



Securing today  
and tomorrow

# A “Snapshot”

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This pamphlet gives a snapshot of the most important features of the Social Security, Supplemental Security Income (SSI) and Medicare programs. You can find specific information about these programs, including our publications, by visiting our website at ***[www.socialsecurity.gov](http://www.socialsecurity.gov)***.

## Your Social Security number

We base the benefits you receive from Social Security on the earnings your employer (or you, if you are self-employed) reported using your Social Security number. So, always use the correct Social Security number, and make sure the name you use at work is the same as the name shown on your Social Security card. If you ever change your name, you should change your name on your Social Security card, too. Social Security does not charge for this service. You should get a Social Security number for your children as soon as they're born. You'll need their numbers to claim them as dependents on your federal income tax return.

## Identity theft

Be careful with your Social Security card and number to prevent identity theft. Show your card to your employer when you start a job so your records are correct. Then, put it in a safe place. Do not carry your card with you.

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## Make sure your records are accurate

Your name and Social Security number on your Social Security card **must** agree with your employer's payroll records and W-2 form so we can credit your earnings to your record. If there's a mistake on your Social Security card, contact any Social Security office to make changes. Check your W-2 form to make sure your employer's record is correct and, if it isn't, give your employer the accurate information.

You can also check your earnings record on your *Social Security Statement*. The *Statement* is available online to workers age 18 and older. To review your *Statement*, go to **[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)** and create a *my* Social Security account. If your *Statement* does not include all of your earnings or has any other mistake, give the correct information to your employer and local Social Security office.

## Paying Social Security taxes

If you work for someone else, your employer withholds Social Security and Medicare taxes from your paycheck and sends those taxes to the Internal Revenue Service (IRS). Your employer also sends the IRS a matching amount equal to what was withheld from your paycheck. Your employer also reports all of your earnings to Social Security.

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If you are self-employed, you pay all your Social Security and Medicare taxes when you file your tax return, and the IRS reports your earnings to Social Security. You pay a rate equal to the combined employee and employer share, but there are special income tax deductions you can take that offset your taxes.

We do not put the Social Security and Medicare taxes you pay in a special account for you. They are used to pay benefits for people getting benefits today, just as your future benefits will be paid for by future workers.

## Earning Social Security “credits”

As you work and pay Social Security taxes, you earn “credits” that count toward your eligibility for Social Security benefits (depending on your earnings, you can earn up to four credits each year). Most people need 10 years of work (40 credits) to qualify for benefits. Younger people need fewer credits to qualify for disability benefits or for their families to qualify for survivors benefits.

## Figuring Social Security benefits

Generally, your Social Security benefit is a percentage of your average lifetime earnings. Low-income workers receive a higher percentage of their average lifetime earnings than those in the upper income brackets. A worker with average

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earnings can expect a retirement benefit that replaces about 40 percent of their average lifetime earnings.

Social Security never was intended to be your only source of income when you retire or become disabled or your family's only income if you die. Social Security is a supplement to your savings, investments, pensions, and insurance plans.

## Social Security benefits

Your Social Security taxes pay for three kinds of benefits: retirement, disability and survivors.

If you're eligible for retirement or disability benefits, other members of your family might receive benefits, too. For example, your spouse is eligible if they're at least 62 years old. Your spouse is also eligible if under age 62 and caring for your child under age 16 (or 16 and older but disabled) and entitled on your record. Your unmarried children are also eligible if they're under age 18, age 18 – 19 and attending elementary or high school full-time, or 18 or older with a disability. If you are divorced, your ex-spouse could be eligible for benefits on your record.

## Retirement

We pay benefits to you when you reach full retirement age (with reduced benefits available as early as age 62) if you have worked long enough. If born in 1944 or

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earlier, you're eligible for your full Social Security benefit at age 65. If born from 1945 to 1954, your full retirement age is 66. The full retirement age gradually rises until it reaches 67 for people born from 1955 to 1960. Full retirement age is 67 for anyone born after 1960. If you delay your retirement beyond full retirement age, you'll get special credit for each month you don't take benefits until age 70. If you choose to delay your retirement past age 65, you still should file for Medicare three months before your 65th birthday.

## Disability

You can get disability benefits if you worked long enough to earn enough credits and if you have a severe physical or mental condition that prevents you from working for at least a year, or if you are terminally ill. Processing disability claims can take several months, so don't wait until you have been out of work for a year to apply for benefits.

## Survivors

If you die before certain members of your family, some of your survivors may be eligible for benefits. These include widows, widowers (and divorced widows and widowers), children and dependent parents.

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## Medicare

Health care benefits come under the four parts of Medicare. The Medicare taxes you pay during your working years finance Medicare Part A (hospital insurance) that helps pay for inpatient hospital stays, skilled nursing care, and other services. Usually, you pay premiums for the other three parts of Medicare. Medicare Part B (medical insurance) helps pay for doctors' fees, outpatient hospital visits, and other medical services and supplies. Medicare Part C (Medicare Advantage plans) allow people with Parts A and B to receive all of their health care services through one provider organization. Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

***NOTE:*** You should sign up for Medicare even if you don't plan to retire at age 65. If you don't enroll in Part B and Part D when you're first eligible, you may have to pay a penalty for as long as you have Part B and Part D coverage. Also, you may have to wait to enroll, which will delay coverage.

## Supplemental Security Income (SSI)

To get SSI benefits, you must be 65 or older, or blind, or disabled. You must also have low income and few resources

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to get monthly payments. Both children and adults may qualify for SSI disability benefits.

The monthly amount you can receive depends on your income, resources, and where you live. The federal government pays a basic benefit, and some states add more money to the federal benefit. Check with your local Social Security office for the SSI payment amount in your state. Some people who get SSI also qualify for Medicaid, the Supplemental Nutrition Assistance Program (SNAP), and other help.

You can still get SSI benefits if you have not worked. General tax revenues, not Social Security taxes, finance SSI.

## When and how to apply for Social Security or SSI

You should apply for retirement benefits about three months before the date you want your benefits to start. If you are not ready to retire, but are thinking about applying soon, you should visit Social Security's website. If you already have enough Social Security credits to qualify for benefits, you can use our online *Retirement Estimator* at **[www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator)**. The *Retirement Estimator* is a convenient, secure, and quick financial planning tool that allows you to create your own personalized "what if" scenarios. If you don't already have



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enough credits to qualify for benefits, we have other benefit calculators at **[www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners)**. You can also apply for your retirement or disability benefits online at **[www.socialsecurity.gov](http://www.socialsecurity.gov)**.

You should apply for Social Security or SSI disability benefits if you become too disabled to work. In most cases, you can complete most or all of your disability application on our website. If a family wage earner dies, you should contact us to see if you and other family members are eligible for benefits.

When you apply for benefits, you need to show documents that prove you're eligible. You need a birth certificate for each family member applying for benefits, a marriage certificate if your spouse is applying, and your most recent W-2 form (or tax return if self-employed).

## Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit **[www.socialsecurity.gov](http://www.socialsecurity.gov)**. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement 1099/1042S; obtain

valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

**Social Security Administration**

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