



Understanding Social Security


2025




Securing today
and tomorrow

Presented by:

Jack Myers
Public Affairs Specialist
Social Security

 [If you need to visit an office, schedule an appointment first. Find out how.](#)

 [What to Know about Proving Your Identity](#)



Social Security

Benefits ▾

Medicare ▾

Card & record ▾



 Español

 Sign in

Securing your **today** and **tomorrow**



Prepare

[Check eligibility for benefits](#)

[Get a benefits estimate](#)

[Plan for retirement](#)



Apply

[Apply for benefits](#)

[Sign up for Medicare](#)

[Return to saved application](#)

After you apply

[Check application or appeal status](#)

[Appeal a decision we made](#)

Manage benefits & information



Documents

[Get benefit verification letter](#)



Number & card

[Replace card](#)

my Social Security



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

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](#)



ssa.gov/myaccount



Securing today
and tomorrow

SSA.gov

my Social Security



Social Security

Create an Account or Sign In

[Create an account with Login.gov](#)

Sign in with  LOGIN.GOV

Sign in with ID.me

[Learn more](#)

Sign in with Social Security Username

For accounts created *before* September 18, 2021

[? Don't know which option to sign in with?](#)

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 earnings once a year 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



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;
- 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.

ssa.gov/myaccount/what.html



Securing today
and tomorrow

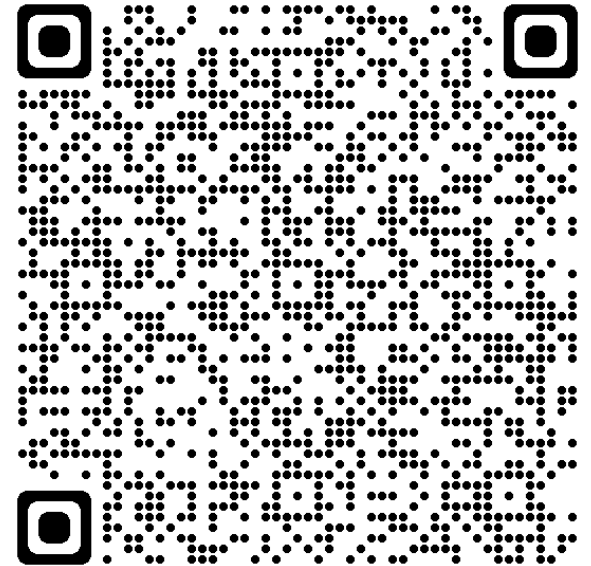
SSA.gov

Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to ssa.gov/number-card and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.



You may be able to apply completely online. In some cases, you will begin the process online and finish it in a local Social Security office or card center.



Securing today
and tomorrow

SSA.gov



Securing today
and tomorrow

How You Qualify for Benefits 2025

- You need to work to earn Social Security “credits”
- Each \$1,810 in earnings gives you one credit
- You can earn a maximum of 4 credits per year



Example: To earn 4 credits in 2025, you must earn at least **\$7,240**. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.



Securing today
and tomorrow

How Social Security Determines Your Benefit

<https://www.ssa.gov/pubs/EN-05-10070.pdf>

Social Security benefits are based on your lifetime earnings

- **Step 1** –We adjust or “index” your actual earnings to account for changes in average wages over time
- **Step 2** –We find your average indexed monthly earnings using the 35 years in which you earned the most (do not need to be consecutive and do not need to be most recent)
- **Step 3** –We apply a formula to your “average indexed monthly earnings” and arrive at your basic benefit or primary insurance amount





2025 Retirement Benefit Formula

(For people who turn 62 in 2025)

If your average monthly earnings are = **\$8,000**

Then your full monthly benefit would be = **\$3,167**



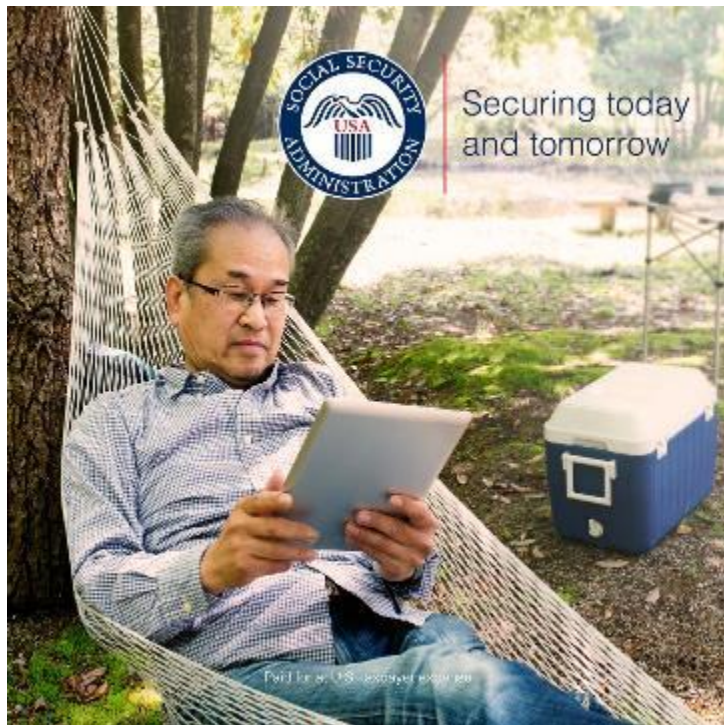
| | |
|---|---------------------------|
| 90% of First..... | \$1,226 = \$1103 |
| 32% of Earnings over \$1,226 through \$7,391..... (\$7,391- \$1,226 = \$6,165) | \$6,165 = \$1,973 |
| 15% of Earnings over \$7,391..... (\$8,000-\$7,391=\$609) | \$609 = \$91 |
| | <hr/> |
| | \$8,000 \$3,167 |

**Payments rounded to whole dollar amounts*



Securing today
and tomorrow

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 permanent lower monthly payment
- At your full retirement age, you get your full benefit
- You get an even higher monthly payment if you delay receiving benefits past your full retirement age



Percentages Based on Year of Birth

| 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% |



Securing today
and tomorrow

You Can Work and Receive Benefits 2025

| If You Are | You Can Make Up To | If You Make More, Some Benefits Will Be Withheld |
|---|----------------------------|--|
| Under FRA* in 2025 | \$23,400/yr. (\$1,950/mo.) | \$1 for every \$2 |
| Turning FRA in 2025 | \$62,160/yr. (\$5,180/mo.) | \$1 for every \$3 |
| Month You Attain Full Retirement Age & Continuing | No Limit | No Limit |

*FRA = Full Retirement Age

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.



Securing today
and tomorrow

Other Benefits on the Retiree's Record

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





Securing today
and tomorrow

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
- Permanent 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



Securing today
and tomorrow

Divorced Spouse's Benefits

- 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 receive





Securing today
and tomorrow

Survivor Benefits

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) is protected
- Divorced widows/widowers may qualify

Your Child if:

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





Securing today
and tomorrow

Survivor Benefit Computation

100% - Survivor benefit

**You could be entitled up to 100% of your deceased spouse's
(divorced spouse's) benefit**

- You will be entitled up to 100% of a deceased spouse's (divorced spouse's) benefit or your own, *whichever benefit is higher*
- At full retirement age, **100%** of deceased worker's benefit
- At age 60, **71.5%** of deceased worker's benefit
(remember there is a permanent reduction for starting benefits early)
- Option to reduced benefits on one record and switch to other record later



Special Rules Affecting Non-Covered Pensions

<https://www.socialsecurity.gov/planners/retire/gpo-wep.html>

When part of your pension is from work not covered by Social Security two laws **used to** affect your Social Security benefit amount:

- Windfall Elimination Provision (WEP) applied when you had at least 40 Social Security credits and you were eligible for Social Security benefits on your own work record.
- Government Pension Offset (GPO) applied only to Social Security spouse or widow(er)'s benefits.

What is the Social Security Fairness Act?

The Social Security Fairness Act (Act) was signed into law on January 5, 2025.

The Act ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). This law increases Social Security benefits for certain types of workers, including some:

- teachers, firefighters, and police officers in many states;
- federal employees covered by the Civil Service Retirement System; and
- people whose work had been covered by a foreign social security system.

To learn more below about the steps the Social Security Administration is taking to implement the law, visit:

ssa.gov/benefits/retirement/social-security-fairness-act.html



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

****Child and survivor claims can only be done by phone.***



Securing today
and tomorrow

SSA.gov



Securing today
and tomorrow

Medicare Eligibility

Medicare Enrollment Form

(VA File #) ☐ GROUP HEALTH PLAN (SSN or ID) ☐ FECA (SSN) ☐ OTHER (ID) ☐ 1a. INSURED'S

3. PATIENT'S BIRTH DATE MM DD YY M ☐ F ☐ SEX 4. INSURED

7. INSURED

SOCIAL SECURITY

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



Securing today
and tomorrow

The Four Parts of Medicare

Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2025 deductible \$1,676

Part B - Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after 1st \$240 in approved charges
- 2025 standard monthly premium \$185.00

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 –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



Securing today
and tomorrow

Medicare Enrollment Periods

- Initial - at age 65
(3 months prior and after)
Effective date is month after enrollment if enrolled month of age 65 or later
- Special - still working/Employer Group Health Plan
(and after initial enrollment period)
- General – January~March
(premium increased & coverage begins month after enrollment)

**Enrollment in any part of Medicare will affect
Health Savings Accounts!!!**

Medicare Part B Premiums for 2025

If you're single and file an individual tax return, or married and file a joint tax return:

| Modified Adjusted Gross Income (MAGI) | Part B monthly premium amount | Prescription drug plan monthly premium amount |
|--|-------------------------------|---|
| Individuals with a MAGI of \$106,000 or less Married couples with a MAGI of \$212,000 or less | 2025 standard premium = \$185 | Your plan premium + \$0 |
| Individuals with a MAGI above \$106,000 up to \$133,000 Married couples with a MAGI above \$212,000 up to \$266,000 | Standard premium + \$74.00 | Your plan premium + \$13.70 |
| Individuals with a MAGI above \$133,000 up to \$167,000 Married couples with a MAGI above \$266,000 up to \$334,000 | Standard premium + \$185 | Your plan premium + \$35.30 |
| Individuals with a MAGI above \$167,000 up to \$200,000 Married couples with a MAGI above \$334,000 up to \$400,000 | Standard premium + \$295.90 | Your plan premium + \$57.00 |
| Individuals with a MAGI above \$200,000 up to \$500,000 Married couples with a MAGI above \$400,000 up to \$750,000 | Standard premium + \$406.90 | Your plan premium + \$78.60 |
| Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000 | Standard premium + \$443.90 | Your plan premium + \$85.80 |



Securing today
and tomorrow

SSA.gov



Today's Presenter and Contact Information

Jack Myers

Public Affairs Specialist



[Visit the website](#)

www.ssa.gov

[Call the toll-free number](#)

1-800-772-1213

Specific questions can be answered from 8 a.m. to 7:00 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.

[Call or visit a local office](#)

To locate your local office phone number, use our Social Security Office Locator: www.ssa.gov/locator. The number may appear under Show Additional Office Information.

Q&A session



Securing today
and tomorrow

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



Understanding Social Security

2025



Securing today
and tomorrow

Presented by:

Jack Myers
Public Affairs Specialist
Social Security