



Securing today  
and tomorrow

# A “Snapshot”

**SSA.gov**



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This pamphlet gives a snapshot of the most important features of 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.ssa.gov](http://www.ssa.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) reports using your Social Security number (SSN). Always use the correct SSN 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. We do not charge for this service. You should get SSNs 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 SSN to prevent identity theft. If requested, 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 SSN on your Social Security card must agree with your employer's payroll records and your W-2 form. This is 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. If it isn't, give your employer the accurate information.

You can also check your earnings record on your *Social Security Statement (Statement)*. The *Statement* is available online to workers age 18 and older.

To review your *Statement*, go to **[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)** and create a personal *my* Social Security account. If your *Statement* does not include all of your earnings or has any other mistakes, 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. In addition, your employer 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. 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 personal account for you. They are used to pay benefits for other workers 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 4 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.

## Social Security benefits

Your Social Security taxes pay for 3 kinds of benefits: retirement, disability, and survivors. 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

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

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

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 he or she is 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.
- 18-19 years old and a full-time student (no higher than grade 12).
- 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 earlier, you became eligible for your full Social Security benefit at age 65. If born between 1945 and 1954, your full retirement age is 66. The full retirement

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age gradually rises until it reaches 67 for people born between 1955 and 1960. Full retirement age is 67 for anyone born after 1960. If you delay your retirement beyond full retirement age, you'll get a 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 3 months before your 65th birthday.

## Disability

You can get disability benefits if you worked long enough to earn enough credits and meet either of the following criteria. You:

- Have a severe physical or mental condition that prevents you from working for at least a year.
- Are terminally ill.

Processing disability claims can take several months in most cases, so don't wait until you have been out of work for a year to apply for benefits.

## Survivors

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

## Medicare

Health care benefits come under the 4 parts of Medicare. The Medicare taxes you pay during your working years finance

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Medicare Part A (Hospital Insurance). This helps pay for inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care. Usually, you pay premiums for the other 3 parts of Medicare. Medicare Part B (Medical Insurance) helps pay for doctors' services, outpatient care, medical supplies, and preventive services. Medicare Advantage plans (sometimes called "Part C" or "MA Plans") allow people with Original Medicare (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 (including many recommended shots or vaccines). The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care.

You have choices for how you get Medicare coverage. If you choose to have Original Medicare (Part A and Part B) coverage, you can buy a Medicare Supplement Insurance (Medigap) policy from a private insurance company. Medigap covers some of the costs that Medicare does not, such as copayments, coinsurance, and deductibles. If you choose Medicare Advantage, you can buy a Medicare-approved plan from a private company that bundles your Part A, Part B, and usually drug coverage (Part D) into one plan.

***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

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*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. Refer to our Medicare publication for more.*

## SSI

To get SSI payments, you must be age 65 or older, blind, or disabled. You must also have low income and few resources to get monthly payments. Both children and adults may qualify for SSI disability payments.

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 helpful programs.

You can still get SSI payments 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 4 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 our website. If you already have enough Social Security



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credits to qualify for benefits, you can get personalized retirement benefit estimates based on your actual earnings history at [\*\*www.ssa.gov/retirement\*\*](http://www.ssa.gov/retirement). If you don't already have enough credits to qualify for benefits, we have other benefit calculators at [\*\*www.ssa.gov/benefits/calculators\*\*](http://www.ssa.gov/benefits/calculators). You can apply for your retirement or disability benefits online at [\*\*www.ssa.gov\*\*](http://www.ssa.gov).

You should apply for Social Security disability benefits or SSI 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 will need to show documents that prove you're eligible. You'll 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 Us

The most convenient way to do business with us is to visit [\*\*www.ssa.gov\*\*](http://www.ssa.gov) to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit [\*\*www.ssa.gov/foreign\*\*](http://www.ssa.gov/foreign) to access our online services.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, 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. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**

**Social Security Administration**

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