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

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Full Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1943-1954</td>
<td>66</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
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<tr>
<td>1960 or later</td>
<td>67</td>
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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
$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](http://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?