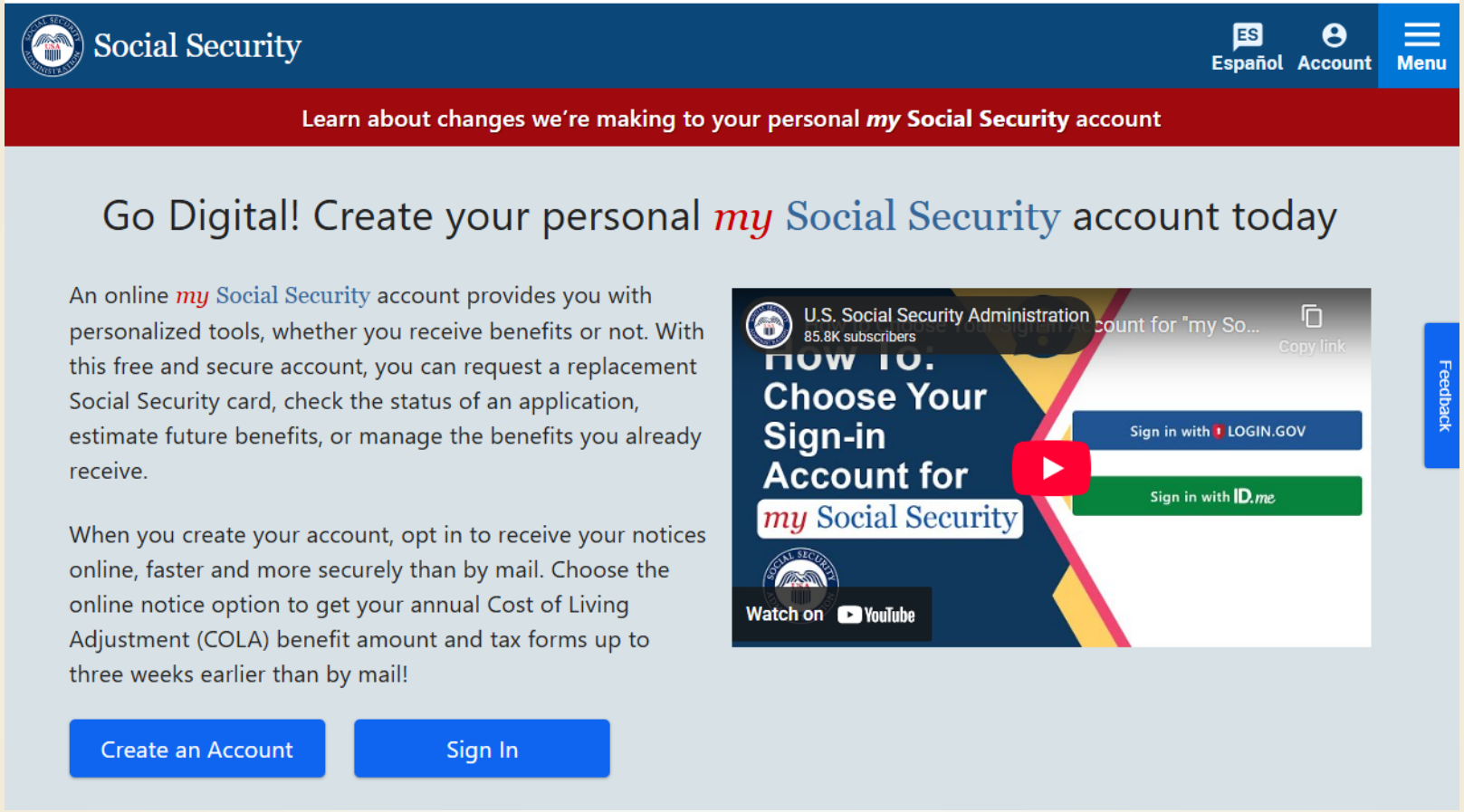
Presentation Overview – 2026

- Online Services
- 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

my Social Security



ssa.gov/myaccount

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

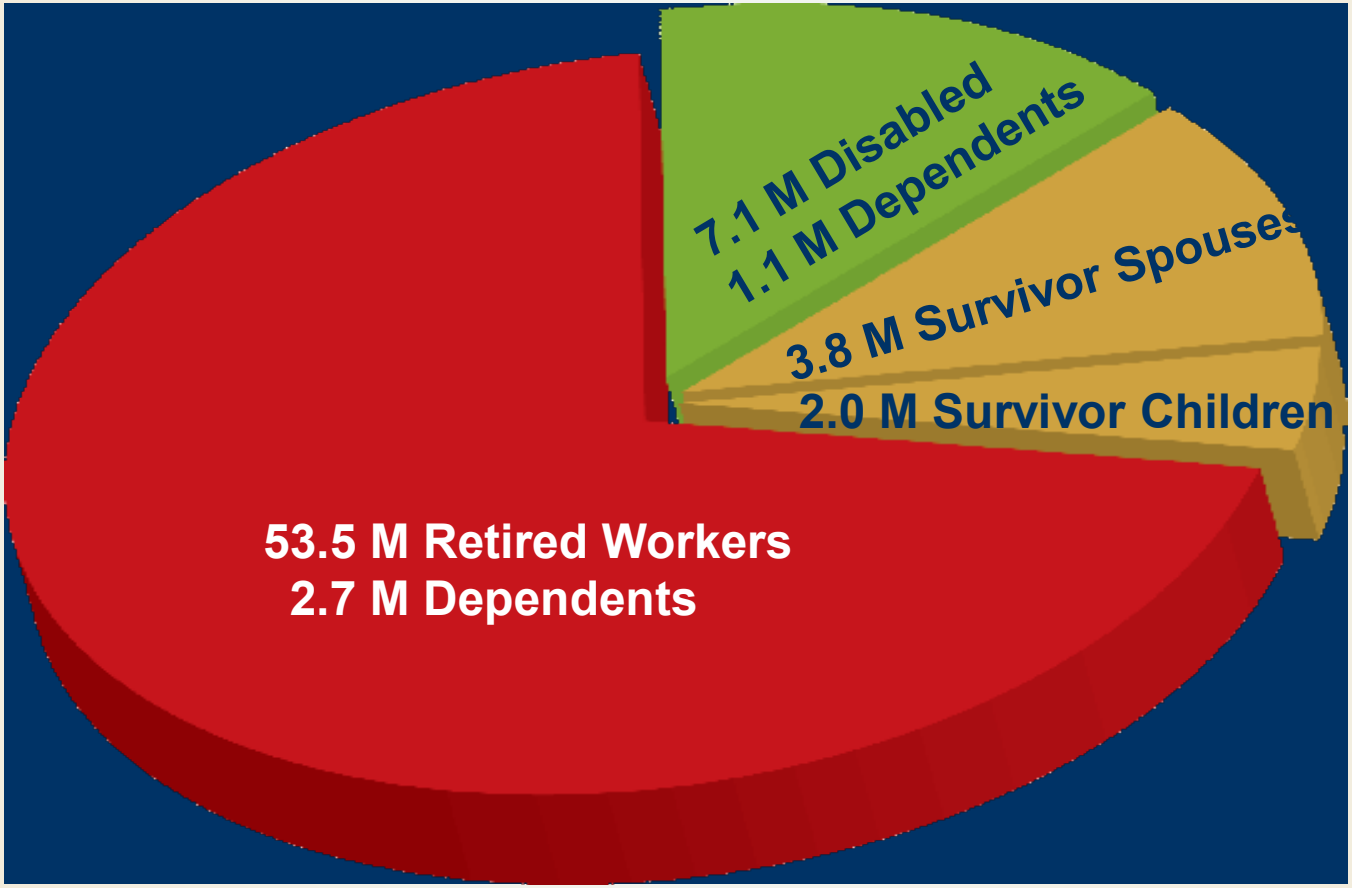
my Social Security **Services**

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;
- Update your tax withholding;
- 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

Over 70 Million Receiving Benefits
(Over ONE Trillion Per Year)
*Based on Monthly Statistical Information, November 2025



We Wouldn't Miss Your Retirement Party

Securing today and tomorrow

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.

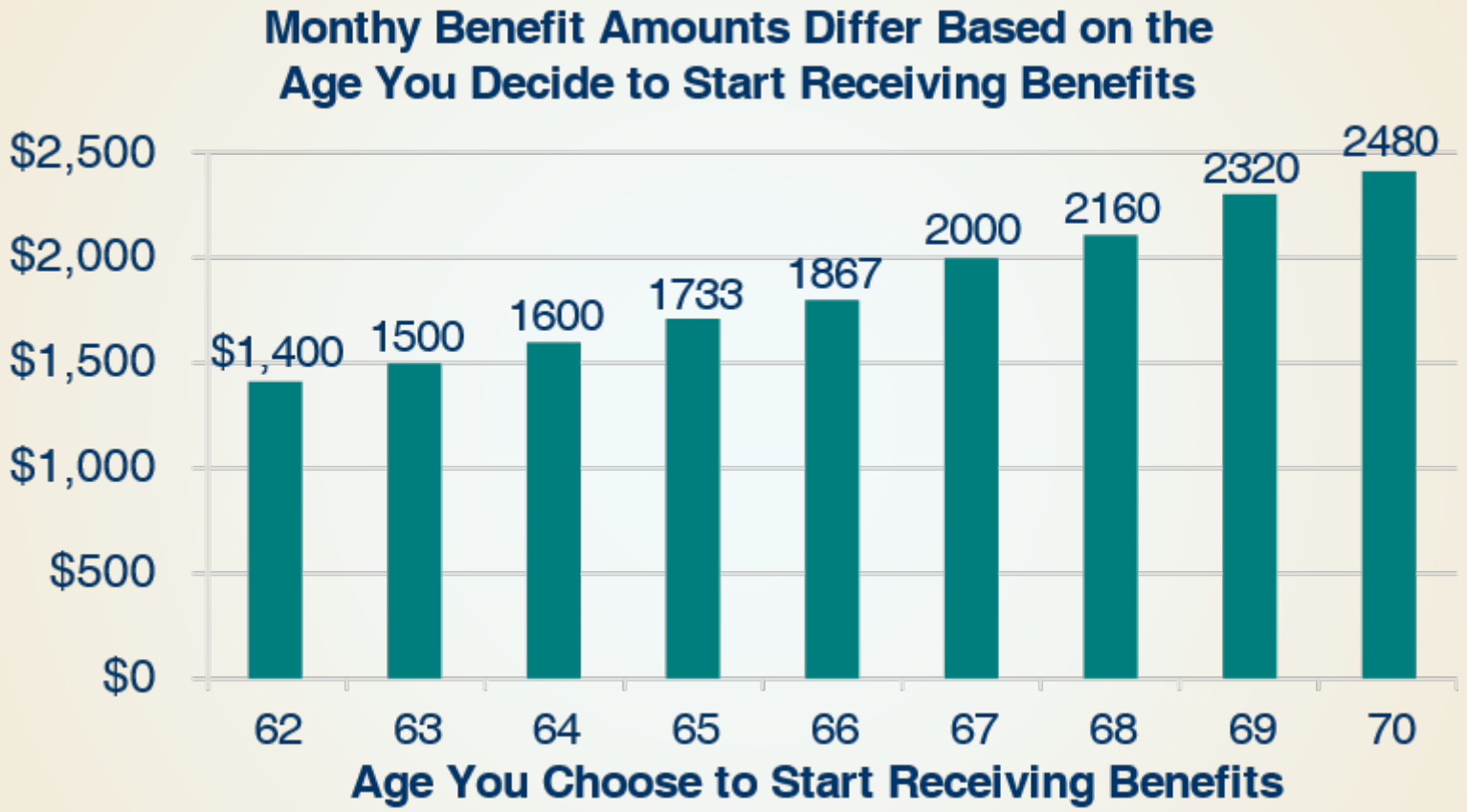
ssa.gov/benefits/retirement/planner/credits.html

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

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



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

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

We're With You If The Unexpected Happens

Securing today and tomorrow

SSA.gov

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.

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

We'll Be Here For Your Family In The Future

Securing today
and tomorrow

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

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

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

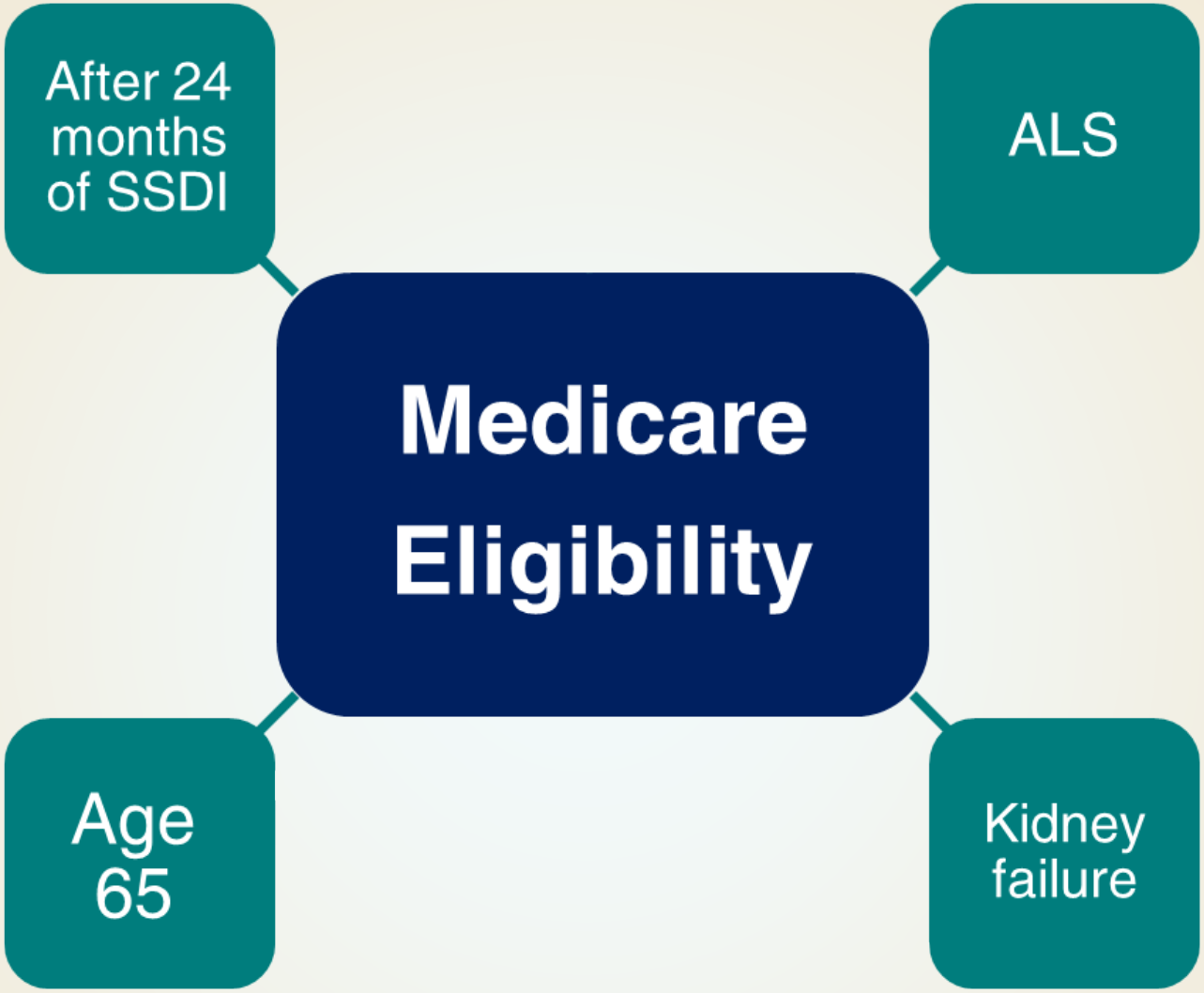
$200 Kelly's **spousal** payment

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

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: • 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/

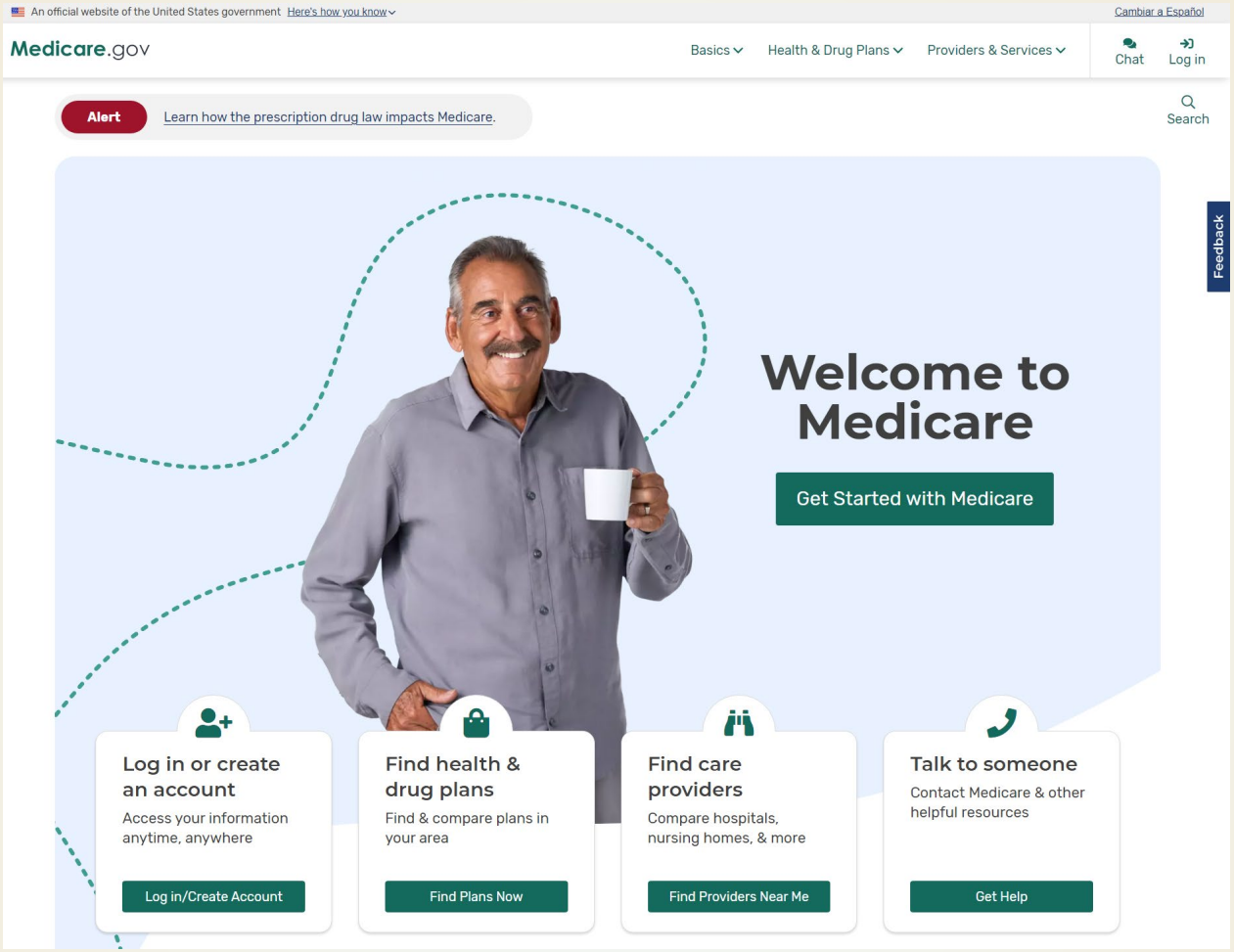

After 24 months of SSDI
ALS
Medicare Eligibility
Age 65
Kidney failure

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
You can add: Part D (Prescription Drug Coverage)	**Most plans include:** Part D (Prescription Drug Coverage) Extra Benefits (e.g., vision, hearing, dental, and more)
You can also add: Supplemental insurance(Medigap)	**Some plans also include:** Lower out-of-pocket costs

Medicare.gov

Medicare.gov



1-800-MEDICARE or Medicare.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.

Social Security | Benefits | Medicare | Card & record | Español | Sign in

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

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.