

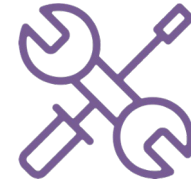
Welcome!



Visit the event page to download a copy of the webinar slides and any additional resources.



Select **'Everyone'** from the drop-down menu when commenting in the chat pod.



Email us if you need tech support or have questions.

Contact@OneOp.org

Securing Tomorrow: Navigating Social Security Retirement & Survivor Benefits

Securing Tomorrow: Navigating Social Security Retirement & Survivor Benefits



Event Materials

Visit the **event page** to download a copy of the presentation slides and any additional resources.



Continuing Education

This webinar has been approved to offer continuing education credit. Please stay tuned for more information!



OneOp

Readiness. Knowledge. Network.

This material is based upon work supported by the National Institute of Food and Agriculture,
U.S. Department of Agriculture, and the Office of Military Family Readiness Policy,
U.S. Department of Defense under Award Number 2019-48770-30366.

Today's Presenter

Rhonda Romero

Public Affairs Specialist
Social Security Administration (SSA)





Securing Tomorrow: Navigating Social Security Retirement & Survivor Benefits



Securing today
and tomorrow



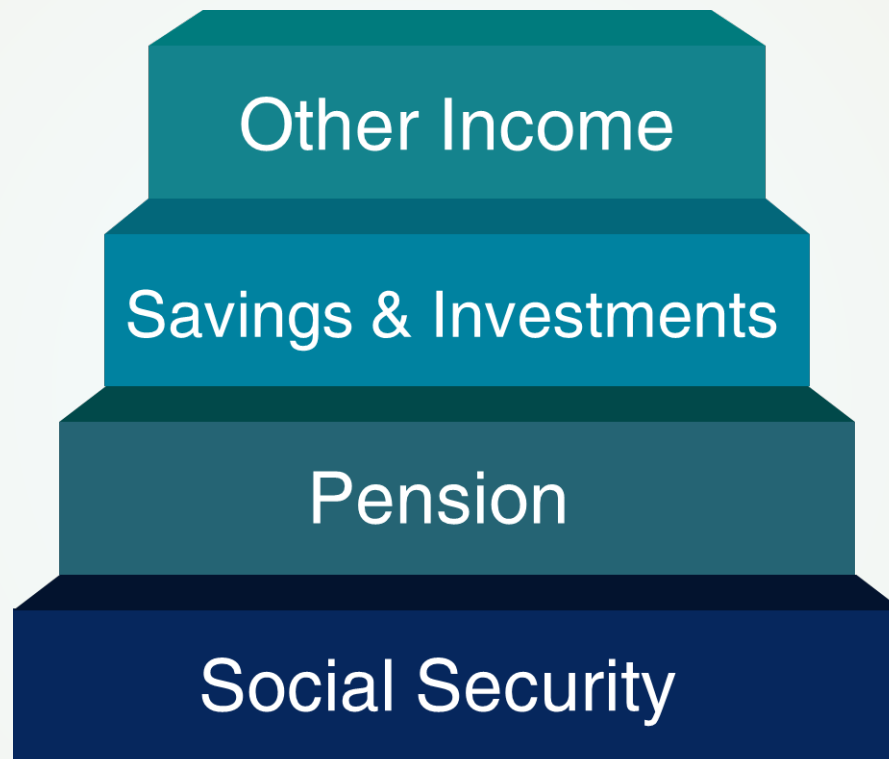


Who Pays for Social Security?



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



What is FICA?

Stands for Federal Insurance Contributions Act

- May show on paycheck as OASDI or Social Security

Federal payroll tax deducted from workers' paychecks, matched by employer, and reported by employer to IRS

Total FICA tax = 15.3% of gross wages. You and your employer each pay 7.65%

- 6.2% for Social Security
- 1.45% for Medicare

FICA taxes help fund Social Security retirement, disability, survivor benefits and Medicare health insurance

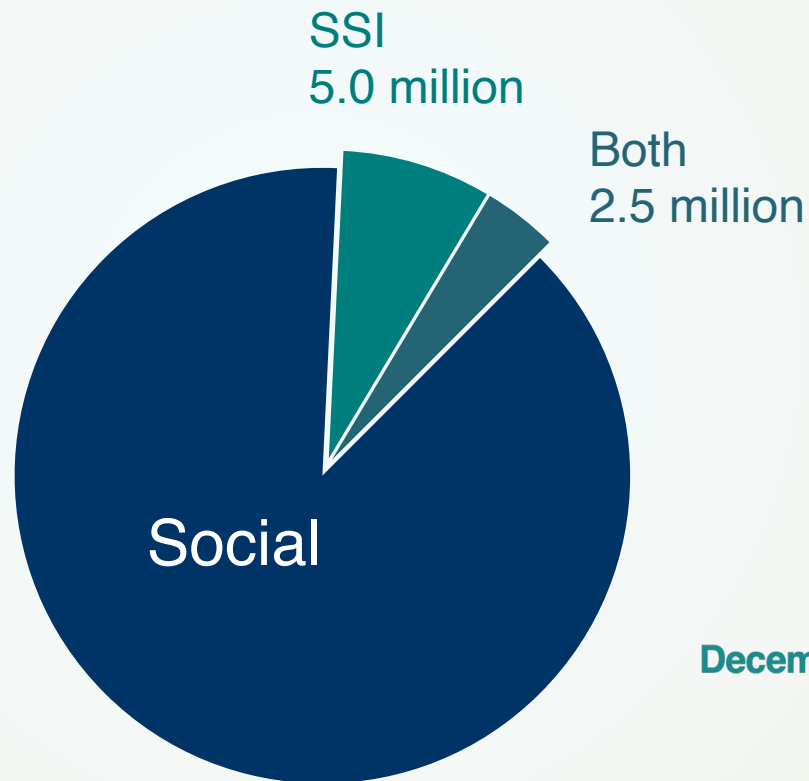


Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



Social Security Program Beneficiaries



December 2022



Securing today
and tomorrow

SSA.gov



How Do You Qualify for Retirement Benefits?

By earning “credits” when you work and pay Social Security taxes

You need 40 credits (10 years of work) and you must be 62 or older

Each \$1,730 in earnings gives you one credit

You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2024, you must earn at least \$6,920.

ssa.gov/planners/credits.html



Securing today
and tomorrow

SSA.gov



How Social Security Determines Your Benefit

Benefits are based on earnings

Step 1 - Your wages are adjusted for changes in wage levels over time

Step 2 - Find the monthly average of your 35 highest earnings years

Step 3 - Result is “average indexed monthly earnings”

ssa.gov/OACT/COLA/Benefits.html



Securing today
and tomorrow

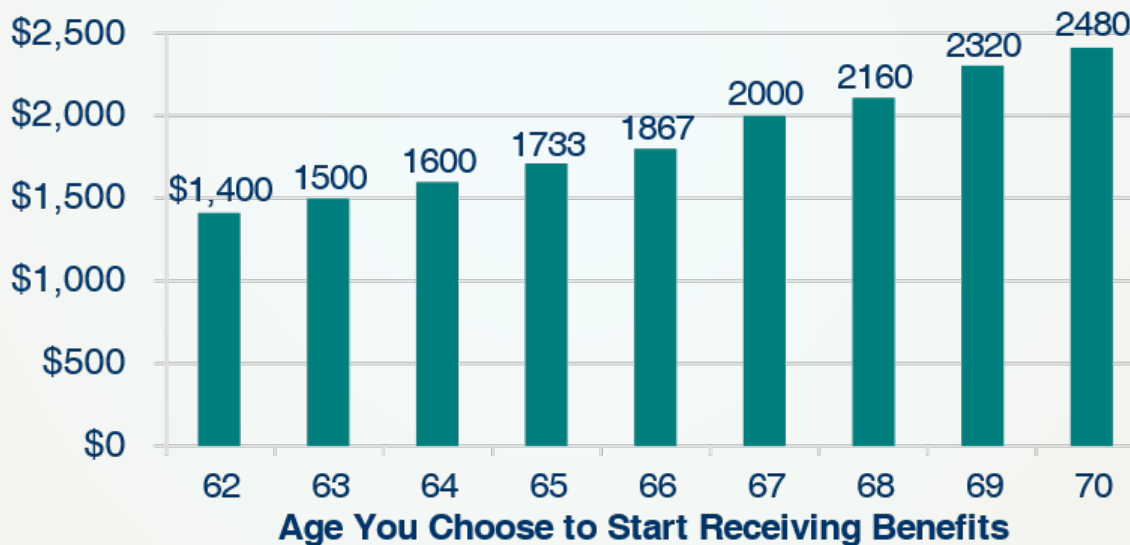
SSA.gov



What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Note: This example assumes a benefit of \$2,000 at a full retirement age of 67

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



Benefits Chart by Age

Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%

ssa.gov/oact/quickcalc/earlyretire.html



Securing today
and tomorrow

SSA.gov



Social Security's Online Calculators

Online
Life Expectancy
Retirement
Early or Late
GPO *my* Social Security
Detailed Age
WEP
Calculator
Earnings Test
Benefits for Spouses
Quick

ssa.gov/benefits/calculators



Securing today
and tomorrow

SSA.gov



Windfall Elimination Provision (WEP)

If any part of your pension is based on work not covered by Social Security, you may be affected by the Windfall Elimination Provision.

WEP can apply if:

- You reach 62 after 1985; or
- You develop a disability after 1985; and
- You first become eligible after 1985 for a monthly pension based on work where you didn't pay Social Security taxes.

ssa.gov/prepare/government-and-foreign-pensions



Securing today
and tomorrow

SSA.gov



Working While Receiving Benefits

Retirement Earnings Test Calculator:
ssa.gov/OACT/COLA/RTeffect.html

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$22,320/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$59,520/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit



Securing today
and tomorrow

SSA.gov



For People Younger Than Full Retirement Age During 2024

If your monthly Social Security Benefit is	And you earn	You'll receive yearly benefits of
\$700	\$22,320 or less	\$8,400
\$700	\$23,280	\$7,920
\$700	\$24,000	\$7,560

Note: Chart above for illustrative purposes only



Securing today
and tomorrow

SSA.gov



Will I pay federal taxes on my benefits?



If you:

file a federal tax return as an "individual" and your *combined income** is

- between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
- more than \$34,000, up to 85 percent of your benefits may be taxable.



file a joint return, and you and your spouse have a *combined income** that is

- between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits
- more than \$44,000, up to 85 percent of your benefits may be taxable.



are married and file a separate tax return, you will probably pay taxes on your benefits.



Securing today
and tomorrow

SSA.gov



Taxation of Social Security Benefits

Your adjusted gross income
+ Nontaxable interest
+ 1/2 of your Social Security benefits
= Your “***combined income***”

Publication 554, *Tax Guide for Seniors*

Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*

IRS.gov



Securing today
and tomorrow

SSA.gov



Benefits for a Spouse

Maximum benefit = 50% of worker's unreduced benefit

Reduction for early retirement

If spouse's own benefit is less than 50% of the worker's, they will be combined to equal to 50% of the worker's

Does not reduce payment to the worker

Benefit is unreduced if claiming spouse is caring for a child who is under age 16 or who has a disability

Spouse benefits are not payable until worker collects

ssa.gov/planners/retire/yourspouse.html



Securing today
and tomorrow

SSA.gov



Spousal Benefit Reduction Based on Retirement Age

Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%



Securing today
and tomorrow

SSA.gov



Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if he or she has remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

ssa.gov/benefits/retirement/planner/applying7.html#h4



Securing today
and tomorrow

SSA.gov



Deemed Filing

If you were born on or after January 2, 1954 and qualify for both retirement and spouse's (or divorced spouse's) benefits, you must apply for both benefits. This is called "deemed filing." If you file for one benefit, you are "deemed" to file for the other one, too, even if you don't become eligible for it until later.

Applies at any age for people who turned age 62 after January 1, 2016.

Note: There are two exceptions.

ssa.gov/benefits/retirement/planner/claiming.html



Securing today
and tomorrow

SSA.gov



Voluntary Suspension

If you take your retirement benefit and then ask to suspend it to earn delayed retirement credits, your spouse or dependents (excluding divorced spouses) generally will not be able to receive benefits on your Social Security record while your own benefits are suspended.

ssa.gov/benefits/retirement/planner/suspend.html



Securing today
and tomorrow

SSA.gov



Government Pension Offset

- A type of benefit reduction that may affect some spouses and widows or widowers
- If you receive a government pension based on work not covered by Social Security, your SS spouse's or widow(er)'s benefits may be reduced.



ssa.gov/prepare/government-and-foreign-pensions



Securing today
and tomorrow

SSA.gov



Survivor Benefits

Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time student (no higher than grade 12)
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Widow/er or Divorced Widow/er (Remarriage after age 60 will not affect benefits)	May receive full benefits at full retirement age or reduced benefits: <ul style="list-style-type: none">• as early as age 60• as early as 50 and has a disability• at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits

ssa.gov/benefits/survivors/



Securing today
and tomorrow

SSA.gov



Survivor Benefits

When you pass away, your surviving spouse may:

- Claim survivor benefits as early as age 50 if they have a disability, otherwise any age between 60 and full retirement age;
- At age 60, receive 71.5% of your full benefit and increases each month they wait up to 100% if they start at full retirement age; or
- At full retirement age, receive 100% of your unreduced benefit.



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



Auxiliary Benefits for Children

A child must have:

- A parent entitled to benefits due to disability or retirement; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12);
- 18 or older and have a disability that started before age 22.

ssa.gov/planners/retire/applying7.html



Securing today
and tomorrow

SSA.gov



Other Survivor Benefits

Lump Sum Death Payment of \$255 is a one-time payment to surviving spouse or child(ren) who meet certain requirements.

Parents' Benefits are for a parent age 62 or older who was receiving at least one-half support from their child.

ssa.gov/benefits/survivors/ifyou.html



Securing today
and tomorrow

SSA.gov



Spouse vs. Surviving Spouse Benefits

Spouse (living)	Surviving Spouse (deceased)
May start as early as age 62	May start as early as age 60 or as early as 50 if disabled
50% if you wait until FRA or later	71.5% at age 60, increases each month you wait
Less than 50% if you start before FRA (reduction for each month you take benefit early)	100% if you start at FRA or later

Certain conditions must be met.

ssa.gov/benefits/survivors/ifyou.html



Securing today
and tomorrow

SSA.gov



You can take survivor benefits as early as age 60, then switch to retirement on your own record as early as age 62 and as late as age 70 if that benefit rate is higher than your survivor benefit rate.

OR

You can take retirement benefits as early as age 62, then switch to survivor benefits at a later date if the benefit rate is higher. The maximum survivor benefit rate is payable somewhere between your 62nd birthday and full retirement age.



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



Medicare

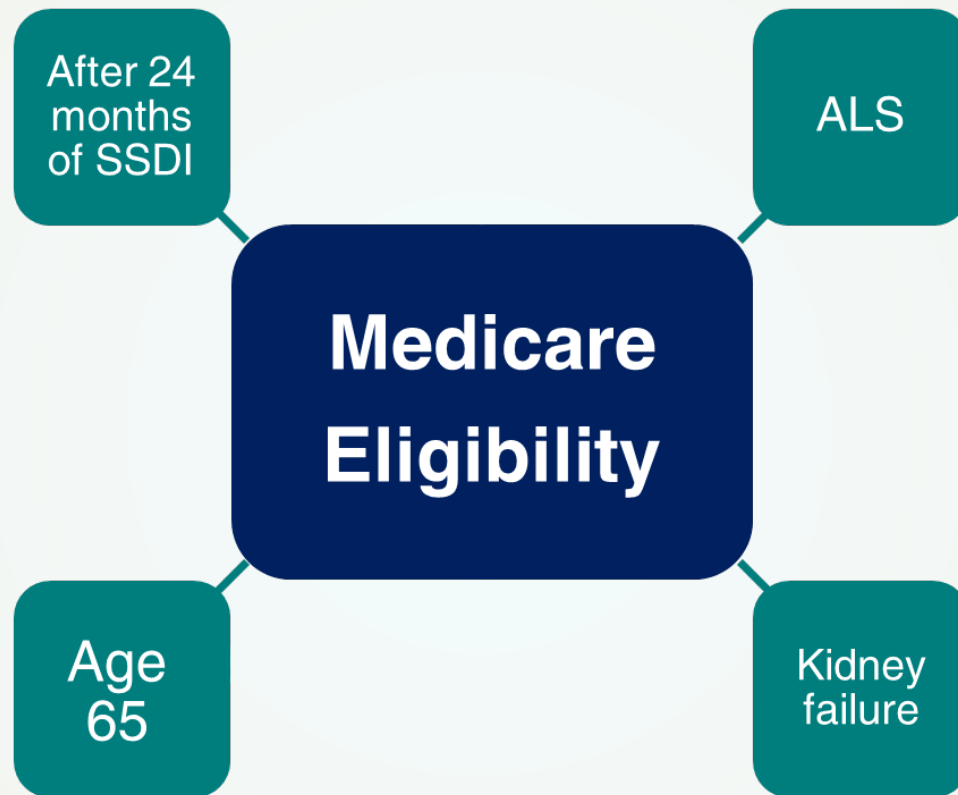
Original Medicare	Medicare Advantage (aka Part C)
Part A (Hospital Insurance) Part B (Medical Insurance)	Part A (Hospital Insurance) Part B (Medical Insurance)
You can add: Part D (Prescription Drug Plan)	Most plans include: Part D (Prescription Drug Plan) Extra Benefits (e.g., vision, hearing, dental, and more)
You can also add: Supplemental insurance coverage (Medigap)	Some plans also include: Lower out-of-pocket costs

[Medicare.gov](https://www.Medicare.gov)



Securing today
and tomorrow

SSA.gov



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



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, 8 a.m. – 7 p.m.
Monday through Friday.



Schedule in-office appointment at 1-800-772-1213.

****Child and survivor claims can only be done by phone or in the office.***



Securing today
and tomorrow

SSA.gov

[What should I do if I get a call claiming there's a problem with my Social Security number or account?](#)



Social Security

[Benefits](#)

[Medicare](#)

[Card & record](#)



[Español](#)

[Sign in](#)

Securing your today and tomorrow



Prepare

[Check eligibility for benefits](#)

[Plan for retirement](#)



Apply

[Apply for benefits](#)

[Sign up for Medicare](#)

After you apply

[Check application or appeal status](#)

[Appeal application decision](#)

Feedback

Manage benefits & information



Documents

[Get benefit verification letter](#)

[Get tax form \(1099/1042s\)](#)



Number & card

[Replace card](#)

[Request number for the first time](#)

[Report stolen number](#)



Securing today
and tomorrow

SSA.gov



my Social Security Services

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 (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- Submit your advance designation of representative payee request*;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

ssa.gov/myaccount/what.html



Securing today
and tomorrow

SSA.gov



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 recent earnings history, 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



Securing today
and tomorrow

SSA.gov



Social Security *Statement*

Redesigned *Statement*

- Plain language, design, and graphics make it easier to find information.
- For example, we now provide a bar graph with retirement benefit estimates for up to 9 different ages, depending on when you want benefits to start.

Workers age 18 and older can access their *Statement* online using *my* Social Security.

- We mail a *Statement* to workers age 60 and older who do not have an online account.
- Anyone can send in a written request to have a *Statement* mailed to them.

ssa.gov/myaccount/statement.html



Securing today
and tomorrow

SSA.gov

Your Social Security Statement



Your Social Security Statement

WANDA WORKER

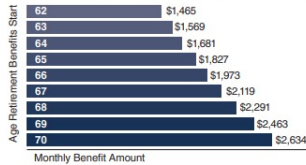
February 2, 2023

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is 67, based on your date of birth: April 5, 1962. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn \$54,489 per year until you start your benefits. Learn more at ssa.gov/benefits/retirement/learn.html.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about **\$2,083**. Learn more at ssa.gov/disability.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child: **\$1,562**
 Spouse, if caring for a disabled child or child younger than age 16: **\$1,562**
 Spouse, if benefits start at full retirement age: **\$2,083**
 Total family benefits cannot be more than: **\$3,802**

Your spouse or minor child may be eligible for an additional one-time death benefit of **\$255**. Learn more at ssa.gov/survivors.

Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at ssa.gov/ThereForMe.

Earnings Record

Review your earnings history below to ensure it is accurate because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings below, but you can view your complete earnings record online with [my Social Security](https://my.SocialSecurity.gov). If you find an error, view your full earnings record online and call **1-800-772-1213**.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1971-1980	\$ 2,142	\$ 2,142
1981-1990	87,102	87,102
1991-2000	246,069	246,069
2001	34,147	34,147
2002	34,846	34,846
2003	36,021	36,021
2004	38,032	38,032
2005	39,711	39,711
2006	41,829	41,829
2007	43,971	43,971
2008	45,170	45,170
2009	44,603	44,603
2010	45,666	45,847
2011	47,093	47,093
2012	48,560	48,560
2013	49,095	49,095
2014	50,605	50,605
2015	51,996	51,996
2016	52,108	52,108
2017	53,251	53,251
2018	53,966	53,966
2019	54,559	54,559
2020	54,489	54,489
2021	Not yet recorded	Not yet recorded

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes You paid: \$75,568
 Employer(s): \$77,498
Medicare taxes You paid: \$18,158
 Employer(s): \$18,158

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security, where you did not pay Social Security taxes. This work may have been for federal, state, or local government or in a foreign country. If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. Learn more at ssa.gov/gpc-wep.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- If you and your spouse both work, use the [my Social Security](https://my.SocialSecurity.gov) Retirement Calculator to estimate spousal benefits.
- The age you claim benefits will affect the benefit amount for your surviving spouse. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- Learn more about benefits for you and your family at ssa.gov/benefits/retirement/planner/apply7.html.
- When you are ready to apply, visit ssa.gov/benefits/retirement/apply.html.
- The *Statement* is updated annually. It is available online, or by mail upon request.

SSA.gov | Follow us on social media ssa.gov/socialmedia

Form SSA-7005-SM-OL (02/23) | Enclosures: Publication XX-XXXXX, Publication XX-XXXXX



Securing today
and tomorrow

SSA.gov



Fact Sheets

We now show supplemental fact sheets, based on a person's age and work history, with the *Statement* to provide additional information helpful to make informed decisions.

The fact sheets include:

- Four Age-related fact sheets - (Ages 18-48, 49-60, 61-69, and 70+)
- Five Earnings-related fact sheets for:
 - Workers with non-covered earnings who may be subject to WEP-GPO,
 - Workers who are not fully insured,
 - Workers with an intermittent work history,
 - New workers, and
 - People with limited earnings.
- Medicare fact sheet (ages 62+)

ssa.gov/myaccount/statement.html



Securing today
and tomorrow

SSA.gov

Fact Sheet for Workers Ages 49-60



Retirement Ready

Fact Sheet For Workers Ages 49-60

www.ssa.gov

Retirement is different for everyone

Retirement means different things to different people. Because retirement is not one-size-fits-all, we want to provide you with the information you need to plan for retirement and to make informed decisions.

Earnings are essential

Your earnings are used to determine your eligibility for Social Security benefits and your benefit amount. Use your *Social Security Statement* to check your earnings each year. If you see an error on your earnings record, report it to us. Learn how at www.ssa.gov/pubs/EN-05-10061.pdf.

You will soon have choices to make

Once you turn 62, you will have important decisions to make about work and your Social Security retirement benefits. You can continue to work, apply for benefits, do both, or do neither. Each choice comes with important considerations for you and your family. Learn about them at www.ssa.gov/benefits/retirement/matrix.html.

Retirement Choices	Continue Working	Stop Working
Claim Benefits	Option A	Option B
Not Claim Benefits	Option C	Option D

Benefits last as long as you live

Your benefits last as long as you live. Your full retirement age is 67. Taking benefits before your full retirement age (as early as age 62) lowers the amount you get each month for the rest of your life. Delaying benefits past your full retirement age (up to age 70) increases the monthly amount for the rest of your life. Our Life Expectancy Calculator can make a rough estimate of how long you might live based on your age and gender: www.ssa.gov/planners/lifeexpectancy.html.

Working while getting benefits

If you get retirement benefits but want to continue to work, you can. However, depending on how much you earn before full retirement age, we might temporarily withhold some or all of your benefit amount. When you reach full retirement age, we will recalculate your benefit amount to give you credit for the months we reduced or withheld benefits due to your excess earnings. Any earnings after you reach your full retirement age won't reduce your benefits. Learn more at www.ssa.gov/pubs/EN-05-10069.pdf.

Work may boost your benefits

Your earnings can increase your monthly benefit amount — even after you start receiving benefits. Each year, we check your earnings record. If your latest year of earnings turns out to be one of your highest 35 years, we will automatically recalculate your benefit amount and pay you any increase due. You can get additional estimates based on what you think your future earnings will be with the *my* Social Security Retirement Calculator at myaccount.ssa.gov.

Some benefits are taxed

You may have to pay federal income taxes on a portion of your Social Security benefits if your total income is above a certain amount. Learn more at www.ssa.gov/planners/taxes.html.

Saving for retirement

Social Security is not meant to be your only source of income in retirement. You will likely need other savings, investments, pensions, or retirement accounts to live comfortably in retirement. On average, Social Security will replace about 40% of your annual pre-retirement earnings, although this can vary based on each person's circumstances. There are many ways to save for retirement. Here are some things to consider.

- Contribute to retirement accounts such as 401(k)s and Individual Retirement Accounts (IRAs).
- Take advantage of "catch-up" rules that let workers age 50 and older contribute an extra amount annually to a 401(k) and an IRA.
- Keep in mind that if you withdraw from or cash out your 401(k) or IRA before age 59½, you will usually pay an early withdrawal penalty.

Learn more about how to save at www.savingmatters.doi.gov/employees.htm#7.

Social Security will be there when you retire

The Social Security taxes you pay go into the Social Security Trust Funds that are used to pay benefits to current beneficiaries. The Social Security Board of Trustees estimates that, based on current law, the Trust Funds will be able to pay benefits in full and on time until 2034. In 2034, Social Security would still be able to pay about \$800 for every \$1,000 in benefits scheduled. Learn more at www.ssa.gov/people/materials/pdfs/EN-05-10229.pdf.

Unable to work due to a mental or physical disability

A disability can occur at any age. If you are unable to work at a certain earnings level due to a mental or physical disability, and if you meet certain eligibility requirements, you may be able to receive Social Security disability benefits. Learn more about disability benefits at www.ssa.gov/disability. The Supplemental Security Income (SSI) program pays benefits to adults and children with disabilities who have limited income and resources. Learn more about SSI at ssa.gov/benefits/ssi/.

Benefits for family members

Your family, including your spouse, former spouses, and dependent children, may qualify for benefits on your record. Find out more about benefits for your family at www.ssa.gov/benefits/retirement/planner/applying7.html.

Your family may also be eligible for survivors benefits. If you are the higher earning spouse, your decision on when to claim benefits can affect the benefits of your surviving spouse. Find out more about survivors benefits at www.ssa.gov/planners/survivors.

Benefits as a spouse

If you are married, divorced, or widowed, you may be eligible for higher benefits on your spouse's record. When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time. Learn more at www.ssa.gov/pubs/EN-05-10035.pdf.

Impact of other retirement plans

Most pensions or other retirement plans do not affect your Social Security benefits. But if you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. This work may have been for federal, state, or local government or in a foreign country. Learn more at www.ssa.gov/gpo-wep.

We are here for you

Social Security covers about 96% of American workers. To learn more about Social Security, visit www.ssa.gov.



Securing today
and tomorrow

When you're retirement ready...

The easiest and most convenient way to apply for retirement benefits is at www.ssa.gov/applyforbenefits.

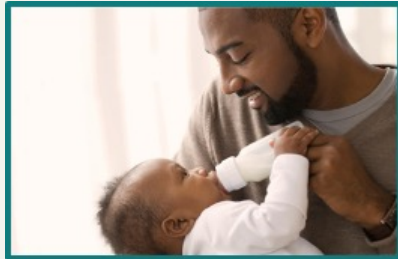
Social Security Administration | Publication No. 05-10707 | May 2023 | Produced and published at U.S. taxpayer expense



Securing today
and tomorrow

SSA.gov

We're With You Through Life's Journey



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



Follow Us on Social Media!



@SocialSecurity



Q&A Session



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://www.ssa.gov) for up-to-date information on our programs.



Securing today
and tomorrow

[SSA.gov](https://www.ssa.gov)



Social Security: With You Through Life's Journey...



Securing today
and tomorrow



Continuing Education



This webinar has been approved for the following continuing education (CE) credits:

- 1.0 CE from the **University of Texas at Austin, Steve Hicks School of Social Work (Social Work, LPC, LMFT)**.
- 1.0 CE from the **Commission for Case Manager Certification**.
- 1.0 CE from the **Patient Advocate Certification Board** to Board Certified Patient Advocates (BCPA).
- 1.0 CE from the **Association for Financial Counseling and Planning Educators (AFCPE)**.
- 1.0 CE from the **Center for Financial Certifications** for CPFCs.
- 1.0 CE credits from the American Association for Family and Consumer Sciences (AAFCS) for **Certified in Family and Consumer Sciences (CFCS)**.
- 1.0 CE credits from the American Association for Family and Consumer Sciences (AAFCS) for **Certified Personal and Family Finance Educator (CPFFE)**.
- 1.0 CE credits for Certified Family Life Educators (CFLEs).
- OneOp **certificate of attendance** available.

Evaluation Link

Go to the event page for the evaluation and post-test link.

[Continuing Education](#)

Questions?

Email Rachel Brauner,
OneOpMilitaryCaregiving@gmail.com

Upcoming Event



Improving Health and Wellness by Getting Outside April 17, 2024

Join this webinar where we highlight some of the latest health and nature research and make the case for why we need to get back into the great outdoors regularly.

Continuing education credit will be available for this session!

Connect with OneOp

Explore upcoming events, articles, resources, and more!

OneOp.org

