INTRODUCTION

Social Security is your portable pension. Throughout your working career, you have earned Social Security retirement, disability, and survivor benefits, and Medicare health coverage for you and your family. The purpose of this guide is to provide workers with useful information as you make critical decisions about your future, Social Security and Medicare. While it specifically addresses retirement and disability benefits on your own work record, you and/or your family members may be eligible for benefits as a spouse, minor or Disabled Adult Child, or as a survivor. This guide and its links to www.socialsecurity.gov go hand in hand.

YOUR SOCIAL SECURITY NUMBER AND CARD

The Social Security Administration (SSA) uses your nine-digit Social Security Number (SSN) to record accurately the covered wages and/or self-employment income for all workers. If you are job hunting and are hired by a different company, your new employer may require you to show your Social Security card for wage reporting purposes. If you have lost or misplaced your card or if you are unsure of your number, the easiest way to get a replacement card is through your my Social Security account. The online replacement card request is available to residents of most states and the District of Columbia.

If you cannot use the online application, you can request a replacement card by mail or by visiting a local Social Security office or card center. You can download the required form, the SS-5, from Social Security’s website. Whether you apply for a replacement card by mail or in person, you must show original documents, including recent proof of your identity, with the completed SS-5 form.

Protect your Social Security card and number from loss and identity theft. DO NOT carry it with you. Keep it in a secure location and only take it with you when you must show the card. Use caution in giving out your Social Security number and other personal data. For other tips, see Identity Theft and Your Social Security Number.

THE my Social Security ACCOUNT

The my Social Security account is your online gateway to Social Security. Convenient and easy to use, it provides secure, interactive, and customizable access to many online services. If
you do not have a my Social Security account, register for one today. For step-by-step instructions, review the fact sheet, my Social Security – How to Create an Online Account. Social Security is regularly adding to the online services available through my Social Security. The account is a useful, timesaving resource if you are not on Social Security or Medicare and once you are entitled to benefits.

YOUR SOCIAL SECURITY STATEMENT

You can access, save, and print your Social Security Statement, a valuable financial planning tool, through your my Social Security account. SSA used to mail the Statement every year a few months before your birthday. Today the agency only mails the document to individuals 60 and older who do not have a my Social Security account and are not collecting benefits.

Your Social Security benefits are based on your posted wages, so it is important to review your earnings record. If any of your earnings are missing, this could mean lower Social Security benefits for you and your family. We can make corrections, if necessary. For instructions, see the fact sheet, How to Correct Your Social Security Earnings Record.

Your Statement shows whether you have enough credits to qualify for benefits. The document also lists estimated benefit amounts for retirement and disability benefits for you (the worker), your dependent family members when you collect retirement or disability benefits, and survivors benefits for your spouse and dependent child(ren) at your death. The Statement also shows whether you have enough credits to qualify for Medicare.

RETIREMENT BENEFITS

To be eligible for retirement and Medicare, you need to have worked and paid FICA taxes for at least 10 years or earned 40 credits during your working career. A worker can earn up to four credits per year. The amount of your retirement benefit is based on how much you earned during your lifetime.

The full retirement age (FRA) used to be 65, but it is increasing based on the year you were born. The longer you wait to collect Social Security, the higher your monthly benefit will be. The my Social Security Retirement Calculator compares your individualized retirement benefit estimates at age 62, Full Retirement Age (FRA), and age 70 using your choice of scenarios.

DISABILITY BENEFITS

Social Security Disability benefits provide coverage for severely disabled workers and their dependents. To qualify for Social Security Disability Insurance (SSDI), a worker must meet certain medical and non-medical requirements. The medical requirement is that the worker must have a medical condition(s) so severe that it prevents the worker from working, at any job, at a level that is considered substantial and gainful. Substantial Gainful Activity (SGA) is based on earnings. In addition, the condition(s) must be expected to last at least 12 months or end in the worker's death. Social Security does not pay partial or temporary benefits.
If you are disabled but do not have enough credits to qualify for SSDI and you have limited income and resources, you may be eligible for Supplemental Security Income. SSI is a federal income supplement program funded by general tax revenues, not Social Security taxes.

MEDICARE
Medicare is the federal government’s health insurance for people 65 and older and those with disabilities and End Stage Renal Disease. As a displaced worker, you may have lost your employer health insurance. If you (and your spouse) are 65 or older, you are probably eligible for Medicare.

If you already have Medicare Part A and wish to sign up for Part B under a Special Enrollment Period (SEP), complete forms CMS 40-B and CMS L564. If your employer cannot sign the CMS-L564, SSA can use alternative documents to obtain evidence from your employer, Group Health Plan (GHP), or Large Group Health Plan (LGHP). Return the completed forms to your Social Security office by mail or fax. For more information, see the fact sheet, How to Apply for Medicare Part B During Your Special Enrollment Period.

Other Medicare resources are available as you make decisions about Medicare. For example, every state has a State Health Insurance Assistance Program to help you, at no charge, navigate your choices with unbiased state-specific guidance. Additional information is at Medicare.gov.

If you (or your spouse) are younger than 65 and ineligible for Medicare, you have other health insurance options: COBRA (that may allow you to keep an employer health plan at your expense), the Affordable Care Act, the Veterans Administration, or Medicaid. SSA employees are unable to answer questions about these programs.

HOW BREAKS IN EARNINGS AFFECT SOCIAL SECURITY BENEFITS

RETIREMENT BENEFITS
Social Security bases your benefits on your lifetime earnings. Social Security adjusts or “indexes” all your actual earnings to account for changes in average wages. Your benefit is determined by your 35 highest years of “indexed” earnings. If you have fewer than 35 years of earnings, we calculate your benefit using a zero (0) for each year without earnings.

DISABILITY BENEFITS
In addition to the medical requirements, a disabled worker must meet the non-medical requirement to be eligible for SSDI. To qualify, the worker must have earned credits through recent work. A worker age 31 or older must have earned at least 20 credits in the 10 years before becoming disabled. Workers younger than 31 can qualify with fewer credits. A worker can earn up to four credits per year, and the amount of earnings needed for a credit changes from year to year.

SOCIAL SECURITY AND UNEMPLOYMENT COMPENSATION
If you receive unemployment compensation and you become entitled to Social Security benefits on your own work record or on the record of another (such as a living or deceased spouse), your
Social Security will not be reduced. Any reduction in your unemployment benefit if you are also collecting Social Security is determined by state law. Contact your state Department of Labor.

**SOCIAL SECURITY AND WORKERS' COMPENSATION AND OTHER PUBLIC DISABILITY BENEFITS**

Workers receive workers’ compensation due to a job-related injury or illness. Payments are issued by federal or state workers’ compensation agencies, insurance companies, or employers. Workers’ compensation and other public disability benefits may reduce your Social Security. Other public disability payments that may affect your Social Security benefit are those paid by a government agency for a medical condition that is not related to your job.

Other important points:
- The reduction in your Social Security benefits stops at full retirement age.
- If you receive a lump-sum payment or the amount of your workers’ compensation changes, inform SSA so we can adjust your Social Security benefit amount, if necessary.
- Disability payments from a private pension, insurance benefits, or other sources, do not affect Social Security benefit.

**APPLYING FOR BENEFITS**

When you decide to apply for benefits, use the Checklist for Online Medicare, Retirement, & Spouses Applications or Checklist for Online Adult Disability Application to help you prepare. If you are filing for disability benefits, you may wish to review and print the adult Disability Starter Kit. The easiest way to file for benefits is to use the online application for Retirement or Disability. If you are disabled and at least 62 but younger than full retirement age, you can file for retirement and disability benefits with the same application. You cannot apply online for survivor benefits.

For Medicare, if you are filing for retirement up to three months before your 65th birthday, your retirement application is also your application for Medicare A and B. If you are at least 65 but are not ready to take your cash Social Security benefit, you can apply online for Medicare only. Before you start your retirement benefit, you should review the fact sheet, Retirement Information for Medicare Beneficiaries.

You can check the status of your benefit application with your my Social Security account. Other online services include our office locator and a searchable database of Frequently Asked Questions, where you can find answers to many of your questions, including:
- If I find another job, can I stop my Social Security?
- Can I work and get Social Security retirement and survivor benefits?
- Can I return to work while getting disability benefits?

For more information about Social Security's programs and benefits or to schedule an appointment to speak with a claims representative, call Social Security’s toll-free number, 1-800-772-1213.