

# SOCIAL SECURITY & MEDICARE

## SOCIAL SECURITY BENEFITS, REPORTING, TAXATION, AND MEDICARE FAST ANSWER CHARTS

TAX YEAR **2025**

### Social Security—How to Qualify for Benefits

- Individuals work and pay Social Security taxes to earn credits toward Social Security benefits.
- The number of credits needed to qualify for benefits depends on when the individual was born.

#### Credits

- A worker receives one credit for each \$1,810 earned in 2025.
- The amount of earnings needed for a quarter of coverage increases automatically each year with increases in the national average wage index.
- A maximum of four credits may be earned annually.

### Taxability of Social Security Benefits

Taxable		Nontaxable
• Retirement benefits	• Spousal benefits	• Supplemental Security Income (SSI) • Lump-sum death benefit
• Survivor benefits	• Disability benefits	
• Family benefits	• Family benefits	

### Working While Receiving Social Security Benefits

A person can receive Social Security retirement or survivor's benefits and work at the same time. However, benefits may be reduced based on age and earnings amount. Different rules apply to disability benefits recipients who continue to work.

Age	Reduction in Benefits
Full retirement age (FRA).	No reduction in benefits.
Year of FRA (only applies to earnings from months prior to FRA).	Benefits are reduced by \$1 for every \$3 in excess of \$62,160 (2025).
Younger than FRA at the end of year.	Benefits are reduced by \$1 for each \$2 earned above \$23,400 (2025).

### Social Security—Full Retirement Age

Year of Birth	Full Retirement Age	Year of Birth	Full Retirement Age
Born prior to 1938	Age 65	1955	Age 66, 2 months
1938	Age 65, 2 months	1956	Age 66, 4 months
1939	Age 65, 4 months	1957	Age 66, 6 months
1940	Age 65, 6 months	1958	Age 66, 8 months
1941	Age 65, 8 months	1959	Age 66, 10 months
1942	Age 65, 10 months	1960 or later	Age 67
1943 – 1954	Age 66		

**January 1 birthday.** Individuals born on January 1 of any year should refer to the previous year in this chart.

### 2025 Social Security and Medicare Highlights

Social Security benefits increase ..... 2.5%	Medicare tax rate:
Maximum earnings subject to:	Employee ..... 1.45%
Social Security tax..... \$176,100	Self-employed ..... 2.90%
Medicare tax..... No limit	Earnings needed for one quarter of coverage..... \$1,810
Maximum Social Security tax:	Earnings limit to receive full Social Security benefits:
Employee ..... \$10,918.20	Under full retirement age <sup>1</sup> ... \$23,400
Self-employed ..... \$21,836.40	Year of full retirement age <sup>2</sup> ..... \$62,160
Maximum Medicare tax ..... No limit	Full retirement age..... No limit
Social Security tax rate:	Medicare premiums:
Employee ..... 6.20%	Part A (per month) ..... \$518.00
Self-employed ..... 12.40%	Part B (per month) <sup>3</sup> ..... \$185.00
Maximum Social Security benefits at full retirement age:	Hospital deductible..... \$1,676.00
Maximum monthly benefit..... \$4,018	

<sup>1</sup> \$1 in benefits is withheld for every \$2 in earnings above limit.  
<sup>2</sup> Applies only to earnings for months prior to attaining full retirement age. \$1 in benefits is withheld for every \$3 in earnings above the limit.  
<sup>3</sup> Standard monthly premium. High income taxpayers see *2025 Medicare Costs* chart, page 4-6.

**Additional Medicare tax on earned income.** A 0.9% additional Medicare tax for FICA and self-employment income applies to earned income in excess of \$250,000 MFJ, \$125,000 MFS, and \$200,000 any other filing status.

**Additional Medicare tax on net investment income.** A 3.8% Medicare tax applies to net investment income if MAGI is above of \$250,000 MFJ and QSS, \$125,000 MFS, and \$200,000 any other filing status.

### Social Security—Early Retirement Reduced Benefits

A person can begin receiving Social Security benefits early, at age 62. The following table illustrates the effect on a primary beneficiary's benefit, and a spouse's benefit who normally would receive 50% of the primary beneficiary's primary insurance amount (PIA) when Social Security benefits begin at age 62.

Year of Birth	Primary's Reduction Percentage	Spouse's Reduction Percentage	A \$1,000 (\$500 Spousal) Benefit Reduced To:
1937 or earlier	20.00%	25.00%	\$800 (\$375)
1938	20.83%	25.83%	\$791 (\$370)
1939	21.67%	26.67%	\$783 (\$366)
1940	22.50%	27.50%	\$775 (\$362)
1941	23.33%	28.33%	\$766 (\$358)
1942	24.17%	29.17%	\$758 (\$354)
1943 – 1954	25.00%	30.00%	\$750 (\$350)
1955	25.83%	30.83%	\$741 (\$345)
1956	26.67%	31.67%	\$733 (\$341)
1957	27.50%	32.50%	\$725 (\$337)
1958	28.33%	33.33%	\$716 (\$333)
1959	29.17%	34.17%	\$708 (\$329)
1960 and later	30.00%	35.00%	\$700 (\$325)

### Lump-Sum Death Benefit (\$255)

If the beneficiary is...	Then the evidence the claimant needs to submit is...					
	Age	Relationships		Dependency or Support	School Attendance	Death of Worker
Surviving spouse living in same household	–	X	–	–	–	X
Eligible surviving spouse, excluding divorced spouse	X <sup>3</sup>	X <sup>3</sup>	–	–	–	X
Eligible children	X <sup>3</sup>	–	X <sup>3</sup>	X <sup>1,3</sup>	X <sup>2,3</sup>	X

<sup>1</sup> A legitimate or adopted child is ordinarily considered dependent on his or her parent, however, certain evidence may be needed in the case of other types of children.  
<sup>2</sup> Proof of full-time school attendance required if child is age 18–19 and is not disabled.  
<sup>3</sup> To qualify for the lump-sum, the claimant must present evidence that proves he or she does (or could) qualify for monthly benefits in the month the worker died.

# Social Security Benefits—Types and Requirements to Receive

No benefits can be paid until the required number of credits has been reached.

## Retirement Benefits

Anyone born after 1928 needs a minimum of 10 years of work (40 credits) to be eligible for retirement benefits.

## Spousal Benefits

A spouse who has not worked, or who has low earnings, can be entitled to as much as 50% of the retired worker's full benefit. If a spouse is entitled to both his or her own retirement benefits, and to spousal benefits, the spouse's own benefits will always be paid first. If the spousal benefits are higher, then retirement benefits will be a combination of benefits equaling the higher spouse benefit.

**Note:** A taxpayer's current spouse cannot receive spousal benefits until the taxpayer files for retirement benefits.

## Survivor's Benefits

When a worker who has paid Social Security taxes dies, certain members of the family may be eligible for survivor's benefits. Survivors of a young worker who has died may be eligible for benefits if the deceased worker was employed for at least 1½ years during the three years before death.

<b>Survivor's benefits may be paid to:</b>	<ul style="list-style-type: none"> <li>• A surviving spouse: Full benefits at full retirement age, or reduced benefits as early as age 60.</li> <li>• A disabled surviving spouse: As early as age 50.</li> <li>• A surviving spouse of any age who takes care of the decedent's child who is under age 16, or disabled, and receiving Social Security benefits.</li> <li>• Unmarried children under age 18, or up to age 19 if they attend high school full-time. Under certain circumstances, benefits can be paid to stepchildren, grandchildren, or adopted children.</li> <li>• Children who were disabled before age 22, and remain disabled.</li> <li>• Dependent parents age 62 or older.</li> </ul>
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<b>Surviving Divorced Spouses</b>	Former wives or husbands age 60 or older (age 50-59 if disabled) can get benefits if the marriage lasted at least 10 years. No age or marriage duration criteria apply if former spouse is caring for a child under age 16, or disabled, and entitled on the worker's record.
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<b>Survivor Benefit Amount</b>	The amount the surviving family gets from Social Security depends on the decedent's average lifetime earnings. Social Security uses the deceased worker's basic benefit amount and calculates what percentage survivors are entitled to. The percentage depends on the survivors' ages and relationship to the worker. <b>Note:</b> A survivor may qualify for higher benefits based on their own work record.
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Typical situations include the following.

- Surviving spouse, at full retirement age or older, generally receives 100% of the worker's basic benefit amount.
- Surviving spouse, age 60 or older, but under full retirement age, receives 71.5%-99% of the worker's benefit amount.
- Surviving spouse, any age, with a child younger than age 16, receives 75% of the worker's benefit amount, or
- Children receive 75% of the worker's benefit amount.

<b>One-Time Lump-Sum Death Payment</b>	There is a one-time death payment of \$255 that can be made when a worker dies if he or she has worked long enough. This payment can be made only to a spouse or child if certain requirements are met. See <i>Lump-Sum Death Benefit (\$255)</i> , page 4-1.
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<b>Remarriage</b>	Generally, a survivor cannot get surviving spouse benefits if he or she remarries before age 60 (age 50 if disabled). But remarriage after reaching age 60 (age 50 if disabled) will not prevent the survivor from getting benefit payments based on a former spouse's work. And, at age 62 or older, a survivor may get benefits based on the new spouse's work, if those benefits would be higher.
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## Social Security—Red Book

The Red Book is a general reference tool that describes employment support programs known as work incentives that are a part of the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs. The Red Book is written for professionals who serve persons with disabilities.

The Red Book is available online at: [www.ssa.gov/redbook](http://www.ssa.gov/redbook)

## Disability Benefits

To qualify for disability benefits, a taxpayer must meet two earnings tests. See *Recent Work Test for Disability Eligibility* and *Duration of Work Test for Disability Eligibility*, below.

The definition of disability under Social Security is different than other programs. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability.

An individual is considered disabled under Social Security rules if:

- The individual cannot do work that he or she did before,
- It is determined that the individual cannot do other substantial gainful work because of a medical condition(s), and
- The disability has lasted or is expected to last for at least one year or result in death.

This is a strict definition of disability. The term "substantial gainful activity (SGA)" is used to describe a level of work and earnings. SGA involves doing significant physical and/or mental activities for pay or profit or of a nature generally performed for pay or profit. A monthly earnings guideline is used to help determine whether work is SGA. For 2025, the monthly guideline is \$2,700 for the blind and \$1,620 for other disabilities.

## Recent Work Test for Disability Eligibility

Taxpayer must have worked a certain number of quarters in the most recent years before disability.

Age Disabled	Length of Years Worked
Before age 24	6 quarters (1½ years) during the three prior years.
Age 24 to 30	Worked during half of the time between age 21 and the time of disability.
After age 30	At least 20 credits (5 years) in the 10 years immediately before becoming disabled.

## Duration of Work Test for Disability Eligibility

Taxpayer must have worked a certain number of years during his or her lifetime before disability.

Disabled at Age	Credits Needed	Disabled at Age	Credits Needed
Age 42	20 (5 years)	Age 52	30 (7½ years)
Age 44	22 (5½ years)	Age 54	32 (8 years)
Age 46	24 (6 years)	Age 56	34 (8½ years)
Age 48	26 (6½ years)	Age 58	36 (9 years)
Age 50	28 (7 years)	Age 60	38 (9½ years)

**Note:** This table does not cover all situations.

## Family Benefits

For a worker collecting Social Security who is still alive, the following family members may also receive benefits.

- Spouse age 62 or older.
- Spouse younger than 62, if he or she is caring for their child entitled on the worker's record who is under age 16, or was disabled before age 22.
- Former spouse age 62 or older (see *Benefits for Divorced People*, below).
- Children under age 18 (or age 18-19 if the child is a full-time student who has not graduated from high school).
- Children age 18 or older who were disabled before age 22, and remain disabled.

<b>Benefits for Divorced People</b>	In order to qualify for divorced spousal benefits, the spouse must: <ul style="list-style-type: none"> <li>• Have been married to their ex-spouse for at least 10 years,</li> <li>• Be at least 62 years of age,</li> <li>• Be unmarried, and</li> <li>• Not be eligible for an equal or higher benefit under his or her own Social Security record or on someone else's Social Security record.</li> </ul>
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**Note:** The amount of benefits the divorced spouse gets has no effect on the amount of benefits the worker or the worker's current spouse may receive.

### Social Security—Taxable Benefits

If 50% of Social Security benefits plus other taxable income and tax exempt interest exceed base amounts, a portion of Social Security benefits may be taxable. However, Supplemental Security Income (SSI) and the lump-sum death benefit, are not taxable.

Taxable Social Security Benefits Thresholds	
Filing Status	Threshold*
MFJ	\$32,000
Single, HOH, QSS, MFS (and lived apart from spouse the entire year)	\$25,000
MFS (and lived with spouse at any time during the year)	\$0

\* Threshold amounts are not indexed for inflation.

### Quick Worksheet to Check if Benefits May Be Taxable

**Note:** If a joint income tax return is filed, include both spouse's amounts, if any, on lines A, C, and D.

A) Enter the amount from box 5 of all Forms SSA-1099 and RRB-1099. Include the full amount of any lump-sum benefit payments received in the current year, for the current year and earlier years. (If more than one form was received, combine the amounts from box 5 and enter the total.)..... A) \_\_\_\_\_

**Note:** If the amount on line A is zero or less, stop here; none of the benefits are taxable this year.

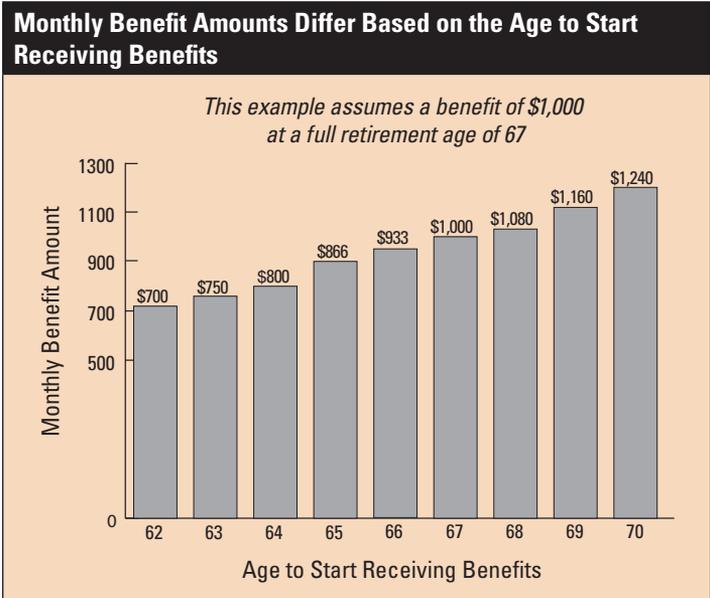
B) Enter one-half of the amount on line A..... B) \_\_\_\_\_

C) Enter total income that is taxable (excluding line A), such as pensions, wages, interest, ordinary dividends, and capital gain distributions. Do not reduce income by any deductions, exclusions, or exemptions..... C) \_\_\_\_\_

D) Enter any tax-exempt interest income such as interest on municipal bonds..... D) \_\_\_\_\_

E) Add lines B, C, and D..... E) \_\_\_\_\_

**Note:** Compare the amount on line E to the threshold amount for the taxpayer's filing status. If the amount on line E equals or is less than the threshold amount for the filing status, none of the benefits are taxable this year. If the amount on line E is more than the threshold amount, some benefits may be taxable.



### Taxable Portion of Social Security and Tier I Railroad Retirement Benefits

Line E from Quick Worksheet, (previous column)	Quick calculation of taxable benefits (Use Lines from Quick Worksheet)
<b>Single, HOH, QSS, MFS (and lived apart from spouse the entire year)</b>	
\$25,000 or less	No taxable benefits.
\$25,001 to \$34,000	Lesser of: 1) Line B, or 2) 50% of Line E over \$25,000.
\$34,001 and over	Lesser of: 1) 85% of Line A, or 2) 85% of Line E over \$34,000 plus lesser of \$4,500 or Line B.
<b>Married Filing Jointly</b>	
\$32,000 or less	No taxable benefits.
\$32,001 to \$44,000	Lesser of: 1) Line B, or 2) 50% of Line E over \$32,000.
\$44,001 and over	Lesser of: 1) 85% of Line A, or 2) 85% of Line E over \$44,000 plus lesser of \$6,000 or Line B.
<b>MFS (and lived with spouse at any time during the year)</b>	
Any amount	Lesser of: 1) 85% of Line A, or 2) 85% of Line E.

### Social Security Retirement—Benefits Calculation

Retirement benefits are based on lifetime earnings and age at the time of retirement. The highest 35 years are used to calculate average indexed monthly earnings and a formula determines primary insurance amount (PIA). For 2025, the maximum monthly benefit if retiring at full retirement age is \$4,018, regardless of income.

#### Computation of the PIA for a Person First Eligible in 2025

*Average indexed monthly earnings*

90% of the first .....\$1,226, plus  
32% of the amount over .....\$1,226 through \$7,391, plus  
15% of the amount over .....\$7,391

**Example:** Jim retired in 2025 when he reached full retirement age. He had average indexed monthly earnings of \$7,500 based on his highest earning 35 years of work.

1) 90% × \$1,226.00 = \$1,103.40  
2) 32% × (\$7,391 – \$1,226) = 1,972.80  
3) 15% × (\$7,500 – \$7,391) = 16.35  
**Total monthly benefit:** = \$3,092.50\*

\* If the result is not a multiple of 10¢, round down to the next lower multiple of 10¢.

#### Computation of the PIA for the Family of a Worker in 2025

For the family of a worker who turns age 62, or dies in 2025 before attaining age 62, the maximum amount of benefits that can be paid is computed as follows.

150% of the first \$1,567 of the worker's PIA, plus  
272% of the worker's PIA over \$1,567 through \$2,262, plus  
134% of the worker's PIA over \$2,262 through \$2,950, plus  
175% of the worker's PIA over \$2,950.

A worker who qualifies for disability benefits will generally receive 100% of PIA, provided enough work credits are earned before becoming disabled.

### Social Security—Retirement Planner

The Social Security Retirement Planner allows a taxpayer to estimate retirement benefits based on lifetime earnings. Benefit calculators test different retirement ages and future earnings. A Social Security account must be created. The planner is available at: [www.ssa.gov/prepare/plan-retirement](http://www.ssa.gov/prepare/plan-retirement)

Links are provided to other retirement planning websites.

Medicare — Basics	
<p>Medicare is the United States' health insurance program for:</p> <ul style="list-style-type: none"> <li>• People age 65 or older, or</li> <li>• People under age 65 with certain disabilities, or</li> <li>• People of any age with a qualifying medical condition such as end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS).</li> </ul>	
<b>How Financed</b>	Medicare is financed by general revenues and a portion of the payroll taxes paid by workers and their employers. It also is financed in part by monthly premiums.
<b>Coverage</b>	Medicare helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. The four different parts of Medicare help cover specific services.
<b>Sign Up At Age 65</b>	An individual should sign up for Medicare three months before reaching age 65, even if he or she plans to keep working and delay receiving Social Security benefits. Delaying sign up may increase medical insurance and prescription drug costs, and coverage may be delayed.

Medicare — Part A	
<p>Hospital insurance that covers:</p> <ul style="list-style-type: none"> <li>• Inpatient care in hospitals.</li> <li>• Skilled nursing facility care.</li> <li>• Inpatient care in a skilled nursing facility (not custodial or long-term care).</li> </ul>	<ul style="list-style-type: none"> <li>• Hospice care services.</li> <li>• Home health care services.</li> <li>• Inpatient care in a religious nonmedical health care institution.</li> </ul>

Medicare — Part B	
<p>Medical insurance that covers:</p> <ul style="list-style-type: none"> <li>• Services from doctors and other health care providers.</li> <li>• Outpatient care.</li> <li>• Home health care.</li> <li>• Durable medical equipment (e.g., wheelchairs, walkers, hospital beds, and other equipment).</li> <li>• Many preventive services (e.g., screenings, shots or vaccines, and yearly wellness visits).</li> </ul>	

Medicare — Part C	
<p>Also known as Medicare Advantage Plan.</p> <ul style="list-style-type: none"> <li>• Run by Medicare-approved private insurance companies.</li> <li>• Includes all benefits and services covered under Medicare Part A and Medicare Part B.</li> </ul>	
<ul style="list-style-type: none"> <li>• Usually includes Medicare prescription drug coverage (Part D) as part of the plan.</li> <li>• May include extra benefits and services.</li> </ul>	

Medicare — Part D	
<p>Also known as Medicare prescription drug coverage.</p> <ul style="list-style-type: none"> <li>• Run by Medicare-approved private insurance companies.</li> <li>• Helps cover the costs of prescription drugs.</li> <li>• May help lower prescription drug costs and help protect against higher costs in the future.</li> </ul>	

Items That Original Medicare Does Not Cover	
<p>If an individual needs services that Original Medicare does not cover, the individual will have to pay for them unless the person has other insurance, a Medicare Advantage plan, or any other plan that covers these services.</p>	
<ul style="list-style-type: none"> <li>• Long-term care.</li> <li>• Most dental care.</li> <li>• Dentures.</li> <li>• Eye exams (for prescription glasses).</li> <li>• Massage therapy.</li> <li>• Acupuncture (except for chronic low back pain).</li> <li>• Routine physical exams.</li> <li>• Concierge care (also called concierge medicine, retainer-based medicine, boutique medicine, platinum practice, or direct care).</li> </ul>	<ul style="list-style-type: none"> <li>• Covered items or services received from an opt-out doctor or other provider (except in the case of an emergency or urgent need).</li> <li>• Cosmetic surgery.</li> <li>• Hearing aids and exams for fitting them.</li> <li>• Routine foot care.</li> </ul>
<p><b>Note:</b> Even if Medicare covers a service or item, deductibles, coinsurance, and copayments generally apply.</p>	

Medicare Basic Coverage		
<p><b>Original Medicare Plan</b> Part A (Hospital) Part B (Medical)</p> <p>Medicare provides this coverage. Part B is optional. The individual has choice of doctors. Costs may be higher than in Medicare Advantage Plans.</p> <p><b>Medigap (Medicare Supplement Insurance Policy)</b> The individual can choose to buy this private coverage (or an employer/union may offer similar coverage) to fill in gaps in Part A and Part B coverage. Costs vary by policy and company.</p>	or	<p><b>Medicare Advantage Plans like HMOs and PPOs</b> Called "Part C," this option combines Part A (Hospital) and Part B (Medical);</p> <p>Private insurance companies approved by Medicare provide this coverage. Generally, doctors must be in the plan network. Costs may be lower than in the Original Medicare Plan, and extra coverage (like vision, hearing, and dental) may be available. Copayment or coinsurance payments may apply. Plans have a yearly limit on out-of-pocket costs.</p>
<b>Plus</b>		<b>Plus</b>
<p><b>Part D (Prescription Drug Coverage)</b> Optional coverage. Private companies approved by Medicare run these plans. Plans cover different drugs. Medically necessary drugs must be covered.</p>		<p><b>Part D (Prescription Drug Coverage)</b> Most Part C plans cover prescription drugs. If they do not, this coverage may be available separately. Plans cover different drugs. Medically necessary drugs must be covered.</p>

Medicare Eligibility	
<p><b>Hospital Insurance (Part A)</b></p>	<p>Citizens or permanent residents of the United States are eligible for free Medicare Part A if age 65 or older and:</p> <ul style="list-style-type: none"> <li>• Taxpayer receives or is eligible to receive Social Security benefits or railroad retirement benefits,</li> <li>• Taxpayer or spouse (living or deceased, including divorced spouses) worked long enough in a government job where Medicare taxes were paid, or</li> <li>• Taxpayer is the dependent parent of a fully insured deceased child.</li> </ul> <p>Before age 65, eligible for free Medicare Part A if:</p> <ul style="list-style-type: none"> <li>• Taxpayer has been entitled to Social Security disability benefits for 24 months,</li> <li>• Taxpayer receives a disability pension from RRB,</li> <li>• Taxpayer receives Social Security benefits due to ALS disease,</li> <li>• Taxpayer [or the child or widow(er) of someone who] worked long enough in a government job where Medicare taxes were paid and meets the requirements of the Social Security disability program, or</li> <li>• Taxpayer has permanent kidney failure and receives maintenance dialysis or a kidney transplant and meets certain conditions.</li> </ul> <p><b>Not eligible for free Part A.</b> If a taxpayer does not qualify, he or she may be able to get Medicare Part A by signing up during designated enrollment periods and paying a monthly premium.</p>
<p><b>Medical Insurance (Part B)</b></p>	<p>Anyone eligible for Part A can also enroll in Part B by paying a monthly premium.</p> <p>If a taxpayer is not eligible for free Medicare Part A, he or she can buy Part B, without having to buy Part A, if taxpayer is age 65 or older and:</p> <ul style="list-style-type: none"> <li>• U.S. citizen, or</li> <li>• Lawfully admitted noncitizen who has lived in the United States for at least five years.</li> </ul>
<p><b>Medicare Advantage Plans (Part C)</b></p>	<p>Taxpayers who have Medicare Parts A and B can join a Medicare Advantage Plan (Part C). With one of these plans, a taxpayer cannot have a Medigap policy. Medicare Advantage Plans include:</p> <ul style="list-style-type: none"> <li>• Medicare coordinated care plans,</li> <li>• Medicare preferred provider organization (PPO) plans,</li> <li>• Medicare private fee-for-service plans, and</li> <li>• Medicare specialty plans.</li> </ul> <p><b>Note:</b> Medicare Advantage Plans may require a monthly premium.</p>
<p><b>Medicare Prescription Drug Plans (Part D)</b></p>	<p>Taxpayers who have Medicare Part A, Part B, or Part C, are eligible for prescription drug coverage (Part D). Joining a Medicare prescription drug plan is voluntary, and includes an additional monthly premium for coverage.</p> <p>Taxpayers may be subject to a penalty for waiting to enroll in Part D if current prescription drug coverage is not at least as good as Medicare prescription drug coverage.</p>

## Social Security Basics— Application, Replacement, and Changes

Complete Form SS-5, *Application for Social Security Card*.  
www.ssa.gov/forms/ss-5.pdf

Apply using Social Security Online Service:  
www.ssa.gov/number-card/request-number-first-time

- To apply for a Social Security number, provide original documents proving U.S. citizenship or immigration status, age, and identity (within 45 days at local Social Security office for online applications).
- To replace a lost or stolen Social Security card, submit a recently issued document proving identity and if born outside the U.S., proof of citizenship or authorized work status. The replacement card will have the same name and number as the previous card.
- To change information on a Social Security card, send proof of identity and documents supporting the change (e.g., a birth certificate, a marriage certificate, or divorce decree).

**Domestic violence victims.** A new Social Security number may be assigned when evidence shows a person is being harassed or abused or his or her life is endangered. Normally, an application must be submitted in person.

## Supplemental Security Income (SSI)

SSI makes monthly payments to people who have low income, few resources, and are age 65 or older, blind, or disabled. SSI is not taxable.

**SSI amounts for 2025.** The monthly maximum federal amounts are \$967 for an eligible individual, and \$1,450 for an eligible married couple.

## Medicaid

Medicare and Medicaid are not the same program. Medicaid is a state-run program that provides hospital and medical coverage for people of any age with low income and little or no resources. Each state has its own rules about who is eligible and what is covered. Generally, those individuals who are eligible for SSI benefits are also eligible for Medicaid. For more information, contact a local medical assistance agency, social services, or welfare office.

## Form SSA-1099—Social Security Benefit Statement

# 2025

• PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.  
• SEE THE REVERSE FOR MORE INFORMATION.

Box 1. Name	The 2025 Form SSA-1099 was not available at the time of printing.	Box 2. Beneficiary's Social Security Number
Box 3. Benefits Paid in 2025 Gross amount of benefits paid in current year.	SSA in 2024	Box 5. Net Benefits for 2025 (Box 3 minus Box 4) See <i>Social Security—Taxable Benefits</i> , page 4-3, if benefits are taxable.
DESCRIPTION OF AMOUNT IN BOX 3 Lists benefits paid and any adjustments made including Medicare premiums deducted from benefits.	DESCRIPTION OF AMOUNT IN BOX 4 Any benefits repaid to SSA are explained here.	
<p><b>my Social Security account.</b> A replacement Form SSA-1099 can be obtained through the taxpayer's my Social Security account available at <a href="http://www.ssa.gov/myaccount">www.ssa.gov/myaccount</a>. A replacement Social Security card can also be ordered and address changes made. Other information regarding existing or potential benefits and direct check deposit are also available through a my Social Security account.</p>	Box 6. Voluntary Federal Income Tax Withheld Include this amount on Form 1040, as tax withheld.	
	Box 7. Address	
	Box 8. Claim Number (Use this number if you need to contact SSA.)	

Form SSA-1099-SM (2024)

## Railroad Retirement Benefits

Benefits paid under the Railroad Retirement Act fall into two categories. These categories are treated differently for income tax purposes.	<b>Tier 1 Benefits</b>	Tier 1 benefits include the Social Security equivalent benefit (SSEB) which are treated for tax purposes like Social Security benefits.
	<b>Tier 2 Benefits</b>	The second category contains the rest of the Tier 1 railroad retirement benefits, called the non-Social Security equivalent benefit (NSSEB). It also contains any Tier 2 benefit, vested dual benefit (VDB), and supplemental annuity benefit. Treat this category of benefits, shown on Form RRB-1099-R, as an amount received from a qualified employee plan. This allows for the tax-free (nontaxable) recovery of employee contributions from the Tier 2 benefits and the NSSEB part of the Tier 1 benefits.

## Form RRB-1099—Payments By the Railroad Retirement Board

PAYER'S NAME, STREET ADDRESS, CITY, STATE, AND ZIP CODE  
**UNITED STATES RAILROAD RETIREMENT BOARD**  
844 N RUSH ST CHICAGO IL 60611-1275

# 2025

PAYMENTS BY THE  
RAILROAD RETIREMENT BOARD

PAYER'S FEDERAL IDENTIFYING NO.	The 2025 Form RRB-1099 was not available at the time of printing.	3. Gross Social Security Equivalent Benefit Portion of Tier 1 Paid in 2025	Includes any SSEB benefits that were for prior years.	<p><b>COPY C –</b></p> <p>FOR RECIPIENT'S RECORDS.</p> <p>THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE.</p>
1. Claim Number and Payee Code		4. Social Security Equivalent Benefit Portion of Tier 1 Repaid to RRB in 2025		
2. Recipient's Identification Number		5. Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2025	See <i>Social Security—Taxable Benefits</i> , page 4-3, to determine how much, if any, benefits are taxable.	
Recipient's Name, Street Address, City, State, and Zip Code		6. Workers' Compensation Offset in 2025	This amount is included in box 3.	
<p><b>Note:</b> A replacement Form RRB-1099 can be obtained at: <a href="https://rrb.gov/benefits/myRBB">https://rrb.gov/benefits/myRBB</a></p>		7. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2024	This amount is included in box 3.	
		8. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2023	This amount is included in box 3.	
		9. Social Security Equivalent Benefit Portion of Tier 1 Paid for Years Prior to 2023	This amount is included in box 3.	
		10. Federal Income Tax Withheld Include this amount on Form 1040 as tax withheld.	11. Medicare Premium Total Total amount of Part B, Part C, and/or Part D Medicare premiums deducted from benefits.	

Form RRB-1099

DO NOT ATTACH TO YOUR INCOME TAX RETURN



## 2025 Medicare Costs

Part A Premium		Part A Deductible	Taxpayer Pays
<i>Quarters of Medicare-Covered Employment</i>	<i>Premium Amount</i>	Each benefit period	\$1,676
40 quarters	\$0	Days 1 – 60	\$0 for each benefit period
30 to 39 quarters	\$285	Days 61 – 90	\$419 per day of each benefit period
Less than 30 quarters	\$518	Days 91 – 150	\$838 per each lifetime reserve day after day 90 for each benefit period (up to 60 days over taxpayer's lifetime)
		Beyond lifetime reserve days	All costs
		Day 21 – 100 in skilled nursing facility	\$209.50

### Part B and Part D Premiums—Income-Related Monthly Adjustment Amount (IRMAA)

<i>Modified 2023 AGI (Single, HOH, QSS)</i>	<i>Modified 2023 AGI (MFJ)</i>	<i>Modified 2023 AGI (MFS)</i>	<i>2025 Monthly Part B Premium</i>	<i>2025 Monthly Part D Premium – Plan premium varies by plan</i>
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00	Plan premium
\$106,001 to \$133,000	\$212,001 to \$266,000	n/a	\$259.00	\$13.70 plus plan premium
\$133,001 to \$167,000	\$266,001 to \$334,000	n/a	\$370.00	\$35.30 plus plan premium
\$167,001 to \$200,000	\$334,001 to \$400,000	n/a	\$480.90	\$57.00 plus plan premium
\$200,001 to \$499,999	\$400,001 to \$749,999	\$106,001 to \$393,999	\$591.90	\$78.60 plus plan premium
\$500,000 or above	\$750,000 or above	\$394,000 or above	\$628.90	\$85.80 plus plan premium

**Part D Deductible**..... Varies by plan, up to \$590 (2025)

<b>Medicare Drug Plans</b>	Out-of-pocket spending for covered drugs is capped at \$2,000 for 2025. Once the spending limit is reached, there will be no out-of-pocket cost on covered drugs for the remainder of the calendar year.	<b>Medigap (Medicare Supplemental Insurance)</b>	A Medigap policy is sold by private insurance companies to fill gaps in Medicare coverage. Medigap policies help pay the costs of Medicare-covered services (coinsurance, co-payments, or deductibles), and some policies cover certain costs not covered by the Medicare Plan.
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### Medicare — Contact Information

Toll-free phone number ..... 1-800-633-4227  
 MyMedicare account..... [www.mymedicare.gov](http://www.mymedicare.gov)  
 Online..... [www.medicare.gov](http://www.medicare.gov)

### Medicare — Reporting Fraud

Medicare fraud happens when Medicare is billed for services or supplies that the Medicare recipient never received. The recipient should compare the statements from Medicare with their own records of services received.

If a charge appears to be incorrect, the recipient should first contact the provider to make sure that a billing error did not occur. If fraud is still suspected, then call 1-800-633-4227, or report online at [www.oig.hhs.gov/fraud/report-fraud/](http://www.oig.hhs.gov/fraud/report-fraud/).

### Medicare — Filing an Appeal

A Medicare recipient can file an appeal if they disagree with a coverage or payment decision made by Medicare, the recipient's Medicare health plan or their Medicare Prescription Drug Plan.

The recipient should first ask their doctor, health care provider, or supplier for information that may help their case. The recipient should contact their plan for the details of their appeal rights.

### Medicare – Enrollment Aids

Open enrollment is usually from October 15 to December 7 each year. Enrollees may make changes to plan and insurance providers during this period. The "Medicare and You" handbook is mailed to Medicare households in the fall before open enrollment. The handbook contains a summary of Medicare benefits, rights, and protections and has a summary of available health and drug plans and Medigap policies. Medicare also has an online referral tool for Part C and Part D plans to help recipients select a plan in their area at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare). A Medigap policy selection tool is available at [www.medicare.gov/health-drug-plans/medigap/basics/compare-plan-benefits](http://www.medicare.gov/health-drug-plans/medigap/basics/compare-plan-benefits).

### Social Security — Contact Information

Toll-free phone number ..... 1-800-772-1213  
 mySocialSecurity account..... [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)  
 Online services ..... [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices)

- Apply for benefits.
- Get Social Security Statement.
- Appeal a decision.
- Review earnings history.
- Determine qualification for benefits.
- Estimate future benefits.
- Obtain duplicate Form SSA-1099.

Find local office..... [www.ssa.gov/locator](http://www.ssa.gov/locator)

### Social Security — Representative Payee Program

Social Security's Representative Payee Program provides financial management for the Social Security and Supplemental Security Income (SSI) payments of beneficiaries who are incapable of managing these payments.

If a taxpayer is concerned that someone they know becomes incapable of the management of their benefits, the taxpayer should call 1-800-772-1213 to request an appointment to discuss their concerns. A family member, friend, or qualified organization can be appointed as a representative payee.

### Social Security — Fraud Prevention

Social Security's Office of the Inspector General (OIG) has been designated by Congress as the lead agency for Social Security fraud detection and prevention.

If a taxpayer suspects fraud regarding Social Security, then the allegation should be reported by calling the fraud hotline at 1-800-269-0271 or submit a report online at: <https://oig.ssa.gov/report>.