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The Social Security Standard

5 Ways Social Security Protects You

and your family planning



Next payday, when you see a portion of your wages go toward FICA taxes, rest easier knowing that your investment in Social Security brings a lifetime of protections for you and your family.

From your first job and throughout your career, we track your earnings and give you credits for the contributions you've made through payroll taxes. Those credits can translate into important future benefits. As you prepare for a financially secure future, you should know about these five benefits that you, your spouse, and your children may become eligible for through Social Security:

Retirement benefits provide you with a continuous source of income later in life. If you've earned enough credits, you can start receiving your full retirement benefits at age 66 or 67 — depending on when you were born. You may choose to claim these benefits as early as age 62 at a permanently reduced rate, but waiting until after your full retirement age increases your benefit amount by up to 8 percent per year to age 70. Plan for your retirement at: www.socialsecurity.gov/planners/retire.

Disability benefits offer a financial lifeline if you're struck by a serious medical condition that makes it impossible for you to work and provide for yourself and your family and is expected to last at least one year or to result in death. Learn more at: www.socialsecurity.gov/disability.

Child benefits support your minor children while you're receiving Social Security retirement benefits or disability benefits. This financial support also is available to adult children who become disabled before age

22. Grandchildren and stepchildren may qualify in certain situations. Please see: www.socialsecurity.gov/people/kids.

Spousal benefits supplement a couple's income if one of the two never worked or had low lifetime earnings. In some cases, this benefit is also available to divorced spouses. Please see: www.socialsecurity.gov/planners/retire/applying6.html.

Survivor benefits ease the financial burden on your loved ones after you die by providing monthly payments to eligible widows, widowers, children, and dependent parents. It's likely the survivor benefits you have under Social Security carry greater value than your individual life-insurance policy. Read more about survivor benefits at: www.socialsecurity.gov/survivors.

You must meet specific eligibility requirements to receive any type of Social Security benefits.

Currently, Social Security provides benefits to more than 61 million American workers and their families. And we'll be there for you and your family through life's journey.

Learn more about all of our programs at www.socialsecurity.gov.

IS IT MEDICARE OR MEDICAID?



A lot of people have a difficult time understanding the difference between Medicare and Medicaid. Both programs begin with the letter “M.” They’re both health insurance programs run by the government.

People often ask questions about what Medicare and Medicaid are, what services they cover, and who administers the programs.

Let’s start with Medicare. Medicare is the national healthcare program for those aged 65 or older and the disabled. You pay for some

Medicare expenses by paying the Medicare tax while you work. The Centers for Medicare & Medicaid Services is the agency in charge of both Medicare and Medicaid, but you sign up for Medicare A (Hospital) and Medicare B (Medical) through Social Security.

You can apply for Medicare online from the convenience of your home at the link on our website:

www.socialsecurity.gov/medicare/.

If you’re already receiving Social Security retirement benefits when you reach age 65 or are in the 25th month of receiving disability checks, we will enroll you automatically.

Medicare Part C (Medicare Advantage) and Part D (Prescription Drug) plans are available for purchase in the insurance marketplace.

Social Security administers a program called Extra Help to help people with low income and low resources pay for premiums, co-pays, and co-insurance costs for Part D plans. You can find out more about Extra Help and file for it at www.socialsecurity.gov/medicare/prescriptionhelp.

Each year, The Centers for Medicare & Medicaid Services publishes *Medicare and You* available online at their website at www.medicare.gov/medicare-and-you/medicare-and-you.html.

This publication is a user’s manual for Medicare.

Each state runs their own Medicaid program under guidance from the Centers for Medicare & Medicaid Services. Medicaid offers care for the most vulnerable among us.

While it does not require paying taxes while working, it does have guidelines about how much income and resources you can have to qualify.

Medicaid provides coverage for older people, people with disabilities, and some families with children.

Each state has its own eligibility rules and decides which services to cover. The names of the Medicaid program may vary from state to state.

You can read about each state’s Medicaid program at www.medicaid.gov/medicaid/by-state/by-state.html. You can find each state’s Medicaid contact information at www.medicaid.gov/about-us/contact-us/contact-state-page.html.

Medicare and Medicaid are two of the major insurance programs that provide healthcare to the American public.

Understanding each program, as well as how the two programs differ, can help you and those you care about find the right healthcare program.

Readers Write

DISABILITY

Q. *What is a disability “trial work period?”*

A. A trial work period is a work incentive that allows Social Security disability beneficiaries to test their ability to work without losing benefits. People who receive Social Security disability benefits can work for at least nine months without losing benefits. During this trial work period, you can get full benefits no matter how much you earn, as long as you continue to have a severe disabling impairment and you report your work activity. The trial work period continues until you complete nine trial work months within a 60-month period. Find more information about this and other work incentives in our publication *Working While Disabled—How We Can Help* at www.socialsecurity.gov/pubs/10095.html.

Q. *I’ve read there is a five-month waiting period before my Social Security disability payments start. Are there any exceptions to this waiting period? Can I receive SSI during this waiting period?*

A. While there are no exceptions to the five-month waiting period, you may be able to receive SSI payments if you have met Social Security’s strict definition of disability and meet the income and resource requirements of the SSI program. For more information regarding the income and resource requirements of the SSI program, please visit www.socialsecurity.gov/disabilityssi/ssi.html.

SSI

Q. *How do I report a change of address if I’m getting Supplemental Security Income (SSI)?*

A. A person receiving SSI must report any change of address by calling our toll-free number, 1-800-772-1213

or by visiting a local office within 10 days after the month the change occurs. You cannot complete a change of address online. You should report your new address to Social Security so you can continue to get mail from Social Security when necessary, even if you get your benefits electronically by direct deposit or Direct Express. Learn more about SSI at www.socialsecurity.gov/ssi.

REPRESENTATIVE PAYEE

Q. *How can I become a representative payee?*

A. If you know someone who receives Social Security or Supplemental Security Income (SSI), and who needs assistance managing their payments, contact your local Social Security office about becoming their representative payee. Go to www.socialsecurity.gov/payee for more information.

THINGS TO THINK ABOUT BEFORE APPLYING FOR DISABILITY BENEFITS



Social Security is with you throughout life's journey. You may qualify for Social Security disability benefits, which replace a portion of lost income when a worker becomes seriously disabled. Here are three of the key factors we use to determine if you may qualify for Social Security disability benefits:

- You must have a lasting medical condition so severe that it prevents you from doing the work that you did in the past or adjusting to other types of work;
- Your physical or mental impairment(s) must have lasted or be expected to last at least a year or result in death; and
- You must have worked long enough — and recently enough — in jobs covered by Social Security.

To learn more about disability benefits, please visit www.socialsecurity.gov/disability.

You become eligible for Social Security benefits by working and

paying FICA taxes, which translate into Social Security “credits.” How many credits you need to receive disability benefits depends on how old you are when you become disabled.

For example, if you become disabled at age 31 or older, you generally must have earned at least 20 credits in the 10 years immediately before you became disabled. Twenty credits are equal to five years of substantial earnings. Younger workers may qualify with fewer credits. To see how many credits you have earned and to estimate future benefits, please log in to or create your *my* Social Security online account at www.socialsecurity.gov/myaccount.

Those who have not worked enough to qualify for Social Security benefits may be eligible for help through our Supplemental Security Income program, or “SSI.” SSI provides financial assistance to disabled children and adults, as well as the aged and blind people, who have little or no income or resources. Learn more about SSI at www.socialsecurity.gov/ssi.

Social Security helps you and millions of other Americans secure today and tomorrow by providing important financial benefits, information, and planning tools. Learn more at www.socialsecurity.gov.

SOCIAL SECURITY'S GIFT TO CHILDREN IS SECURITY

Children with disabilities are among our most vulnerable citizens. Social Security is dedicated to helping those with qualifying disabilities and their families through the SSI program. To qualify for SSI:

- The child must have a physical or mental condition, or a combination of conditions, resulting in “marked and severe functional limitations.” This means that the condition(s) must severely limit your child’s activities;
- The child’s condition(s) must be severe, last for at least 12 months, or be expected to result in death; and
- The child must not be working and earning more than the Substantial Gainful Activity limit (\$1,180 a month in 2018).

If your child’s condition(s) does not result in “marked and severe limitations,” or does not result in those limitations lasting for at least 12 months, your child will not qualify for SSI.

Family resources are also considered. If the parents of the child or children have more resources than are allowed, then the child or children will not qualify for SSI. You can read more about children’s benefits at www.socialsecurity.gov/pubs/EN-05-10026.pdf.