

Social Security Q & A



How do I know when it's the right time for me to begin getting retirement benefits?

If you use our online Retirement Estimator, you can get estimates of your benefit at various ages from age 62, the earliest eligibility age, to age 70, the age when you can take full advantage of delayed retirement credits. It allows you to key in multiple scenarios so you can get an instant, personalized estimate of your future retirement benefits. It's the best way to begin planning for your retirement. You can find the online Retirement Estimator at www.socialsecurity.gov/estimator.

What is the benefit amount a spouse may be entitled to receive?

If you are eligible for both your own retirement benefit and for benefits as a spouse, we will always pay your benefits based on your record first. If your benefit as a spouse is higher than your retirement benefit, you will receive

a combination of benefits equaling the higher spouse's benefits. A spouse generally receives one-half of the retired worker's full benefit unless the spouse begins collecting benefits before full retirement age. If the spouse begins collecting benefits before full retirement age, the amount of the spouse's benefit is reduced by a percentage based on the number of months before he or she reaches full retirement age. For example, based on the full retirement age of 66, if a spouse begins collecting benefits:

- At age 65, the benefit amount would be about 46 percent of the retired worker's full benefit;
- At age 64, it would be about 42 percent;
- At age 63, 37.5 percent; and
- At age 62, 35 percent.

However, if a spouse is taking care of a child who is either under age 16 or disabled and receives Social Security benefits on the same record, a spouse will get full benefits, regardless of age. Learn more by reading our Retirement publication at www.socialsecurity.gov/pubs/10035.html.

I'm applying for disability benefits. Do I automatically receive Medicare benefits if I'm approved for disability benefits?

You will receive Medicare after you receive disability benefits for 24 months. When you become eligible for disability benefits, we will automatically enroll you in Medicare. We start counting the 24 months from the month you were entitled to receive disability, not the month when you received your first payment. Special rules apply to people with permanent kidney failure and those with "Lou Gehrig's Disease" (Amyotrophic Lateral Sclerosis). Learn more about Social Security disability benefits by reading our publication at www.socialsecurity.gov/pubs/10029.html.

I'm thinking about getting disability insurance from a private company. If I become disabled and have a private policy, would it reduce my Social Security disability benefit?

No. Your eligibility for Social Security disability benefits is not affected by any private insurance you may have. But workers' compensation and certain other public disability payments may affect your Social Security benefit. You also should ask the company providing your disability protection what effect Social Security will have on the benefits they provide.

For more information about Social Security disability benefits, read our publication at www.socialsecurity.gov/pubs/10029.html.

Can my children receive dependent's benefits because I am on Supplemental Security Income (SSI)?

No. SSI benefits are based on the needs of the individual and are paid only to the qualifying person. There are no spouse's, children's or survivor's benefits. However, if your children are disabled themselves, they might be eligible to receive SSI benefits. To learn more about SSI benefits, read our publication on the subject at www.socialsecurity.gov/pubs/11000.html.

What is Supplemental Security Income (SSI)?

SSI is a needs-based program administered by Social Security that provides monthly income to people who are 65 or older, blind or disabled and who have limited income and financial resources. You can be eligible even if you have never worked in a job covered under Social Security. SSI is paid through general revenue taxes, not Social Security payroll taxes. To receive SSI, your financial resources (savings and assets you own) cannot be more than \$2,000 (\$3,000 if you are married). If you are married, a portion of your spouse's income may be counted when deciding whether you are eligible. Generally, to be eligible for SSI, an individual also must be a resident of the United States and must be either a citizen or a noncitizen lawfully admitted for permanent residence. Learn more about SSI benefits at www.socialsecurity.gov/pubs/11000.html.

If I have a question about my Medicare bill, who should I contact first?

First contact your provider. If you are unable to get your question answered or problem resolved, then contact 1-800 MEDICARE. For more information about Medicare benefits, visit www.Medicare.gov.

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