Chapter 11
Social Security and Medicare

www.socialsecurity.gov 1-800-772-1213
1-800-325-0778 TTY

We gratefully acknowledge the cooperation of the Social Security Administration, who provided the information contained in this chapter, and who are entirely responsible for its contents.

Overview

This chapter will:

- *describe benefit eligibility;*
- *explain the benefit application process;*
- *describe estimation of benefits; and*
- *explain Medicare benefits*

SOCIAL SECURITY: a simple concept

Social Security reaches almost every family, and at some point, touches the lives of nearly all Americans. When you work, you pay taxes into Social Security.

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 wages that Social Security retirement benefits replaces varies depending on your earnings and when you choose to start benefits. If you start benefits in 2025 at your "full retirement age" (see our "**Full retirement age**" section), this percentage ranges from as much as 75% for very low earners, to about 40% for medium earners, to about 27% 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% 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 explains the basics of the Social Security retirement, disability, and survivor's 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 2025, that amount is $176,100.

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 percent 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 2025, when you work, 85 cents of every Social Security tax dollar you pay goes to a trust fund that 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, Social Security also pays the costs of managing the Social Security programs. The Social Security Administration is 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 one 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 Social Security 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/ssnumber 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.

Once you complete your application (online or in-person), we will mail the card after we process the application. 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 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 three 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. Social Security never charges 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 2025, you earn one credit for each $1,810 in earnings — up to a maximum of four credits per year. The amount of money needed to earn one credit usually goes up every year.

Most people need 40 credits (10 years of work) to qualify 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 are 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 rising, you should still apply for Medicare benefits three 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% 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 one dollar in benefits for each two dollars in earnings you have above the annual limit. In 2025, the limit is $23,400.

In the year you reach your full retirement age, we reduce your benefits by one dollar for every three dollars you earn over a different annual limit ($62,160 in 2025). 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 Social Security 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 one 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 qualify 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 taxes on their benefits. About 46 percent of our current beneficiaries pay taxes on their 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 qualify for benefits on your earnings. In some situations, they may get benefits even if you don't receive them. To qualify, a divorced spouse must:

- Have been married to you for at least 10 years.
- Have been divorced from you at least two 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 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 percent 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 four 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*. 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*.

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 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*.

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 are 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 of the ways 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. With Direct Express®, payments go directly to the card account. Another payment choice you can consider 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 Benefits 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 Social Security, 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 "*MY* SOCIAL SECURITY" ACCOUNT

You can now easily create a personal *my* Social Security account online to check your earnings and get your 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.
- Opt out of getting 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, valid email address, and U.S. mail address. To create an account, go to *www.ssa.gov/myaccount*. You will need to create an account with one of our credential partners and follow the prompts for next steps.

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 qualify for just one program, while others qualify 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 qualify for it automatically if you're eligible for Social Security or Railroad Retirement Board benefits. Or, you may qualify based on a spouse's (including a divorced spouse's) work. Others qualify 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'll qualify 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 qualify.

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

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*.

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 2025, the standard monthly premium is $185.00. 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 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 first 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.*

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 six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare. To avoid a tax penalty, you should stop contributing to your HSA at least six 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, such as 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

2025 Social Security taxes

- You pay 6.2 percent, and your employer pays 6.2 percent.
- If you're self-employed, you pay 12.4 percent.
- You don't pay Social Security taxes on earnings greater than $176,100.

2025 Medicare taxes

- You and your employer each pay 1.45 percent.
- If you're self-employed, you pay 2.9 percent.
- Medicare taxes are paid on all of your earnings; there is no limit.
- There are additional Medicare taxes for higher-income workers.

Work credits in 2025

- For each $1,810 you earn, you receive one Social Security "credit," up to four per year.
- Most people need 40 credits to be eligible for retirement benefits.
- Younger people need fewer credits to qualify for disability benefits or for their family members to be eligible for survivors' benefits.

Estimated average 2025 monthly Social Security benefits

- All retired workers: $1,976
- Retired worker with only an aged spouse: $3,089
- Workers with a disability: $1,580
- Worker with a disability with a young spouse and one or more children: $2,826
- All aged surviving spouses: $1,832
- Young surviving spouse with two children: $3,761

2025 monthly federal SSI maximum payment rates

(Doesn't include state supplement, if any)

- $967 for an individual
- $1450 for a couple

CONTACTING SOCIAL SECURITY

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, Social Security has 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.
- Request a replacement Medicare card.
- Get a replacement SSA-1099/1042S.

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

ACCOUNT SECURITY

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

If there is a problem, we will mail you a letter. Generally, we will only contact you if you have requested a call or have ongoing business with us. Recently, scams— misleading victims into making cash or gift card payments to avoid arrest for Social Security number problems—have skyrocketed.

Our employees will never threaten you for information or promise a benefit in exchange for personal information or money. Social Security employees also will not:

- Tell people that their Social Security number has been suspended.
- Promise a Social Security benefit approval, or increase, in exchange for information.
- Contact people to demand an immediate payment.
- Ask people for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a prepaid debit card or gift card.
- Demand that people pay a Social Security debt without the ability to appeal the amount you owe.

Be cautious about providing personal information to someone who calls you and asks for:

- Cash;
- Retail gift cards;
- Prepaid debit cards; or
- Wire transfers.

Never provide payment to callers over the phone.

- If you receive a suspicious call or are unsure of the identity of someone alleging to be from Social Security: hang up;
- Do not provide personal information, money, or retail gift cards; and
- Report details of the call to our Office of the Inspector General.