



Understanding Social Security

March 2026



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and tomorrow

Presented by:

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Before the presentation starts, please use your smartphone to create your personal *my* Social Security account at ssa.gov/myaccount or scan the QR code below.

To create an account, you must:



Be at least 18 years of age



Have a Social Security number



Have an email address



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Your most-needed services, online

With a secure *my* Social Security account, you can get services and manage your benefits — anywhere, anytime.

[Sign in or create an account](#)



Get a benefits estimate

Sign in to calculate your benefits estimate.

Apply for benefits

Apply for Retirement, Disability, or other benefits online.

Check your status

See where you are in your application or appeal process.

Replace your card

Find the best way to replace your card.

Life events



my Social Security

The screenshot shows the top navigation bar with the Social Security logo, links for Benefits, Medicare, and Card & record, a search icon, a Spanish language toggle, and an Account button. Below the navigation bar is a red banner with the text: "Learn about changes we're making to your personal my Social Security account". The main content area features a heading "Go Digital! Create your personal my Social Security account today". To the left of a video player, there is text explaining the benefits of a my Social Security account and instructions on how to opt in for online notices. The video player itself has a title "How To: Choose Your Sign-in Account for my Social Security" and shows two sign-in options: "Sign in with LOGIN.GOV" and "Sign in with ID.me". Below the video are two buttons: "Create an Account" and "Sign In".

To create a personal *my* Social Security account, first you'll need to decide whether to create a Login.gov or an ID.me account. There is no wrong choice, it's just a matter of which account is the best fit for you. Watch the [How to Choose Your Sign-in Account for my Social Security](#) video for more information.

For step-by-step instructions for creating each account type, watch:

- [How to Create Your Login.gov Account with SSA](#)
- [How to Create Your ID.me Account with SSA](#)

ssa.gov/myaccount



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my Social Security



Sign In or Create an Account

By signing in or creating an account, you agree to the [Privacy Act Statement and Terms of Service](#).

If you already have a Login.gov or ID.me account, do not create a new one. You can use your existing account to access Social Security services.

Sign in with  LOGIN.GOV

Sign in with  ID.me

 **The Social Security username sign-in option is no longer available.** Please use Login.gov or ID.me instead.

 [Create an account with Login.gov](#)

 [Create an account with ID.me](#)

 [Sign in Help and Support](#)

[External Site Disclaimer](#)

ssa.gov/myaccount



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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your Social Security Statement to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings once a year to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html



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If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card;
- Get a replacement SSA-1099 or SSA-1042S for tax season; and
- Request voluntary tax withholding.

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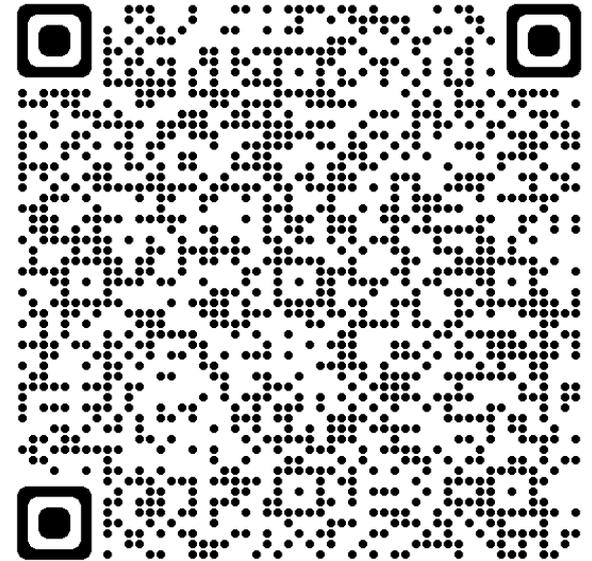
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Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to ssa.gov/number-card and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.



You may be able to apply completely online. In some cases, you will begin the process online and finish it in a local Social Security office or card center.



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How You Qualify for Benefits 2026

- You need to work to earn Social Security “credits”
- Each \$1,890 in earnings gives you one credit
- You can earn a maximum of 4 credits per year



Example: To earn 4 credits in 2026, you must earn at least **\$7,560**. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.



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How Social Security Determines Your Benefit

<https://www.ssa.gov/pubs/EN-05-10070.pdf>

Social Security benefits are based on your lifetime earnings

- **Step 1** –We adjust or “index” your actual earnings to account for changes in average wages over time
- **Step 2** –We find your average indexed monthly earnings using the 35 years in which you earned the most (do not need to be consecutive and do not need to be most recent)
- **Step 3** –We apply a formula to your “average indexed monthly earnings” and arrive at your basic benefit or primary insurance amount





2026 Retirement Benefit Formula (For people who turn 62 in 2026)

If your average monthly earnings are = **\$8,000**

Then your full monthly benefit would be = **\$3,263**



90% of First..... **\$1,286 = \$1,157**



32% of Earnings over \$1,286 through \$7,749.....**\$6,463 = \$2,068**
 (\$7,749- \$1,286 = \$6,463)



15% of Earnings over \$7,749..... **\$251 = \$38**
 (\$8,000-\$7,749=\$251)

\$8,000 \$3,263

**Payments rounded to whole dollar amounts*



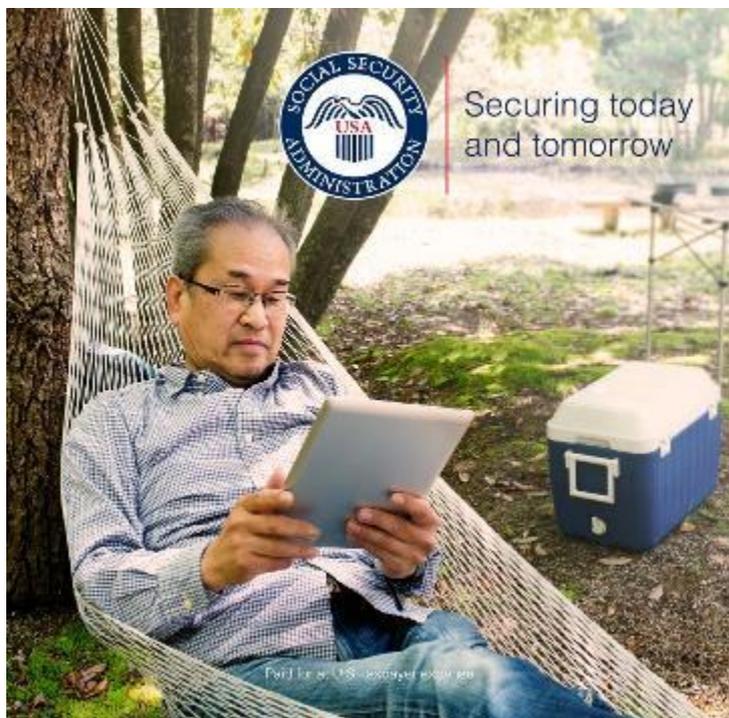
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Your Age at the Time You Elect Retirement Benefits Affects the Amount



If You're a Worker and Retire

- At age 62, you get a permanent lower monthly payment
- At your full retirement age, you get your full benefit
- You get an even higher monthly payment if you delay receiving benefits past your full retirement age



Percentages Based on Year of Birth

Year of Birth	Full Retirement Age	% at age 62	% at age 70
1943-1954	66	75.0%	132.00%
1955	66 + 2 months	74.2%	130.67%
1956	66 + 4 months	73.3%	129.33%
1957	66 + 6 months	72.5%	128.00%
1958	66 + 8 months	71.7%	126.67%
1959	66 + 10 months	70.8%	125.33%
1960 or later	67	70.0%	124.00%



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You Can Work and Receive Benefits 2026

If You Are	You Can Make Up To	If You Make More, Some Benefits Will Be Withheld
Under FRA* in 2026	\$24,480/yr. (\$2,040/mo.)	\$1 for every \$2
Turning FRA in 2026	\$65,160/yr. (\$5,430/mo.)	\$1 for every \$3
Month You Attain Full Retirement Age & Continuing	No Limit	No Limit

*FRA = Full Retirement Age

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.



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Other Benefits on the Retiree's Record

Your Child

- Not married-under 18
(under 19 if still in high school)
- Not married and disabled before
age 22

Your Spouse

- Age 62 or older
- At any age, if caring for a child
under age 16 or disabled





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Spouse's Benefit Computation

50% - Spousal benefits

You could be entitled up to half of your spouse's benefit.

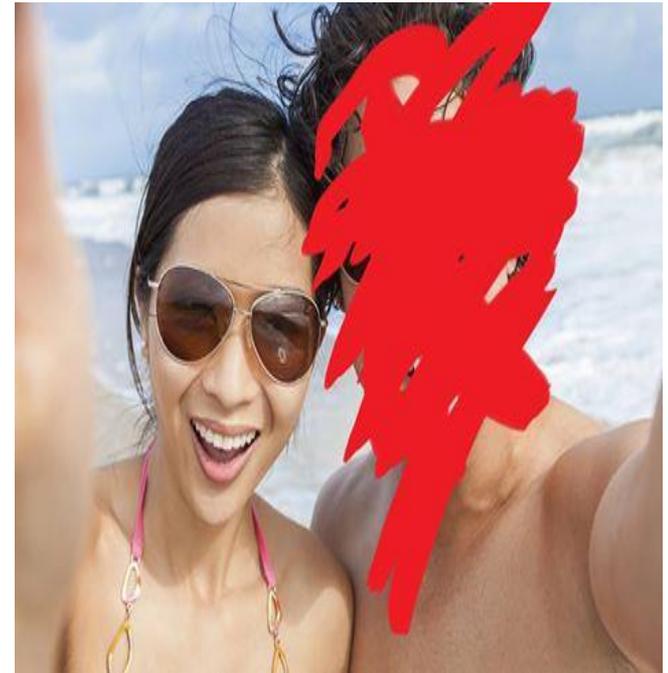
- Benefit is 50% of worker's unreduced benefit
- Permanent Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined
- Does not reduce payment to worker



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Divorced Spouse's Benefits

- Marriage lasted at least 10 years
- Be unmarried at the time of filing
- Ex-spouse 62 or older
- Divorced at least two years and you and your ex-spouse are at least 62, he or she can get benefits even if you are not retired
- Ex-spouse's benefit amount has no effect on the amount you or your current spouse can receive





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Survivor Benefits

Widow or Widower:

- Full benefits at full retirement age
- Reduced benefits at age 60
If disabled as early as age 50
- At any age if caring for child under 16 or disabled
- Remarriage after age 60
(50 if disabled) is protected
- Divorced widows/widowers may qualify

Your Child if:

- Not married under age 18
(under 19 if still in high school)
- Not married and disabled before age 22





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Survivor Benefit Computation

100% - Survivor benefit

**You could be entitled up to 100% of your deceased spouse's
(divorced spouse's) benefit**

- You will be entitled up to 100% of a deceased spouse's (divorced spouse's) benefit or your own, *whichever benefit is higher*
- At full retirement age, **100%** of deceased worker's benefit
- At age 60, **71.5%** of deceased worker's benefit
(remember there is a permanent reduction for starting benefits early)
- Option to reduced benefits on one record and switch to other record later



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Special Rules Affecting Non-Covered Pensions

<https://www.socialsecurity.gov/planners/retire/gpo-wep.html>

When part of your pension is from work not covered by Social Security two laws **used to** affect your Social Security benefit amount:

- Windfall Elimination Provision (WEP) applied when you had at least 40 Social Security credits and you were eligible for Social Security benefits on your own work record.
- Government Pension Offset (GPO) applied only to Social Security spouse or widow(er)'s benefits.

What is the Social Security Fairness Act?

The Social Security Fairness Act (Act) was signed into law on January 5, 2025.

The Act ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). This law increases Social Security benefits for certain types of workers, including some:

- teachers, firefighters, and police officers in many states;
- federal employees covered by the Civil Service Retirement System; and
- people whose work had been covered by a foreign social security system.

To learn more below about the steps the Social Security Administration is taking to implement the law, visit:

ssa.gov/benefits/retirement/social-security-fairness-act.html



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How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA
- Survivor* application is not available online



Schedule phone appointment at 1-800-772-1213

****Child and survivor claims can only be done by phone.***



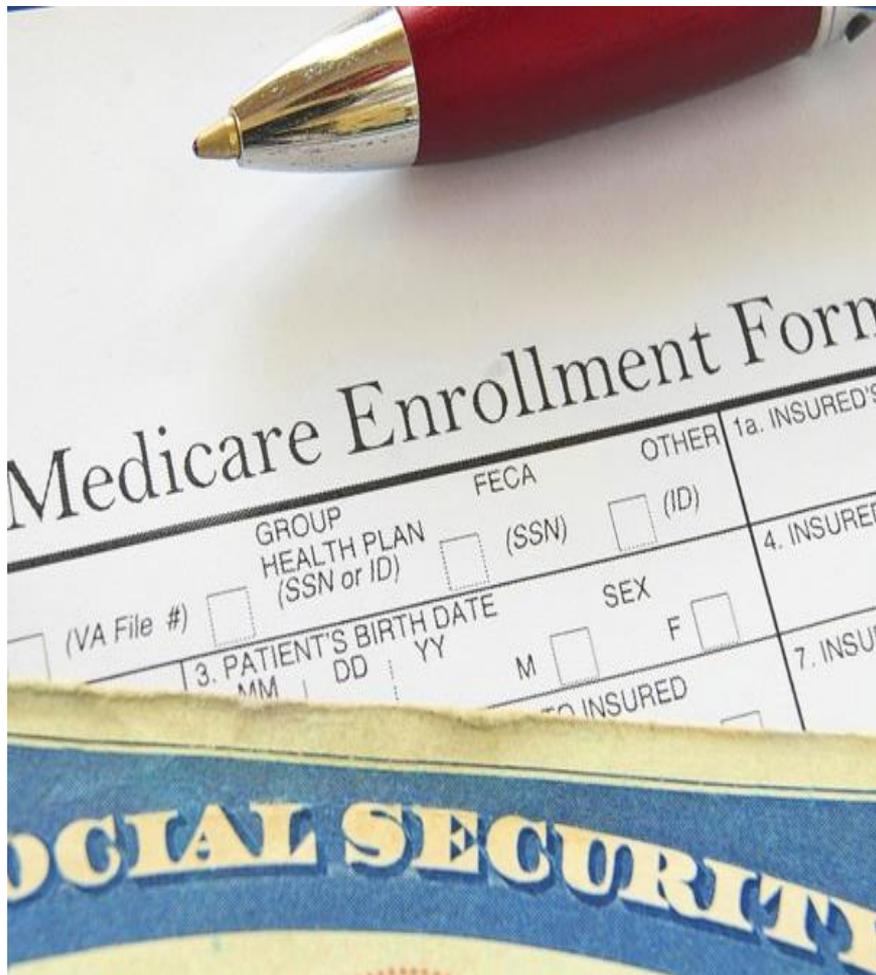
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Medicare Eligibility



65 & older

-or-

24 months after entitlement to
Social Security
disability benefits

-or-

Amyotrophic Lateral Sclerosis

-or-

Permanent kidney failure and
receive maintenance dialysis or
a kidney transplant



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The Four Parts of Medicare

Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2026 deductible \$1,736

Part B - Medical Insurance

- Covers 80% doctor bills & other outpatient medical expenses after 1st \$283 in approved charges
- 2026 standard monthly premium \$202.90

Part C – Medicare Advantage Plans

- Health plan options offered by Medicare-approved private insurance companies
- When you join a Medicare advantage plan, you can get the benefits and services covered under Part A, Part B, and in most plans, Part D

Part D –Prescription Drug Coverage

- Covers a major portion of your prescription drug costs
- Your out-of-pocket costs—monthly premiums, annual deductible and prescription co-payments—will vary by plan
- You enroll with a Medicare-approved prescription drug provider not Social Security



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Medicare Enrollment Periods

- Initial - at age 65
(3 months prior and after)
Effective date is month after enrollment if enrolled month of age 65 or later
- Special - still working/Employer Group Health Plan
(and after initial enrollment period)
- General – January~March
(premium increased & coverage begins month after enrollment)

**Enrollment in any part of Medicare will affect
Health Savings Accounts!!!**

Medicare Part B Premiums for 2026

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$109,000 or less Married couples with a MAGI of \$218,000 or less	2026 standard premium = \$202.90	Your plan premium + \$0
Individuals with a MAGI above \$109,000 up to \$137,000 Married couples with a MAGI above \$218,000 up to \$274,000	Standard premium + \$81.20	Your plan premium + \$14.50
Individuals with a MAGI above \$137,000 up to \$171,000 Married couples with a MAGI above \$274,000 up to \$342,000	Standard premium + \$202.90	Your plan premium + \$37.50
Individuals with a MAGI above \$171,000 up to \$205,000 Married couples with a MAGI above \$342,000 up to \$410,000	Standard premium + \$324.60	Your plan premium + \$60.40
Individuals with a MAGI above \$205,000 and less than \$500,000 Married couples with a MAGI above \$410,000 and less than \$750,000	Standard premium + \$446.30	Your plan premium + \$83.30
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$487.00	Your plan premium + \$91.00



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Beware of Social Security Phone Scams



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Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

- 1. HANG UP!**
- 2. DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
- 3. REPORT THE SCAM AT [OIG.SSA.GOV](https://oig.ssa.gov)**



Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- » Learn more at oig.ssa.gov/scam
- » Share this information with others



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.



Callers threaten you with arrest or other legal action.



Today's Presenter and Contact Information

Jack Myers
Public Affairs Specialist



[Visit the website](#)

www.ssa.gov

[Call the toll-free number](#)

1-800-772-1213

Specific questions can be answered from 8 a.m. to 7:00 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.

[Call or visit a local office](#)

To locate your local office phone number, use our Social Security Office Locator: www.ssa.gov/locator. The number may appear under Show Additional Office Information.

Q&A session



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