



The Direct Approach

Social Security and Medicare

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Social Security: More Than Retirement

- Survivors Benefits
- Disability Benefits
- Retirement Benefits





Survivors Benefits

- Children up to age 18 (or 19 if still in high school)
- Widow(er)s benefits can begin at age 60 (or 50 if disabled within 7 years of spouse's death)



Disability Benefits

- Must have worked at a job covered by Social Security recently (5 out of 10 years before onset of disability)
- Less work required if disabled before age 31
- Disabled widow(er)s and disabled adult children



Retirement Benefits

- Age 62 for reduced benefits
- Full retirement age for unreduced benefits
- Delayed retirement credits



Full Retirement Age

<u>Year of Birth</u>	<u>Full Retirement Age</u>
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67



Spouses Benefits

- Age 62
- Not entitled to more based on own work — with one exception

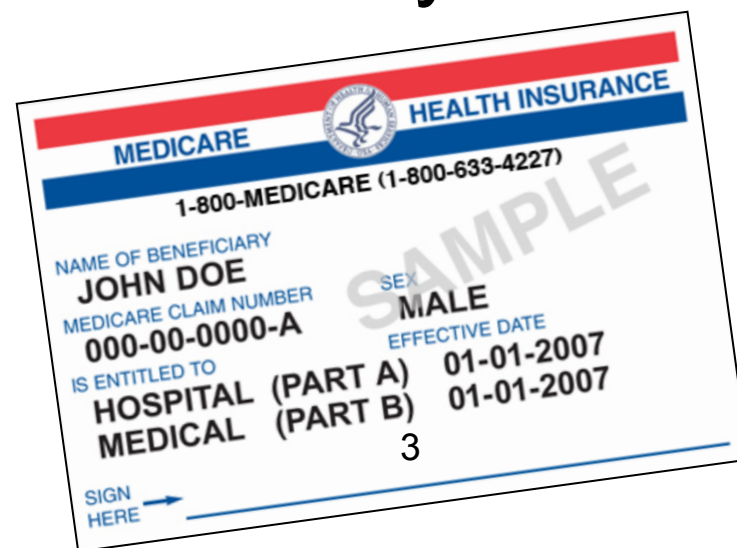


Widows Benefits

- Age 60
- Age 50 if disabled within 7 years of worker's death

Medicare

- Age 65
- Receiving Social Security Disability for 2 years
- Undergoing dialysis or kidney transplant





Medicare

- Part A — Hospital insurance
- Part B — Doctors and outpatient insurance
- Part D — Prescription insurance



Part B Premium – 2015

\$104.90 per month



Help in Picking Best Part D Plan

- www.medicare.gov
- Dial 211
- State Health Insurance Assistance Programs (SHIPS)



Contacting Social Security

- Online www.socialsecurity.gov
- Phone 1-800-772-1213



Social Security's Online Services

- Apply for Retirement and Disability benefits
- Benefits calculators
- Medicare Card replacements
- Request a Social Security Statement
- Request a Benefit Verification Letter
- Change of address



QUESTIONS?