

SUMMARY:

APPLYING FOR SOCIAL SECURITY RETIREMENT AND/OR MEDICARE

1. Go to **SSA.gov** and click the MENU tab at the top of the page. Click on **my Social Security** link on the left. Create your account.
2. You can apply for Social Security retirement benefits and/or Medicare from your **my Social Security** account.
3. You can start taking Social Security retirement benefits as early as 62.
 - a. The younger you start, the less you get each month for life.
 - b. If you are employed and under full retirement age (example: born in 1955 is 66 years and 2 months) your Social Security amount will be reduced until you reach your full retirement age.
4. If you are turning 65, sign up for Medicare even if you have health insurance.
 - a. Part A (Hospital insurance) is Free.
 - b. Part B (Doctors insurance) has a Premium (\$144.60 for 2020) and is optional **but sign up for it anyway unless you are already covered by other health insurance.**
 - i. If you have health insurance from employment or retirement, you may not need to sign up now.
 - ii. If you do sign up now, you will pay a monthly premium. Your monthly premium will be higher if your income is high.
 - c. Part D (Prescription Drug coverage) is required.
 - d. Medicare does not cover everything or all the cost. You will need a Medicare supplement policy to cover what Medicare does not. (The copayment can be 20% of the total bill.)
 - i. Medicare.gov can help you choose a plan or call an insurance agent who carries Medicare Supplement policies.

More detailed information is attached.

Apply for Retirement Benefits

Social Security offers an online retirement application that you can complete in as little as 15 minutes.

In most cases, once your application is submitted electronically, you're done. Social Security will process your application and contact you by telephone or by mail if any further information is needed.

Questions about our Social Security Retirement Benefits Application

Who can apply for retirement benefits online?

You can apply online for retirement benefits or benefits as a spouse if you:

- are at least 61 years and 8 months old;
- are **not** currently receiving benefits on your own Social Security record;
- have not already applied for retirement benefits; **and**
- want your benefits to start no more than 4 months in the future. (We cannot process your application if you apply for benefits more than 4 months in advance.)

What about Medicare?

If you already have Medicare, you can still use this application to apply for retirement benefits.

If you don't have Medicare but are within 3 months of age 65, you can use this application to apply for:

- both retirement and Medicare; **or**
- just Medicare, if you aren't ready to receive retirement benefits yet.

If you have a Health Savings Account (HSA) and/or health insurance based on current employment, contact your personnel office or insurance company to find out how signing up for Medicare will affect you.

What do I need to know before I apply?

Before you apply for **retirement benefits**, there are certain Social Security "basics" you should know about:

- Your "full retirement age" -
Depending on your date of birth, that may be between age 66 and 67. This could affect the amount of your benefits and when you want the benefits to start.
- When you can start benefits -
You may start receiving benefits as early as age 62 or as late as age 70.
- Benefits are reduced for age -
Your monthly benefits will be reduced if you start them any time before "full retirement age."
- Working while you receive benefits -
If you elect to receive benefits before you reach full retirement age, you should understand how continuing to work can affect your benefits.
- Delayed retirement credits -
Delayed retirement credits may be added to your benefits if they start **after** your full retirement age.
- Life expectancy -
Many of us will live much longer than the "average" retiree, and most women live longer than men. More than one in three 65 year olds today will live to age 90, and more than one in seven will live to age 95. Social Security benefits, which last as long as you live, provide valuable protection against outliving savings

and other sources of retirement income. Again, you'll want to choose a retirement age based on your circumstances so you'll have enough income when you need it.

You can find out what documents and information you need to apply by reading "[Checklist for Online Medicare, Retirement, and Spouses Applications is attached.](#)"

How do I use the online application?

1. **Select the "Apply for Retirement Benefits" button** (above). You'll be asked to create or sign in to your *my Social Security* account and then go through a series of screens that will ask you questions about yourself, your family, and your work.
2. **Fill out the online application.** You can complete your application in a single session or start the application now and finish it sometime later. If you:
 - get stuck on a question, you can skip it and go back later. When you get to the end of the application, we'll let you know if there are any questions you still need to answer.
 - can't complete your online application because you need to look something up, or for any other reason, you can "[Return to a Saved Application](#)" later without losing the information you entered.

You may not be able to use periods, commas, and other special characters when you answer some of the questions. If you use a character that a field cannot accept and you try to go to another page, you will get a message that tells you there is a problem and what caused it.

Example: You cannot use a period as part of an address. If you type "27 N. Main St." instead of "27 N Main St" in an address

field, you will get a message when you try to go to the next page.

After you completely fill out the application, we will ask you to confirm the truthfulness of the answers to the best of your knowledge, under penalty of perjury, and your response will be recorded. You can be held liable for intentionally providing false or misleading information.

3. **"Sign" the application electronically** by clicking on the "Submit Now" button. It will appear on the screen after you have finished filling out the application.

The only person who can "sign" the application is the person who is applying for benefits. A legal representative or person helping cannot sign the application.

When we have all of the necessary information and documents, we'll process your application and send you a letter about our decision in the mail.

Applying for Medicare Only

If you are within **three months of age 65** or older and not ready to start your monthly Social Security benefits yet, you can use our online retirement application to sign up just for Medicare and wait to apply for your retirement or spouses benefits later.

Before you decide, you need to be sure that you understand how waiting until later will affect:

- the lifetime benefits we can pay on your account and
- your health insurance coverage.

If you have a Health Savings Account (HSA) or health insurance based on current employment, you may want to ask your personnel office or insurance company how signing up for Medicare will affect you.

Lifetime Benefits We Can Pay On Your Record

You can start your retirement benefit (**your Social Security retirement not Medicare**) at any point from age 62 up until age 70. Your benefit amount will be higher the longer you delay starting it. This adjustment is usually permanent. If you:

- Apply for benefits before full retirement age, your benefits **will be reduced** because you are taking them earlier. (Full retirement age is 66 for people born between 1943 and 1954. Beginning with 1955, two months are added for every birth year until the full retirement age reaches 67 for people born in 1960 or later.) **1955 = 66 and 2 months**

If your full retirement age is 66 and you decide to start your retirement benefits at age 65, your benefit will be 93.33 percent of your full benefit amount. **(you will get less if you take early plus it gets reduced if you are still working)**

- Delay receiving retirement benefits until **after** you reach full retirement age (any month up to age 70), you can increase your benefit by accumulating [Delayed Retirement Credits](#). If your full retirement age is 66 and 2 months and you wait until age 70, your benefit will be 130.67 percent of your full retirement age benefit.
- Have [family members who qualify for benefits](#), a delay means you would lose some of the benefits they might have received. However, delaying benefits also increases the maximum monthly survivors benefit your spouse may receive.

If You Plan To Continue Working

Even if you plan to continue working, you may still be able to receive some benefits. If you are **under full retirement age and you earn over a certain amount**, we will **deduct** the excess earnings from your benefits.

If you delay receiving benefits until the month you reach full retirement age, you may receive your benefits with no limit on your earnings. **(No reduction after full retirement age)**

Your Health Insurance Coverage

Medicare is our country's health insurance program for people age 65 or older. The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.

- **Hospital insurance (Part A)** helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care.

Most people age 65 or older are eligible for free Medicare hospital insurance (Part A) if they have worked and paid Medicare taxes long enough. You should sign up for Medicare hospital insurance (Part A) 3 months before your 65th birthday, whether or not you want to begin receiving retirement benefits.

- **Medical insurance (Part B)** helps cover medically necessary doctors' services, outpatient care, home health services, and other medical services. Part B also covers many preventive services.

Anyone who is eligible for free Medicare hospital insurance (Part A) can enroll in Medicare medical insurance (Part B) by paying a monthly premium. Some beneficiaries with higher incomes will pay a higher monthly Part B premium.

Should I Sign Up For Medical Insurance (Part B)?

When you sign up for Medicare, you will be asked if you want to enroll in Medical insurance (Part B).

If you do not choose to enroll in Medicare Part B and then decide to do so later, your coverage may be delayed and you may have to pay a higher monthly premium **unless** you qualify for a "Special Enrollment Period," or SEP.

Special Enrollment Period (SEP)

If you are age 65 or older **and** your medical insurance coverage is under a group health plan based on your, or your spouse's, **current employment**, you may not need to apply for Medicare supplementary medical insurance (Part B) at age 65. You may qualify for a SEP that will let you sign up for Part B during:

- Any month you remain covered under the group health plan **and** your, or your spouse's, employment continues; **or**
- The 8-month period that begins with the month after your group health plan coverage or the employment it is based on ends, whichever comes first.

Exception: If your group health plan coverage or the employment it is based on ends during your initial enrollment period for Medicare Part B, you do not qualify for a SEP.

BASIC INFORMATION FOR MEDICARE

Your initial enrollment period starts three months before the month you attain age 65 and ends three months after the month you turn 65.

If you already have Medicare Part A and wish to sign up for Medicare Part B, **you cannot sign up online**. Please call us at **1-800-772-1213** (If you are deaf or hard of hearing, please call our TTY number at **1-800-325-0778**.) or call your [local Social Security office](#) to sign up for Medicare Part B only.



Checklist for Online Medicare, Retirement, & Spouses Applications

The information below will help you gather the information you may need to create a **my Social Security** account and complete the online Medicare, Retirement, and Spouse's applications. We recommend you print this page to use while gathering your information.

Create a **my Social Security Account**

You are required to login to your existing **my Social Security** account, or attempt to create one. To create an account, we will ask you a series of identity questions for verification. You may want to have certain items on hand to be prepared for additional security questions, such as, but not limited to: **mobile phone (for the purpose of receiving texts and emails), credit card, W-2, and tax forms.**

File for Benefits Online – The Information You Need	Medicare Only	Retirement & Spouses
Date and Place of Birth If you were born outside the United States or its territories: <ul style="list-style-type: none"> Name of your birth country at the time of your birth (it may have a different name now) Permanent Resident Card number (if you are not a U.S citizen) 	X	X
MEDICAID Number (State Health Insurance) - Start and End Dates	X	
Current Health Insurance <ul style="list-style-type: none"> Employment start and end dates for the current employer (of you or your spouse) who provides your health insurance coverage through a Group Health Plan Start and end dates for the Group Health Insurance provided by you (or your spouse's) current employer 	X	
Marriage and Divorce <ul style="list-style-type: none"> Name of current spouse Name of prior spouse (if the marriage lasted more than 10 years or ended in death) Spouse(s) date of birth and SSN (optional) Beginning and ending dates of marriage(s) Place of marriage(s) (city, state or country, if married outside the U.S.) 		X
Names and Dates of Birth of Children Who: <ul style="list-style-type: none"> Became disabled prior to age 22, or Are under age 18 and are unmarried, or Are aged 18 to 19 and still attending secondary school full time 		X
U.S. Military Service <ul style="list-style-type: none"> Type of duty and branch Service period dates 		X
Employer Details for Current Year and Prior 2 Years (not self-employment) <ul style="list-style-type: none"> View your Social Security Statement online at www.socialsecurity.gov/myaccount Employer name Employment start and end dates 		X
Self-Employment Details for Current Year and Prior 2 Years <ul style="list-style-type: none"> View your Social Security Statement online at www.socialsecurity.gov/myaccount Business type Total net income 		X
Direct Deposit - Domestic bank (USA) <ul style="list-style-type: none"> Account type and number Bank routing number 	Direct Deposit - International bank (non-USA) <ul style="list-style-type: none"> International Direct Deposit (IDD) bank country Bank name, bank code, and currency Account type and number, branch/transit number 	
		X