7.52	
1970	\$7,800		7.16	
1971	\$7,800		6.82	
1972	\$9,000		6.21	
1973	\$10,800		5.85	
1974	\$13,200		5.52	
1975	\$14,100		5.14	
1976	\$15,300		4.80	
1977	\$16,500		4.53	
1978	\$17,700		4.20	
1979	\$22,900		3.86	
1980	\$25,900		3.54	
1981	\$29,700		3.22	
1982	\$32,400		3.05	
1983	\$35,700		2.91	

Year	A. Maximum earnings	B. Actual earnings	C. Index factor	D. Indexed earnings
1984	\$37,800		2.75	
1985	\$39,600		2.63	
1986	\$42,000		2.56	
1987	\$43,800		2.41	
1988	\$45,000		2.29	
1989	\$48,000		2.21	
1990	\$51,300		2.11	
1991	\$53,400		2.03	
1992	\$55,500		1.93	
1993	\$57,600		1.92	
1994	\$60,600		1.87	
1995	\$61,200		1.79	
1996	\$62,700		1.71	
1997	\$65,400		1.62	
1998	\$68,400		1.54	
1999	\$72,600		1.45	
2000	\$76,200		1.38	
2001	\$80,400		1.35	
2002	\$84,900		1.33	
2003	\$87,000		1.30	
2004	\$87,900		1.24	
2005	\$90,000		1.20	
2006	\$94,200		1.15	
2007	\$97,500		1.10	
2008	\$102,000		1.07	
2009	\$106,800		1.09	
2010	\$106,800		1.06	
2011	\$106,800		1.03	
2012	\$110,100		1.00	
2013	\$113,700		1.00	



Who Can Get Survivors Benefits?

Your Child if:

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

Widow or Widower:

- **Full benefits at full retirement age**
- **Reduced benefits at age 60**
- **If disabled as early as age 50**
- **At any age if caring for child under 16 or disabled**
- **Remarriage after age 60 (50 if disabled)**
- **Divorced widows/widowers may qualify**



Widow or Widower Benefit Computation

100% - Survivor benefits

You could be entitled up to 100% of your deceased spouse's benefit

- You will be entitled to up to 100% of a deceased spouse's benefit or on your own, whichever of the benefit is higher.
- At full retirement age, **100%** of deceased worker's unreduced benefit
- At age 60, **71.5%** of deceased worker's unreduced benefit
- Reduced benefits on one record at age 60, reduced or unreduced benefit on other record at age 62 or older



You Can Work & Still Receive Benefits

<u>If You Are</u>	<u>You Can Make Up To</u>	<u>If You Make More, Some Benefits Will Be Withheld</u>
Under Full Retirement Age	\$15,720/yr. (\$1,310/mo.)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$41,880/yr. (\$3,490/mo.)	\$1 for every \$3
<u>Month of Full Retirement Age and Above</u>	<u>No Limit</u>	<u>No Limit</u>



Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.



Benefits Planner: Income Taxes And Your Social Security Benefits

Benefits Planner ▾

› Calculators

› Retirement

› Disability

› Survivors

Some people have to pay federal income taxes on their Social Security benefits. This usually happens only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to your benefits.

No one pays federal income tax on more than 85 percent of his or her Social Security benefits based on Internal Revenue Service (IRS) rules. If you:

- **file a federal tax return as an "individual"** and your *combined income** is
 - between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
 - more than \$34,000, up to 85 percent of your benefits may be taxable.
- **file a joint return**, and you and your spouse have a *combined income** that is
 - between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits
 - more than \$44,000, up to 85 percent of your benefits may be taxable.
- **are married and file a separate tax return**, you probably will pay taxes on your benefits.

***Note:**

Your adjusted gross income
+ Nontaxable interest
+ $\frac{1}{2}$ of your Social Security benefits
= Your "**combined income**"

Each January you will receive a *Social Security Benefit Statement* (Form SSA-1099) showing the amount of benefits you received in the previous year. You can use this *Benefit Statement* when you complete your federal income tax return to find out if your benefits are subject to tax.

If you do have to pay taxes on your Social Security benefits, you can make quarterly estimated tax payments to the IRS **or** choose to have federal taxes withheld from your benefits.

For more information about taxation of benefits, see IRS Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*  .



Who Can Get Medicare ?

65 & older

-or-

24 months after entitlement to Social Security disability benefits

-or-

Amyotrophic Lateral Sclerosis

-or-

Permanent kidney failure and receive maintenance dialysis or a kidney transplant



Medicare Has Four Parts

Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2015 deductible \$1,260

Part B - Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after 1st \$147 in approved charges
- 2015 standard monthly premium \$104.90



Medicare Has Four Parts

Part C – Medicare Advantage Plans

- Health plan options offered by Medicare-approved private insurance companies
- When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D

Part D – Medicare Prescription Drug Coverage

- Covers a major portion of your prescription drug costs
- Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan
- You enroll with a Medicare-approved prescription drug provider not Social Security



For more information on Medicare

Medicare.gov

The Official U.S. Government Site for Medicare

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[6 Things You Should Do](#)

[Find Out if You're Eligible](#)

[Choosing or Changing Your Coverage?](#)

[Medicare & You 2011 Handbook](#)

[Apply Online for Medicare Now](#)



Health & Drug Plans

Facilities & Doctors

MyMedicare.gov

Center for Medicare and
Medicaid Services (CMS):

www.medicare.gov

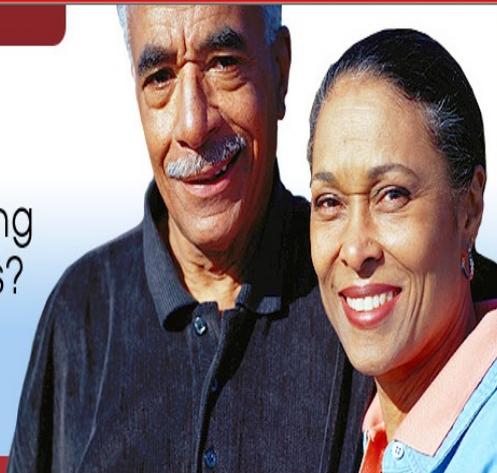
1-800-633-4227



MMAP, Inc.
Michigan Medicare/Medicaid Assistance Program

Do you need help making
health benefit decisions?

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Medicare/Medicaid
Assistance Program
(MMAP):

www.mmapinc.org

1-800-803-7174

www.SocialSecurity.gov



How to Apply for Benefits?

- You should apply for benefits three months before you want your payments to start.
- Benefits are paid the month after they are due.
- Apply online at www.socialsecurity.gov
It is the most convenient way to apply; or
- Call Social Security to schedule an appointment
1-800-772-1213 (TTY 1-800-325-0778); or
- Apply at your local Social Security office.



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Retirement Estimator

FAQs

How to Contact Social Security

ONLINE RESOURCES

www.SocialSecurity.gov



Social Security Home Page



Social Security

Official Social Security Website

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Retire Online!
Join millions like us retiring online.
Estimate your benefits.
Apply for retirement.
Manage your account.



Check out your Social Security Statement and manage your benefits.



Online Services

Whether you are applying for or receiving benefits, learn what you can do online.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to the questions that people most frequently ask about Social Security.



At each stage of your life, [my Social Security](#) is for you. Your personal online [my Social Security](#) account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.

If you receive benefits or have Medicare, you can:

Use a [my Social Security](#) online account to:

- Get your [benefit verification letter](#);
- Check your benefit and payment information and your earnings record;
- [Change your address](#) and phone number; and
- [Start or change direct deposit](#) of your benefit payment.

If you do not receive benefits, you can:

Use a [my Social Security](#) online account to get your *Social Security Statement*, to review:

- Estimates of your retirement, disability, and survivors benefits;
- Your earnings record; and
- The estimated Social Security and Medicare taxes you've paid.

How do I create a [my Social Security Online](#) account?

To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

Related Information

[Internet Phishing Alert](#)

[Credit Freeze On Your Record](#)

[How We Verify And Protect Your Identity](#)

[Apply Online for Retirement](#)

[Apply Online for Disability](#)

[Information for Third Parties](#)

Sample Social Security Statement





John R. Doe | [Sign Out](#)

Text Size | [Accessibility Help](#)



my Social Security

My Home

Help Center

Security Settings

Overview

Estimated Benefits

Earnings Record

Welcome, John! You last signed in on March 07, 2013 at 9:47AM EST.

Social Security Statement



A Message from the Acting Commissioner:

- [+ What Social Security means to you...](#)
- [+ About Social Security's future...](#)
- [+ Learn more about Social Security...](#)

Estimated Benefit at Full Retirement age (66):

\$1,158 a month

[View Estimated Benefits](#)

Last Reported Earnings:

\$5,330 in 2011

[View Earnings Record](#)



[Print / Save Your Full Statement](#)

Get a copy of your Statement information in a convenient, print-friendly format.

Social Security Number:
xxx-xx-0000

Date of Birth:
September 23, 1948

Your Email address:
test@ssa.gov

[Update Email Address](#)

Online Social Security Statement

Estimated Benefits



About Your Estimated Benefits

- [+ How you qualify for benefits...](#)
- [+ How we estimated your benefits...](#)
- [+ If you work in a job where you don't pay Social Security tax...](#)

Retirement

You have earned enough credits to qualify for retirement benefits. At your current earnings rate, your estimated payment would be:

At full retirement age (66):	\$869 a month
At age 70:	\$1,147 a month
At early retirement age (62):	\$655 a month

Your estimates are based on the assumption that you will earn \$0 a year from now until retirement.

Disability

You have worked enough credits to qualify for disability benefits.

If you become disabled right now your estimated payment would be: **\$909 a month**

[▶ Apply Online for Disability](#)

Family

If you get retirement or disability benefits, your spouse and children also may qualify for benefits.

More Information

- [? About Social Security & Medicare](#)
- [? Before you decide to retire...](#)
- [? Publications and contact information...](#)



Thinking of retiring?
Some things to consider

Survivors

You have enough credits for your family to qualify for survivor benefits. If you die this year, certain members of your family may be eligible for these benefits:

Your child:	\$681 a month
Your spouse who is caring for your child:	\$681 a month
Your spouse (starting at full retirement age):	\$909 a month

Your total family benefits cannot be more than \$1,363 a month.

Your spouse or minor child may be eligible for a special one-time death benefit of \$255.

Medicare

You have worked enough to qualify for Medicare at age 65. Even if you do not retire at age 65 be sure to contact Social Security three months before your 65th birthday to enroll in Medicare.



[Print / Save Your Full Statement](#)

Get a copy of your Statement information in a convenient, print-friendly format.



Earnings Record



Your benefits are based on your earnings. If our records are wrong, you may not receive all the benefits to which you're entitled.

- + [Review your earnings record carefully...](#)
- + [Limits on taxable earnings for Social Security...](#)
- + [Contact us about errors...](#)

If you made any adjustments to your earnings record when filing your claim or appeal, the information below may not yet reflect your changes.

Work Year	Taxed Social Security Earnings	Taxed Medicare Earnings
2012	Not yet recorded	Not yet recorded
2011	\$19,407	\$19,407
2010	\$19,940	\$19,940
2009	\$20,604	\$20,604
2008	\$18,768	\$18,768
2007	\$17,465	\$17,465
2006	\$16,672	\$16,672
2005	\$14,976	\$14,976
2004	\$13,874	\$13,874
2003	\$13,587	\$13,587
2002	\$13,821	\$13,821
2001	\$11,611	\$11,611
2000	\$10,605	\$10,605
1999	\$9,902	\$9,902
1998	\$9,074	\$9,074
1997	\$5,220	\$5,220
1996	\$2,088	\$2,088
1995	\$2,486	\$2,486



Use the Retirement Estimator



- **Convenient, secure, and quick financial planning tool**
- **Immediate and accurate benefit estimates**
- **Lets you create “What if” scenarios based on different ages and earnings**

www.socialsecurity.gov/estimator

www.SocialSecurity.gov



Example of the Results

Retirement Estimator

Your Retirement Benefit Estimate

The age that you start your benefits determines how much you receive each month.

We created estimates for you at three common retirement ages using your earnings information. You can also add your own custom estimates by changing your stop work age and future earnings.

If you start your benefits:	And you earn an average of:	Your benefit will be about:	Actions:
At age 62	\$90,000 a year (from now until age 58)	\$1,583 a month	<input type="button" value="Edit"/>
At age 62	\$90,000 a year (from now until age 55)	\$1,520 a month	<input type="button" value="Edit"/>
At age 62	\$90,000 a year (from now until age 48)	\$1,284 a month	<input type="button" value="Edit"/>
At <u>full retirement</u> (age 67)	\$90,000 a year (from now until full retirement)	\$2,360 a month	--
At age 70	\$90,000 a year (from now until age 70)	\$2,954 a month	--
At age 62	\$90,000 a year (from now until age 62)	\$1,629 a month	--

Questions?

Find answers and general information quickly about Social Security's programs and procedures.

Search

Help Topics

Social Security Number and Card

Retirement

Disability

Online Services, my Social Security

Spouses, Children, Survivors

Your Social Security Payments

Medicare

Supplemental Security Income (SSI)

Taxes, Credits, Funding

Same-Sex Couples

Other Topics

Most Popular FAQs

How do I apply for a new or replacement Social Security number card?

How do I change or correct my name on my Social Security number card?

How do I apply for Social Security retirement benefits?

How can I get a benefit verification letter?

What happens if I work and get Social Security retirement benefits before my full retirement age?

How long will it take to get a Social Security card?

How do I apply for Social Security disability benefits?

Search All FAQs



Contacting Social Security

www.socialsecurity.gov/agency/contact/

Visit the website

www.socialsecurity.gov

Call the toll-free number

1-800-772-1213

Specific questions can be answered from 7 a.m. to 7 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.

Visit a local office

Most offices are open to the public Monday, Tuesday, Thursday and Friday from 9 a.m. to 4:00 p.m. and Wednesdays from 9 a.m. to 12:00 p.m., except Federal holidays.

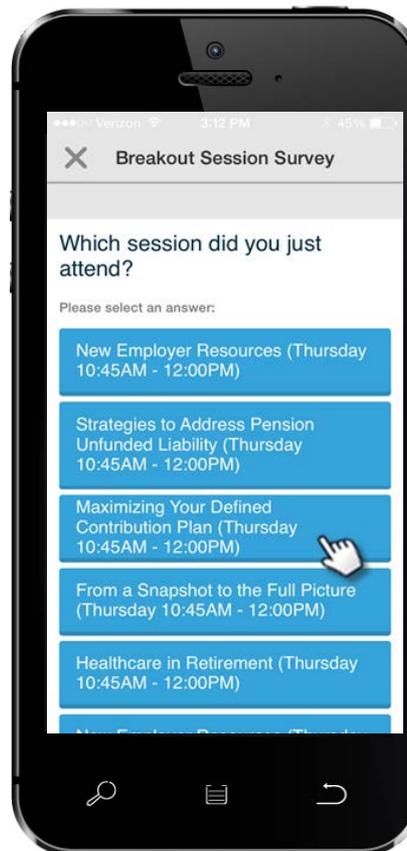
www.SocialSecurity.gov

Please Complete a Session Survey!



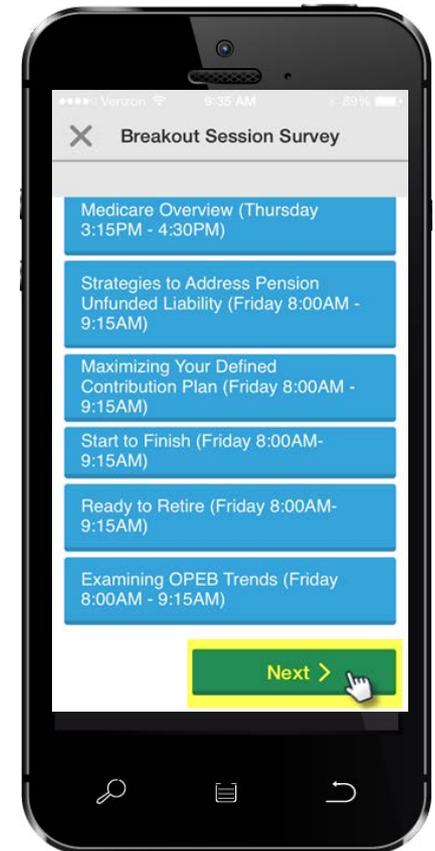
Step 1:

Locate and access the "Breakout Session Surveys" Icon



Step 2:

Select the date and time of the session you just attended



Step 3:

Scroll down and click "Next" to complete the survey