



Securing today
and tomorrow

Retirement Benefits

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Social Security and your retirement plan

Social Security is part of the retirement plan of almost every American worker. It's important to know how the system works and how much you'll receive from us when you retire.

This booklet explains:

- How you become eligible for Social Security benefits.
- How your earnings and age can affect your benefits.
- What you should consider in deciding when to retire.
- Why you shouldn't rely only on Social Security for all your retirement income.

This basic information about Social Security retirement benefits isn't intended to answer all questions. For specific information about your situation, you should talk with one of our representatives. Please call our toll-free number.

Your retirement benefits

How do you become eligible for retirement benefits?

When you work and pay Social Security taxes, you earn "credits" toward Social Security benefits. The number of credits you need to receive retirement benefits depends on when you were born. If you were born in 1929 or later, you need 40 credits (10 years of work).

If you stop working before you have enough credits to be eligible for benefits, the credits will remain on your Social Security record. If you return to work later, we will add more credits based on the amount you earn. We can't pay any retirement benefits until you have the required number of credits.

How much will your retirement benefit be?

We base your benefit payment on how much you earned throughout your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily.

The age at which you decide to retire also affects your benefit. If you retire at age 62, the earliest possible Social Security retirement age, your benefit will be lower than if you wait. The “**Early retirement**” section explains this in more detail.

Get personalized retirement benefit estimates

As you make plans for your retirement, you may ask, “How much will I get from Social Security?” If you have a personal *my* Social Security account, you can get an estimate of your personal retirement benefits and see the effects of different ages to begin receiving retirement benefits. If you don't have a personal *my* Social Security account, create one at www.ssa.gov/myaccount. To create a personal *my* Social Security account, you must be a U.S. citizen, at least 18 years old, and have a valid email address and Social Security number (SSN).

Full retirement age

If you were born in 1957 or earlier, you're already eligible for your full Social Security benefit. The full retirement age is 66 if you were born from 1943 to 1954. The full retirement age increases gradually if you were born from 1955 to 1960 until it reaches 67. For anyone born 1960 or later, full retirement benefits are payable at age 67.

The chart on the next page lists the full retirement age by year of birth.

Age to receive full Social Security benefits	
<i>Year of birth</i>	<i>Full retirement age</i>
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 and later	67
<i>NOTE:</i> People born on January 1 of any year, refer to the previous year.	

Early retirement

You can receive Social Security retirement benefits as early as age 62. However, we'll reduce your benefit if you start receiving benefits before your full retirement age. For example, if you turn age 62 in 2024, your benefit would be about 30% lower than it would be at your full retirement age of 67.

Some people will stop working before age 62. But if they do, the years with no earnings will probably mean a lower Social Security benefit when they decide to start receiving benefits.

Sometimes health problems force people to retire early. If you can't work because of health problems, consider applying for Social Security disability benefits. The disability benefit amount is the same as a full, unreduced retirement benefit. If you get Social Security disability benefits when you reach full retirement age, we convert those benefits to retirement benefits. For more information, read *Disability Benefits* (Publication No. 05-10029).

Delayed retirement

You can choose to continue working beyond your full retirement age. If you do, you can increase future Social Security benefits in two ways.

Each extra year you work adds another year of earnings to your Social Security record. Higher lifetime earnings can mean higher benefits when you retire.

Also, your benefit will increase from the time you reach full retirement age, until you start to receive benefits, or until you reach age 70. We'll add 8% to your benefit for each full year you delay receiving Social Security benefits beyond full retirement age.

NOTE: *You should sign up for Medicare 3 months before your 65th birthday, even if you haven't started receiving retirement benefits yet. In some circumstances, medical insurance costs more if you delay applying for it. You can find more information in the "**A word about Medicare**" section below.*

Decide when to start receiving retirement benefits

Choosing when to start receiving retirement benefits is an important decision. No matter the age you plan to start receiving benefits, contact us in advance to learn your choices to make the best decisions. Sometimes, your choice of the month to begin receiving benefits could mean higher benefit payments for you and your family.

Social Security benefits replace a percentage of a worker's pre-retirement income. The amount of your average wages that Social Security retirement benefits replaces varies depending on your earnings and when you choose to start benefits. If you start benefits at age 67, this percentage ranges from as much as 78% for very low earners, to about 42% for medium earners,

and about 28% for high earners. If you start benefits earlier than age 67, these percentages would be lower. After age 67 they'd be higher. Most financial advisers say you will need about 80% of pre-retirement income to live comfortably in retirement, which includes your Social Security benefits, investments, and other personal savings. For more information on other factors to consider as you think about when to start receiving Social Security retirement benefits read *Your Retirement Checklist* (Publication No. 05-10377).

You can apply up to 4 months before you want your retirement benefits to start. If you're not ready to begin receiving retirement benefits, but are thinking about doing so soon, visit our website at www.ssa.gov/benefits/retirement to learn more.

Advance Designation

Advance Designation is available to **capable** adult and emancipated minor applicants and beneficiaries of Social Security, Supplemental Security Income (SSI), and Special Veterans Benefits. It allows beneficiaries to designate up to three people who could potentially serve as their representative payee in the future, if the need arises.

By selecting a representative payee in advance, you'll have peace of mind knowing that someone you trust may be appointed to manage your benefits if needed.

You can submit an Advance Designation request when you file an application for benefits, online with your personal *my* Social Security account, or by telephone.

Family benefits

Benefits for family members

If you get Social Security retirement benefits, some members of your family may also be eligible for benefits.

Eligible members include:

- Spouses age 62 or older.
- Spouses younger than 62, if they care for a child entitled on your record who is younger than age 16 or has a qualifying disability.
- Former spouses, if they are age 62 or older (see our section “**Benefits for a divorced spouse**” for more information).
- Unmarried children up to age 18, or up to 19 if full-time student at an elementary or secondary school (grade 12 or below).
- Unmarried children age 18 or older with a disability that began before age 22.

If you become the parent of a child (this includes an adopted child) after you begin to get benefits, let us know. Then we'll decide if the child is eligible for benefits.

Spouse's benefits

Spouses who never worked or have low earnings can get up to half of a retired worker's full benefits. If you're eligible for both your own retirement benefits and spouse's benefits, we always pay your own benefits first. If your benefits as a spouse are higher than your own retirement benefit, you'll receive a combination of benefits that equal the higher spouse's benefit.

For example, a person qualifies for a retirement benefit of \$1,250 and a spouse's benefit of \$1,400. At full retirement age, they will get their own \$1,250 retirement benefit. We

also will add \$150 from their spouse's benefit, for a total of \$1,400. If the person takes the retirement benefit before their full retirement age, we'll reduce both amounts.

If you were born before January 2, 1954, are at least full retirement age, and are eligible for your own retirement benefits and also spouse's (or divorced spouse's) benefits, you can choose to:

- Restrict your application.
- Apply for one of the benefits.
- Delay your application for the other until a later date.

If you were born on or after January 2, 1954, and are eligible 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.

If you receive a pension based on work for which you didn't pay Social Security taxes, we may reduce your spouse's benefit. For more information see the section "**Pensions from work not covered by Social Security**".

If spouses receive Social Security retirement benefits before they reach full retirement age, we reduce the benefit. The amount we reduce the benefit by depends on when the person reaches full retirement age.

For example, if full retirement age is 67, a spouse can get 32.5% of the worker's unreduced benefit at age 62.

The benefit increases the longer you wait to receive benefits, up to the maximum of 50% at full retirement age.

Your spouse can receive full benefits, regardless of age, if taking care of a child entitled on your record. The child must be under age 16, or have a qualifying disability that began before age 22.

NOTE: Your current spouse can't get spouse's benefits until you file for retirement benefits.

Children's benefits

Your dependent child may get benefits on your earnings record when you start your Social Security retirement benefits. Your child may get up to half of your full benefit.

To receive benefits, your child must be unmarried and meet one of the following requirements:

- Younger than age 18.
- 18-19 years old and a full-time student at an elementary or secondary school (no higher than grade 12).
- 18 or older and have a qualifying disability that began before age 22.

Under certain circumstances, we can also pay benefits to a stepchild, grandchild, step-grandchild, or adopted child.

NOTE: Children with disabilities whose parents have limited income and resources may be eligible for SSI. For more information, visit our website or call our toll-free number.

Maximum family benefits

If you have children eligible for Social Security, each will receive up to half of your full benefit. But there's a limit to how much money we can pay to you and your family. This limit varies between 150% and 180% of your own benefit payment. If the total benefits due to your spouse and children are more than this limit, we'll reduce their benefits. Your benefit won't be affected.

Benefits for a divorced spouse

Your divorced spouse can receive benefits on your Social Security record if the marriage lasted at least 10 years. Your divorced spouse must be 62 or older and unmarried.

The benefits they get don't affect the amount you or your current spouse can get.

Also, your former spouse can get benefits even if you haven't started to receive retirement benefits. You both must be at least 62 and divorced at least 2 years.

What you need to know when you're eligible for retirement benefits

How do you sign up for Social Security?

You can apply for retirement benefits online at www.ssa.gov, call our toll-free number, or contact a local Social Security office.

Depending on your circumstances, you'll need some or all the documents listed below. Don't delay your application for benefits if you don't have all the information. If you don't have a document you need, we can help you get it.

Information and documents you'll need include:

- Your SSN.
- Your birth certificate.
- Your W-2 forms or self-employment tax return for last year.
- Your military discharge papers if you had military service.
- Your spouse's birth certificate and SSN if they're applying for benefits.
- Your children's birth certificates and SSNs, if you're applying for children's benefits.

- Proof of U.S. citizenship or lawful alien status if you (or a spouse or child applying for benefits) were not born in the United States.
- The name of your financial institution, the routing number, and your account number for direct deposit. If you don't have an account at a financial institution, or prefer to get your benefits on a prepaid debit card, you can get a Direct Express® card. For more information, visit ***www.GoDirect.gov***.

You must submit original documents or copies certified by the issuing office. We must see the original document(s) or copies certified by the agency that issued them. We cannot accept expired, notarized, or photocopied documents. You can mail or bring them to us. We'll make photocopies and return your documents.

Right to appeal

If you disagree with a decision made on your claim, you can appeal it. You can handle your own appeal with free help from us, or you can choose to have a representative help you. We can give you information about organizations that can help you find a representative. For more information about the appeals process and how to select a representative, read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

If you work and receive benefits at the same time

You can continue to work and still receive retirement benefits. Your earnings in (or after) the month you reach your full retirement age won't reduce your Social Security benefits. We'll reduce your benefits, however, if your earnings exceed certain limits for the months before you reach full retirement age. (See the chart in the "**Full retirement age**" section.)

Here is how it works:

If you're younger than full retirement age, we'll deduct \$1 in benefits for each \$2 you earn above the annual limit.

In the year you reach your full retirement age, we'll reduce your benefits \$1 for every \$3 you earn over an annual limit. This reduction continues until the month you reach full retirement age. Once you reach full retirement age, you can keep working, and we won't reduce your Social Security benefit no matter how much you earn.

If, within the year, your earnings are higher or lower than you estimated, let us know as soon as possible, so we can adjust your benefits.

A special monthly rule

A special rule applies to your earnings for 1 year, usually the 1st year you receive retirement benefits. Under this rule, you can get a full Social Security payment for any month you earn under a certain limit, regardless of your yearly earnings.

If you want more information on how earnings affect your retirement benefit, read *How Work Affects Your Benefits* (Publication No. 05-10069). This pamphlet has a list of the current annual and monthly earnings limits.

Your benefits may be taxable

About 40% of people who get Social Security have to pay income taxes on their benefits. For example:

- 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 taxes on up to 50% of your Social Security benefits. If your combined income is more than \$34,000, up to 85% of your Social Security benefits is subject to income tax.
- If you file a joint return, you may have to pay taxes on 50% of your benefits if you and your spouse have

a combined income between \$32,000 and \$44,000. If your combined income is more than \$44,000, up to 85% of your Social Security benefits is subject to income tax.

- If you're married and file a separate return, you'll probably pay taxes on your benefits.

At the end of each year, we'll mail you a *Social Security Benefit Statement* (Form SSA-1099) that shows the amount of benefits you received. Use this statement when you complete your federal income tax return to find out if you must pay taxes on your benefits.

Although you're not required to have Social Security withhold federal taxes, you may find it easier than paying quarterly estimated tax payments.

For more information, read *Tax Guide for Seniors* (IRS Publication No. 554) and *Social Security and Equivalent Railroad Retirement Benefits* (IRS Publication No. 915) at www.irs.gov/publications. You can also call the Internal Revenue Service's toll-free telephone number, **1-800-829-3676**.

NOTE: *On the 1040 tax return, your "combined income" is the sum of your adjusted gross income plus nontaxable interest plus half of your Social Security benefits.*

Pensions from work not covered by Social Security

If you get a pension from work for which you paid Social Security taxes, that pension won't affect your Social Security benefits. However, if you get a retirement or disability pension from work not covered by Social Security, we may reduce your Social Security benefit. Work not covered by Social Security includes the federal civil service, some state or local government employment, or work in a foreign country.

Government workers who are eligible for Social Security benefits on the earnings record of a spouse, can read *Government Pension Offset* (Publication No. 05-10007) for more information. People who worked in another country, or government workers who are also eligible for their own Social Security benefits, can read *Windfall Elimination Provision* (Publication No. 05-10045).

Have plans to leave the United States?

If you're a U.S. citizen, you can travel to, or live in, most foreign countries without any effect on your Social Security benefits. There are, however, a few countries where we can't send Social Security payments. These countries are Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, Moldova, North Korea, Tajikistan, Turkmenistan, and Uzbekistan. We can make exceptions, however, for certain eligible beneficiaries in countries other than Cuba and North Korea. For more information about these exceptions, contact your local Social Security office.

If you work outside the United States, different rules apply in deciding if you can receive benefits.

For more information, read *Your Payments While You Are Outside The United States* (Publication No. 05-10137).

A word about Medicare

Medicare is our country's health insurance plan for people who are age 65 or older.

However, you can get Medicare at any age if:

- You've been entitled to Social Security disability benefits for 24 months.
- You've been entitled to Social Security disability benefits and have amyotrophic lateral sclerosis (Lou Gehrig's disease).

- You have End-Stage Renal Disease (permanent kidney failure that requires dialysis or a kidney transplant).

Parts of Medicare

We enroll you in Original Medicare (Part A and Part B).

- Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, (that includes critical access hospitals), and skilled nursing facilities (not custodial or long-term care). Part A also pays for some home health care, hospice care, and inpatient care in a religious non-medical health care institution.
- Medicare Part B (Medical Insurance) helps cover medically necessary doctors' services, outpatient care, home health services, durable medical equipment, mental health services, and other medical services. Part B also covers many preventative services.

Other parts of Medicare are run by private insurance companies that follow rules set by Medicare.

- Medicare Advantage Plan (previously known as Part C) includes benefits and services covered under Part A and Part B — prescription drugs and additional benefits such as vision, hearing, and dental — bundled together in 1 plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.
- Supplemental (Medigap) policies help pay Medicare out-of-pocket copayment, coinsurance, and deductible expenses.

For more information, read *Medicare* (Publication No. 05-10043).

When should I apply for Medicare?

If you're not already receiving benefits, you should contact us about three months before your 65th birthday to sign up for Medicare. You should sign up for Medicare even if you don't plan to retire at age 65 to avoid the late enrollment penalty.

If you're already receiving Social Security benefits or Railroad Retirement Board (RRB) benefits, we'll contact you a few months before you become eligible for Medicare and send you information. If you live in one of the 50 states, Washington, D.C., the Northern Mariana Islands, Guam, American Samoa, or the U.S. Virgin Islands, we'll automatically enroll you in Original Medicare (Parts A and B). However, because you must pay a premium for Part B coverage, you can choose to turn it down.

We will not automatically enroll you in a Medicare prescription drug plan (Part D). Part D is optional, and you must elect this coverage. For the latest information about Medicare, visit the website, or call the toll-free number listed below.

Medicare	Website: <i>Medicare.gov</i> Toll-free number: 1-800-MEDICARE (1-800-633-4227) TTY number: 1-877-486-2048
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If you don't enroll in Part B or Part D when you're 1st eligible, you may have to pay a late enrollment penalty for as long as you have Part B or Part D coverage. Also, you may have to wait to enroll, which will delay coverage.

Residents of Puerto Rico or foreign countries won't receive Part B automatically. They must elect this benefit.

If you're 65 or older and covered under a group health plan, either from your own or your spouse's **current employment**, you may be eligible for a Special Enrollment Period (SEP) to sign up for Medicare Part B.

This means that you may delay enrollment in Medicare Part B without the need to wait for a general enrollment period and paying the penalty for late enrollment.

If you have a Health Savings Account (HSA)

If you have an HSA when you sign up for Medicare, you can't contribute to your HSA once your Medicare coverage begins. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty. If you'd like to continue your contribution to your HSA, you shouldn't apply for Medicare, Social Security, or RRB benefits.

Premium-free Part A coverage begins 6 months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the 1st month you were eligible for Medicare.

NOTE: *To avoid a tax penalty, you should stop your contribution to HSA at least 6 months before you apply for Medicare.*

“Extra Help” with Medicare prescription drug costs

If you have limited resources and income, you may qualify for *Extra Help* to pay for your prescription drugs under Medicare Part D. Our role in this program is to:

- Help you understand how you may qualify.
- Help you complete the *Extra Help* application.
- Process your application.

If you apply for *Extra Help*, we also will send your information to your state to start an application for the Medicare Savings Programs, unless you tell us not to. To see if you are eligible or to apply, visit our website at www.ssa.gov/medicare/part-d-extra-help or contact us.

Help with other Medicare costs

If you have limited income and resources, your state may pay your Medicare premiums and, in some cases, other “out-of-pocket” medical expenses, such as deductibles, copayments, and coinsurance.

Only your state can decide whether you are eligible for help from the Medicare Savings Programs. For more information, contact your state medical assistance (Medicaid) office or State Health Insurance Assistance Program (SHIP). You can look up your state telephone numbers online at ***Medicare.gov/talk-to-someone*** or call **1-800-MEDICARE (1-800-633-4227)**.

Contacting Us

There are several ways to contact us, such as online, by phone, and in person. We’re here to answer your questions and to serve you. For nearly 90 years, we have helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life’s journey.

Visit our website

The most convenient way to conduct business with us is online at ***www.ssa.gov***. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*.

- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information (Social Security beneficiaries only).
- Get a replacement SSA-1099/1042S.

Access to your personal *my* Social Security account may be limited for users outside the United States.

Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated telephone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need to see, they must be original or copies that are certified by the issuing agency.



Securing today
and tomorrow

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Securing today
and tomorrow

Understanding the Benefits

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Social Security: a simple concept

Social Security reaches almost every family, and at some point, touches the lives of nearly all Americans.

We help older Americans, workers who develop disabilities, and families in which a spouse or parent dies. We estimate that about 180 million people will work in Social Security-covered employment in 2023 and pay Social Security taxes. As of September 2023, about 67 million people received monthly Social Security benefits.

Most of our beneficiaries are retirees and their families — about 52 million people in September 2023.

But Social Security was never meant to be the only source of income for people when they retire. Social Security replaces a percentage of a worker's pre-retirement income based on your lifetime earnings. The amount of your average earnings that Social Security retirement benefits replaces depends on your earnings and when you choose to start benefits. If you start benefits in 2023 at your “full retirement age” (see our “**Full retirement age**” section), this percentage ranges from as much as 78% for very low earners, to about 42% for medium earners, to about 28% for maximum earners. If you start benefits after full retirement age, these percentages would be higher. If you start benefits earlier, these percentages would be lower. Most financial advisers say you will need about 70 to 80% of pre-retirement income to live comfortably in retirement, including your Social Security benefits, investments, and personal savings.

We want you to understand what Social Security can mean to you and your family's financial future. This publication, *Understanding the Benefits*, explains the basics of the Social Security retirement, disability, and survivors insurance programs.

The current Social Security system works like this: when you work, you pay taxes into Social Security. We use the tax money to pay benefits to:

- People who have already retired.
- People with qualifying disabilities.
- Survivors of workers who have died.
- Dependents of beneficiaries.

The money you pay in taxes isn't held in a personal account for you to use when you get benefits. We use your taxes to pay people who are getting benefits right now. Any unused money goes to the Social Security trust funds, not a personal account with your name on it.

Social Security is more than retirement

Many people think of Social Security as just a retirement program. Most of the people receiving benefits are retired, but others receive benefits because they're:

- Someone with a qualifying disability.
- A spouse or child of someone getting benefits.
- A divorced spouse of someone getting or eligible for Social Security.
- A spouse or child of a worker who died.
- A divorced spouse of a worker who died.
- A dependent parent of a worker who died.

Based on your circumstances, you may be eligible for Social Security at any age. In fact, we pay more benefits to children than any other government program.

Your Social Security taxes

We use the Social Security taxes you and other workers pay into the system to pay Social Security benefits.

You pay Social Security taxes based on your earnings, up to a certain amount. In 2024, that amount is \$168,600.

Medicare taxes

You pay Medicare taxes on all of your wages or net earnings from self-employment. These taxes are for Medicare coverage. There are additional Medicare taxes for higher-income workers.

If you work for someone else	Social Security tax	Medicare tax
You pay	6.2%	1.45%
Your employer pays	6.2%	1.45%
If you're self-employed		
You pay	12.4%	2.9%

Additional Medicare tax

Workers pay an additional 0.9% Medicare tax on income that exceeds certain thresholds. The chart below shows the threshold amounts based on tax filing status:

Filing status	Threshold amount
Married filing jointly	\$250,000
Married filing separately	\$125,000
Single	\$200,000
Head of household (with qualifying person)	\$200,000
Qualifying surviving spouse with dependent child	\$200,000

Where your Social Security tax dollars go

In 2024, when you work, about 85 cents of every Social Security tax dollar you pay goes to a trust fund. This fund pays monthly benefits to current retirees and their families and to surviving spouses and children of workers who have died. About 15 cents goes to a trust fund that pays benefits to people with disabilities and their families.

From these trust funds, we also pay the costs of managing our programs. We're one of the most efficient agencies in the federal government, and we're working to make it better every day. Of each Social Security tax dollar you pay, we spend less than 1 penny to manage the program.

The entire amount of Medicare taxes you pay goes to a trust fund that pays some costs of hospital and related care for all Medicare beneficiaries. The Centers for Medicare & Medicaid Services, not Social Security, manages Medicare.

What you need to know about Social Security while you're working

Your Social Security number

Your link with us is your Social Security number. You need it to get a job and pay taxes. We use your Social Security number to track your earnings while you're working and your benefits after you're getting Social Security.

Don't carry your Social Security card. You should be careful about giving someone your Social Security number. Identity theft is one of the fastest growing crimes today. Most of the time, identity thieves use your Social Security number and your good credit to apply for more credit in your name. Then, they use the credit cards and don't pay the bills.

Your Social Security number and our records are confidential. If someone else asks us for information we have about you, we won't give any information without your written consent, unless the law requires or permits it.

Do you need to request a Social Security number, a replacement card, or make a name change on your current card? Our Social Security Number and Card page at www.ssa.gov/number-card can help you find the best way to get what you need.

On this page, we ask you a series of questions to determine whether you can:

- Complete the application process online.
- Start the application process online, then bring any required documents to your local office to complete the application, typically in less time. In many cases, you can make an appointment online.

Once you complete your application (online or in person), we will process the application, then mail the card. Please understand that we don't issue cards at our offices.

To get a Social Security number or a replacement card, you may need to show us proof of your U.S. citizenship or immigration status, age, and identity. We don't need proof of your U.S. citizenship and age for a replacement card if they're already in our records. We only accept certain documents as proof of U.S. citizenship. These include your U.S. birth certificate, U.S. passport, Certificate of Naturalization, or Certificate of Citizenship. If you aren't a U.S. citizen, we must see your immigration document proving your work authorization. If you don't have work authorization, different rules apply.

For proof of identity, we accept current documents showing your name, identifying information, and preferably a recent photograph. Such a document may be a driver's license or other state-issued identification card, or a U.S. passport.

To apply for a name change on your Social Security card, you may need to show a recently issued document that proves your name has been legally changed.

Be sure to safeguard your Social Security card. We limit the number of replacement cards you can get to 3 in a year and 10 during your lifetime. Legal name changes and other exceptions don't count toward these limits. For example, changes in noncitizen status that require card updates may not count toward these limits. These limits may not apply if you can prove you need the card to prevent a significant hardship.

For more information, read *Your Social Security Number and Card* (Publication No. 05-10002). If you aren't a citizen, read *Social Security Numbers for Noncitizens* (Publication No. 05-10096).

Our card services are free. We never charge for the card services we provide.

How you become eligible for Social Security

As you work and pay taxes, you earn Social Security "credits." In 2024, you earn 1 credit for each \$1,730 in earnings — up to a maximum of 4 credits per year. The amount of money needed to earn 1 credit usually goes up every year.

Most people need 40 credits (10 years of work) to be eligible for benefits. Younger people need fewer credits to be eligible for disability benefits or for their family members to be eligible for survivors benefits when the worker dies.

What you need to know about benefits

Social Security benefits only replace some of your earnings when you retire, develop a qualifying disability, or die. We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years when you didn't work, or had low earnings, your benefit amount may be lower than if you worked steadily.

Retirement benefits

Choosing when to start receiving retirement benefits is one of the most important decisions you'll ever make. If you choose to start receiving benefits when you reach your full retirement age, you'll receive your full benefit amount. We will reduce your benefit amount if you begin receiving benefits before you reach full retirement age. You can also choose to continue working beyond your full retirement age. If you do, your benefit will increase from the time you reach full retirement age, until you start receiving benefits, or until you reach age 70.

Full retirement age

If you were born from 1943 to 1960, the age at which full retirement benefits are payable increases gradually to age 67. In 2024, if your birth year is 1956 or earlier, you're already eligible for your full Social Security benefit. Use the chart below to find out your full retirement age.

Year of birth	Full retirement age
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

NOTE: *Although the full retirement age is now above 65, you should still apply for Medicare benefits 3 months before your 65th birthday. If you wait longer, your Medicare medical insurance (Part B) and prescription drug coverage (Part D) may cost you more money.*

Delayed retirement

If you choose to delay receiving benefits beyond your full retirement age, we'll increase your benefit a certain percentage, depending on the year of your birth. We'll add the increase automatically each month from the time you reach full retirement age, until you start receiving benefits or reach age 70, whichever comes first. There is more information on delayed retirement credits on our website at www.ssa.gov/benefits/retirement/planner/delayret.html.

Early retirement

You may start receiving benefits as early as age 62. We reduce your benefits if you start early by about 0.5 percentage points on average for each month you start receiving benefits before your full retirement age. For example, if your full retirement age is 67, and you sign up for Social Security when you're 62, you would only get about 70% of your full benefit.

Once you've made the decision about when to start benefits, you can apply for Social Security retirement benefits on our website at www.ssa.gov/retirement.

If you work and get benefits

You can continue to work and still receive retirement benefits. Your earnings in (or after) the month you reach full retirement age won't reduce your Social Security benefits. In fact, working beyond full retirement age can increase your benefits. We'll have to reduce your benefits, however, if your earnings exceed certain limits for the months before you reach your full retirement age.

If you work, but start receiving benefits before full retirement age, we deduct \$1 in benefits for every \$2 in earnings you have above the annual limit. In 2024, the limit is \$22,320.

In the year you reach your full retirement age, we reduce your benefits by \$1 for every \$3 you earn over a different annual limit (\$59,520 in 2024). This will continue until the month you reach full retirement age.

Once you reach full retirement age, you can keep working, and we won't reduce your Social Security retirement benefit, no matter how much you earn.

For more information about how work affects your benefits, read *How Work Affects Your Benefits* (Publication No. 05-10069).

NOTE: *People who work and receive Social Security disability benefits or SSI payments have different earnings rules. They must immediately report all their earnings to us no matter how much they earn.*

Retirement benefits for surviving spouses

If you receive surviving spouse's benefits, you can switch to your own retirement benefits as early as age 62. This can be done assuming your retirement benefit is more than the amount you receive on your deceased spouse's earnings. Often, you can begin receiving one benefit at a reduced rate and then switch to the other benefit at the full rate when you reach full retirement age. The rules are complicated and vary depending on your situation, so talk to one of our representatives about the choices available to you.

For more information about retirement benefits, read *Retirement Benefits* (Publication No. 05-10035).

Disability benefits

If you can't work because of a physical or mental condition that has lasted or is expected to last at least 1 year or result in death, you may be eligible for Social Security disability benefits.

Our disability rules are different from private or other government agency plans. If you are eligible for disability from another agency or program, it doesn't mean you will be eligible for disability benefits from us. Having a statement from your doctor saying you have a disability doesn't mean you'll automatically be eligible for Social Security disability benefits. For more information about Social Security disability benefits, read *Disability Benefits* (Publication No. 05-10029). You can apply for Social Security disability benefits on our website at www.ssa.gov/benefits/disability.

People, including children, who have little income and few resources, and who have a disability, may be eligible for disability payments through the SSI program. For more information about SSI, read *Supplemental Security Income (SSI)* (Publication No. 05-11000).

If you develop a disability, file for disability benefits as soon as possible, because it usually takes several months to process a disability claim. We may be able to process your claim more quickly if you have the following information when you apply:

- Medical records and treatment dates from your doctors, therapists, hospitals, clinics, and caseworkers.
- Your laboratory and other test results.
- The names, addresses, phone and fax numbers of your doctors, clinics, and hospitals.
- The names of all medications you're taking.
- The names of your employers and job duties for the last 15 years.

Your benefits may be taxable

Some people who get Social Security will have to pay income tax on their benefits. In 2022, an estimated 48% of Social Security beneficiaries had countable income that exceeded the thresholds. This required them to include a

portion of their Social Security benefits in adjusted gross income and giving them some income tax liability on their Social Security benefits.

You may have to pay taxes on your benefits if you file a federal tax return as an “individual” and your total income is more than \$25,000. If you file a joint return, you may have to pay taxes if you and your spouse have a total income that is more than \$32,000. For more information, call the Internal Revenue Service’s toll-free number, **1-800-829-3676**.

Benefits for your family

When you start receiving Social Security retirement or disability benefits, other family members may also be eligible to receive benefits. For example, benefits can be paid to your spouse:

- If they’re age 62 or older.
- At any age if they’re caring for your child (the child must be younger than 16 or have a disability and entitled to Social Security benefits on your record).

Benefits can also be paid to your unmarried children if they’re:

- Younger than 18.
- Between 18 and 19 years old, but in elementary or secondary school as full-time students.
- Age 18 or older and have a qualifying disability (the disability must have started before age 22).

Under certain circumstances, we can also pay benefits to a stepchild, grandchild, step-grandchild, or an adopted child. If you become the parent of a child after you begin receiving benefits, let us know about the child, so we can decide if the child is eligible for benefits.

How much can family members get?

Each family member may be eligible for a monthly benefit that is up to half of your Social Security retirement or disability benefit amount. However, there is a limit to the total amount of money that can be paid to you and your family. The limit varies but is generally equal to about 150% to 180% of your retirement or disability benefit.

If you're divorced

If you're divorced, your ex-spouse may be eligible for benefits on your earnings. In some situations, they may get benefits even if you don't receive them. To be eligible, a divorced spouse must:

- Have been married to you for at least 10 years.
- Have been divorced from you at least 2 years if you have not filed for benefits yet.
- Be at least 62 years old.
- Be unmarried.
- Depending on the circumstances, not be entitled to or eligible for a benefit on their own work that is equal to or higher than half the full amount on your record.

Survivors benefits

When you die, your family may be eligible for benefits based on your work.

Family members who can collect benefits include a surviving spouse who is:

- 60 or older.
- 50 or older and has a qualifying disability.
- Any age if they care for your child who is younger than 16 or has a qualifying disability and is entitled to Social Security benefits on your record.

Your children can receive benefits, too, if they're unmarried and:

- Younger than 18 years old.
- Between 18 and 19 years old, but in an elementary or secondary school as full-time students.
- Age 18 or older and has a qualifying disability (the disability must have started before age 22).

Additionally, your parents can receive benefits on your earnings if they were dependent on you for at least half of their support.

One-time payment after death

If you have enough credits, a one-time payment of \$255 also may be made after your death. This benefit may be paid to your spouse or minor children if they meet certain requirements.

If you're divorced and have a surviving ex-spouse

If you're divorced, your ex-spouse may be eligible for survivor's benefits based on your earnings when you die. They must:

- Be at least age 60 years old (or 50 if they have a qualifying disability) and have been married to you for at least 10 years.
- Be at any age if they care for a child who is eligible for benefits based on your earnings.
- Not be entitled to a benefit based on their own work that is equal or higher than the full insurance amount on your record.
- Not be currently married, unless the remarriage occurred after age 60 or after age 50 if they have a qualifying disability.

Benefits paid to an ex-spouse won't affect the benefit rates for other survivors receiving benefits on your earnings record.

NOTE: *If you're deceased and your ex-spouse remarries after age 60, they may be eligible for Social Security benefits based on either your work or the new spouse's work, whichever is higher.*

How much will your survivors get?

Your survivors receive a percentage of your basic Social Security benefit — usually in a range from 75% to 100% each. However, there is a limit to the amount of money that can be paid each month to a family. The limit varies but is generally equal to about 150% to 180% of your benefit rate.

When you're ready to apply for benefits

You should apply for benefits about 4 months before the date you want your benefits to start. If you aren't ready to apply for retirement benefits yet but are thinking about it, you should visit our website to use our informative retirement planner at [**www.ssa.gov/retirement**](http://www.ssa.gov/retirement). To file for disability or survivors' benefits, you should apply as soon as you're eligible.

You can find out the best way to apply for benefits at [**www.ssa.gov/apply**](http://www.ssa.gov/apply).

If you have a personal *my* Social Security account, you can get an estimate of your personal retirement benefits. This will let you see the effects of different ages at which you may want to begin receiving retirement benefits. If you don't have a personal *my* Social Security account, create one at [**www.ssa.gov/myaccount**](http://www.ssa.gov/myaccount).

What you will need to apply

When you apply for benefits, we will ask you to provide certain documents. The documents you'll need depend on the type of benefits you file for. Provide these documents

to us quickly to help us pay your benefits faster. You must present original documents or copies certified by the issuing office — we can't accept photocopies.

Don't delay filing an application just because you don't have all the documents you need. We'll help you get them.

Some documents you may need when you sign up for Social Security are:

- Your Social Security card (or a record of your number).
- Your birth certificate.
- Your children's birth certificates and Social Security numbers (if you're applying for them).
- Proof of U.S. citizenship or lawful immigration status if you (or a child) weren't born in the United States.
- Your spouse's birth certificate and Social Security number if they're applying for benefits based on your earnings.
- Your marriage certificate (if signing up on a spouse's earnings or if your spouse is signing up on your earnings).
- Your military discharge papers if you had military service.
- Your most recent W-2 form, or your tax return, if you're self-employed.

We will let you know if you need other documents when you apply.

How we pay benefits

You must receive your Social Security payments electronically. One way you can choose to receive your benefits is through direct deposit to your account at a financial institution. Direct deposit is a simple and secure way to receive your payments. Be sure to have your checkbook or account statement with you when

you apply. We will need that information, as well as your financial institution's routing number, to make sure your monthly benefit deposit goes into the right account.

If you don't have an account with a financial institution, or if you prefer to receive your benefits on a prepaid debit card, you can sign up for the Direct Express® card program. Direct Express® payments go directly to the card account. Another payment choice is an electronic transfer account. This low-cost federally insured account lets you enjoy the security and convenience of automatic payments.

Supplemental Security Income (SSI) program

If you have limited income and resources (things you own), SSI may be able to help. SSI funding comes from general revenues, not Social Security taxes.

SSI makes monthly payments to people who are age 65 or older or who are blind or have a qualifying disability. Your income and the things you own affect eligibility for SSI. We don't count some of your income and some of your resources when we decide whether you're eligible for SSI. Your house and your car, for example, usually don't count as resources. We do count cash, bank accounts, stocks, and bonds.

How do you apply for SSI?

Visit our SSI webpage at www.ssa.gov/benefits/ssi to begin the application process online.

The online process takes about 5 to 10 minutes, and no documentation is required to start. Once you provide some basic information and answer a few questions, we will schedule an appointment to help you apply for benefits.

If you cannot apply online, you can call us toll-free at **1-800-772-1213** (TTY **1-800-325-0778**) or your local Social Security office to schedule an appointment to apply.

Right to appeal

If you disagree with a decision made on your claim, you can appeal it. You can handle your own appeal with free help from us, or you can choose to have a representative help you. We can give you information about organizations that can help you find a representative. For more information about the appeals process and selecting a representative, read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

Online personal “my Social Security” account

You can now easily create a personal *my* Social Security account online to check your earnings and get benefit estimates. You may also use your secure *my* Social Security account to request a replacement Social Security number card (available in many states and the District of Columbia). If you currently receive benefits, you can also:

- Change your address and phone number (Social Security beneficiaries only).
- Get an instant benefit verification letter.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.

- Start or change your direct deposit (Social Security beneficiaries only).
- Opt out of receiving agency notices by mail for those available online.
- View your appointed representative.
- Report your wages if you work and receive Social Security disability benefits, SSI payments, or both.

You can create a personal *my* Social Security account if you're age 18 or older and have a Social Security number and a valid email address. To create an account, go to **www.ssa.gov/myaccount**. You will need to create an account with one of our credential service providers, Login.gov or ID.me, and follow the prompts for next steps. If you live outside of the U.S., you can access your personal *my* Social Security account with an ID.me credential.

Medicare

Medicare is our country's basic health insurance program for people age 65 or older and for many people with disabilities.

You shouldn't confuse Medicare with Medicaid. Medicaid is a health care program for people with low income and limited resources. State health and human services offices or social services agencies run the Medicaid program. Some people may be eligible for just one program, while others may be eligible for both Medicare and Medicaid.

Parts of Medicare

Social Security enrolls you in Original Medicare (Part A and Part B).

- Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or limited time at a skilled

nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.

- Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.
- Medicare Advantage Plan (previously known as Part C) includes all benefits and services covered under Part A and Part B — prescription drugs and additional benefits such as vision, hearing, and dental — bundled together in one plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

Who's eligible for Medicare Part A?

Most people get Part A when they turn 65. You are eligible for it automatically if you're eligible for Social Security or Railroad Retirement Board benefits. Or, you may be eligible based on a spouse's (including a divorced spouse's) work. Others are eligible because they're government employees not covered by Social Security, but who paid the Medicare tax.

If you get Social Security disability benefits for 24 months, you're eligible for Part A.

If you get Social Security disability benefits because you have amyotrophic lateral sclerosis (Lou Gehrig's disease), you don't have to wait 24 months to be eligible.

Also, someone with permanent kidney failure requiring dialysis or kidney replacement qualifies for Part A if they've worked long enough or are the spouse or child of a worker who is eligible.

If you don't meet these requirements, you may be able to get Medicare hospital insurance if you pay a monthly premium. For more information, call our toll-free number or visit ***Medicare.gov***.

Certain people who were exposed to environmental health hazards are entitled to Part A and can enroll in Part B and Part D. These people have an asbestos-related disease and were present for at least 6 months in Lincoln County, Montana, 10 years or more before diagnosis.

Who's eligible for Medicare Part B?

Almost every person eligible for Part A can get Part B. Part B is optional and you usually pay a monthly premium. In 2024, the standard monthly premium is \$174.70. Some people with higher incomes pay higher premiums.

Medicare Advantage plans

Anyone who has Medicare Part A and Part B can join a Medicare Advantage plan. Medicare Advantage plans include:

- Health Maintenance Organization (HMO) plans.
- Preferred Provider Organization (PPO) plans.
- Private Fee-for-Service (PFFS) plans.
- Special Needs Plans (SNPs).

In addition to your Medicare Part B premium, you might have to pay another monthly premium because of the extra benefits the Medicare Advantage plan offers.

Who can get Medicare Part D?

Anyone who has Original Medicare (Part A or Part B) is eligible for Medicare prescription drug coverage (Part D). Part D benefits are available as a stand-alone plan or built into Medicare Advantage, unless you have a Medicare private fee-for-service (PFFS) plan. The drug benefits work the same in either plan. Joining a Medicare prescription drug plan is voluntary and you will pay an extra monthly premium for the coverage.

When should I apply for Medicare?

If you're not already getting benefits, you should contact us about 3 months before your 65th birthday to sign up for Medicare. You should sign up for Medicare even if you don't plan to retire at age 65.

If you're already getting Social Security benefits or Railroad Retirement Board payments, we'll contact you a few months before you become eligible for Medicare and send you information. If you live in one of the 50 states, Washington, D.C., the Northern Mariana Islands, Guam, American Samoa, or the U.S. Virgin Islands, we'll automatically enroll you in Medicare Parts A and B. However, because you must pay a premium for Part B coverage, you can choose to turn it down.

We will **not** automatically enroll you in a Medicare prescription drug plan (Part D). Part D is optional and you must elect this coverage. For the latest information about Medicare, visit ***Medicare.gov*** or call **1-800-MEDICARE (1-800-633-4227)** or TTY number, **1-877-486-2048** if you're deaf or hard of hearing.

NOTE: *If you don't enroll in Part B and Part D when you're 1st eligible, you may have to pay a late enrollment penalty for as long as you have Part B and Part D coverage. Also, you may have to wait to enroll, which will delay coverage.*

Residents of Puerto Rico or foreign countries won't receive Part B automatically. They must elect this benefit. For more information, read Medicare (Publication No. 05-10043).

If you have a Health Savings Account (HSA)

If you have an HSA when you sign up for Medicare, you can't contribute to your HSA once your Medicare coverage begins. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax

penalty. If you'd like to continue contributing to your HSA, you shouldn't apply for Medicare, Social Security, or Railroad Retirement Board (RRB) benefits.

NOTE: *Premium-free Part A coverage begins 6 months back from the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the 1st month you were eligible for Medicare. To avoid a tax penalty, you should stop contributing to your HSA at least 6 months before you apply for Medicare.*

“Extra Help” with Medicare prescription drug costs

If you have limited resources and income, you may qualify for *Extra Help* to pay for your prescription drugs under Medicare Part D. Our role is to help you understand how you may qualify and to process your application for *Extra Help*. To see if you qualify or to apply, call our toll-free number or visit www.ssa.gov/extrahelp.

Help with other Medicare costs

If you have limited income and few resources, your state may pay your Medicare premiums and, in some cases, other “out-of-pocket” medical expenses. These may include deductibles, copayments, and coinsurance.

Only your state can decide whether you qualify for help under this program. If you think you qualify, contact your Medicaid, social services, or health and human services office. Visit Medicare.gov/contacts or call **1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048)** to get their number.

Some facts about Social Security

Estimated average 2024 monthly Social Security benefits

- All retired workers: \$1,907.

- Retired workers with only an aged spouse: \$3,033.
- Workers with a disability: \$1,537.
- Workers with a disability with a young spouse and 1 or more children: \$2,720.
- Aged surviving spouses without a child: \$1,773.
- Young surviving spouses with 2 children: \$3,653.

2024 monthly federal SSI maximum payment rates

(Doesn't include state supplement, if any)

- \$943 for an individual.
- \$1,415 for a couple.

Contacting Us

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For nearly 90 years, we have helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

Visit our website

The most convenient way to conduct business with us is online at **www.ssa.gov**. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information (Social Security beneficiaries only).
- Get a replacement SSA-1099/1042S.

Access to your personal *my* Social Security account may be limited for users outside the United States.

Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated telephone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need to see, they must be original or copies that are certified by the issuing agency.

Notes

Notes





Securing today
and tomorrow

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Understanding the Benefits
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Update

This update provides information about Social Security taxes, benefits, and costs for 2024. By law, some numbers change automatically each year to keep up with changes in price and wage levels.

Information for people who work

Social Security and Medicare taxes		
Social Security taxes	2023	2024
Employee/employer (each)	6.2% on earnings up to \$160,200	6.2% on earnings up to \$168,600
Self-employed <small>*Can be offset by income tax provisions</small>	12.4%* on earnings up to \$160,200	12.4%* on earnings up to \$168,600
Medicare taxes	2023	2024
Employee/employer (each)	1.45% on all earnings	1.45% on all earnings
Self-employed <small>*Can be offset by income tax provisions</small>	2.9%* on all earnings	2.9%* on all earnings
High-income earners also pay an additional 0.9% in Medicare taxes on earnings above certain amounts. Check with the Internal Revenue Service for more details.		
Work credits		
When you work, you earn credits toward Social Security benefits. The number of credits you need to be eligible for Social Security benefits depends on your age and the type of benefit for which you are applying. You can earn a maximum of 4 credits each year. Most people need 40 credits to be eligible for retirement benefits.		
	2023	2024
	\$1,640 earns 1 credit	\$1,730 earns 1 credit

Information for people who receive Social Security benefits

Earnings limits		
Under federal law, people who receive Social Security benefits, and who have not reached full retirement age, are entitled to receive all of their benefits as long as their earnings are under the limits indicated below. For people born between 1943 and 1954, the full retirement age is 66. The full retirement age increases gradually each year until it reaches age 67 for people born in 1960 or later.		
	2023	2024
At full retirement age or older	No limit on earnings	No limit on earnings
Under full retirement age	\$21,240 For every \$2 over the limit, \$1 is withheld from benefits.	\$22,320 For every \$2 over the limit, \$1 is withheld from benefits.
In the year you reach full retirement age	\$56,520 For every \$3 over the limit, \$1 is withheld from benefits until the month you reach full retirement age.	\$59,520 For every \$3 over the limit, \$1 is withheld from benefits until the month you reach full retirement age.
Disability beneficiaries' earnings limits: If you work while you receive disability benefits, you must tell us about your earnings no matter how little you earn. You may have unlimited earnings during a trial work period of up to 9 months (not necessarily in a row) and still receive full benefits. Once you have completed your 9-month trial work period, we will determine if you are still entitled to disability benefits. You also may be eligible for other work incentives to help you make the transition back to work.		
	2023	2024
Substantial Gainful Activity (non-blind)	\$1,470 per month	\$1,550 per month
Substantial Gainful Activity (blind)	\$2,460 per month	\$2,590 per month
Trial Work Period month	\$1,050 per month	\$1,110 per month

Information for people who receive Supplemental Security Income (SSI)

Monthly federal SSI payment (maximum)		
	2023	2024
Individual	\$914	\$943
Couple	\$1,371	\$1,415
Monthly income limits		
	2023	2024
Individual whose income is only from wages	\$1,913	\$1,971
Individual whose income is not from wages	\$934	\$963
Couple whose income is only from wages	\$2,827	\$2,915
Couple whose income is not from wages	\$1,391	\$1,435

NOTE: If you have income, your monthly payment generally will be lower than the maximum federal SSI payment. Remember, you must report all of your income to us. Some states add money to the federal SSI payment. If you live in one of these states, you may be eligible for a higher payment. Your income can be greater than the limits indicated and you still may be eligible.

Information for people on Medicare

Most Medicare costs increase this year to keep up with the rise in health care costs.		
	2023	2024
Hospital Insurance (Part A)		
For first 60 days in a hospital, patient pays	\$1,600	\$1,632
For 61st through 90th day in a hospital, patient pays	\$400 per day	\$408 per day
Beyond 90 days in a hospital, patient pays (for up to 60 more days)	\$800 per day	\$816 per day
For first 20 days in a skilled nursing facility, patient pays	\$0	\$0
For 21st through 100th day in a skilled nursing facility, patient pays	\$200 per day	\$204 per day
Part A Premium Buy-In: The amount of the premium you pay to buy Medicare Part A depends on the number of Social Security credits you have earned. If you have:		
40 credits	\$0	\$0
30-39 credits	\$278 per month	\$278 per month
Less than 30 credits	\$506 per month	\$505 per month
Medical Insurance (Part B)		
	2023	2024
Premium	\$164.90 per month**	\$174.70 per month**
Deductible	\$226 per year	\$240 per year
	After the patient has paid the deductible, Part B pays for 80% of covered services.	

NOTE: If you get Medicare and your income is low, your state may pay your Medicare premiums and, in some cases, your deductibles and other out-of-pocket medical expenses. Contact your local medical assistance (Medicaid) agency, social services, or welfare office for more information.

**Standard monthly premium is \$174.70. Some people with higher incomes pay higher premiums.



Securing today
and tomorrow

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