



What You Should Know About Social Security Benefits

February 8, 2023

National Indian Council on Aging



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

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National Indian Council on Aging, Inc.

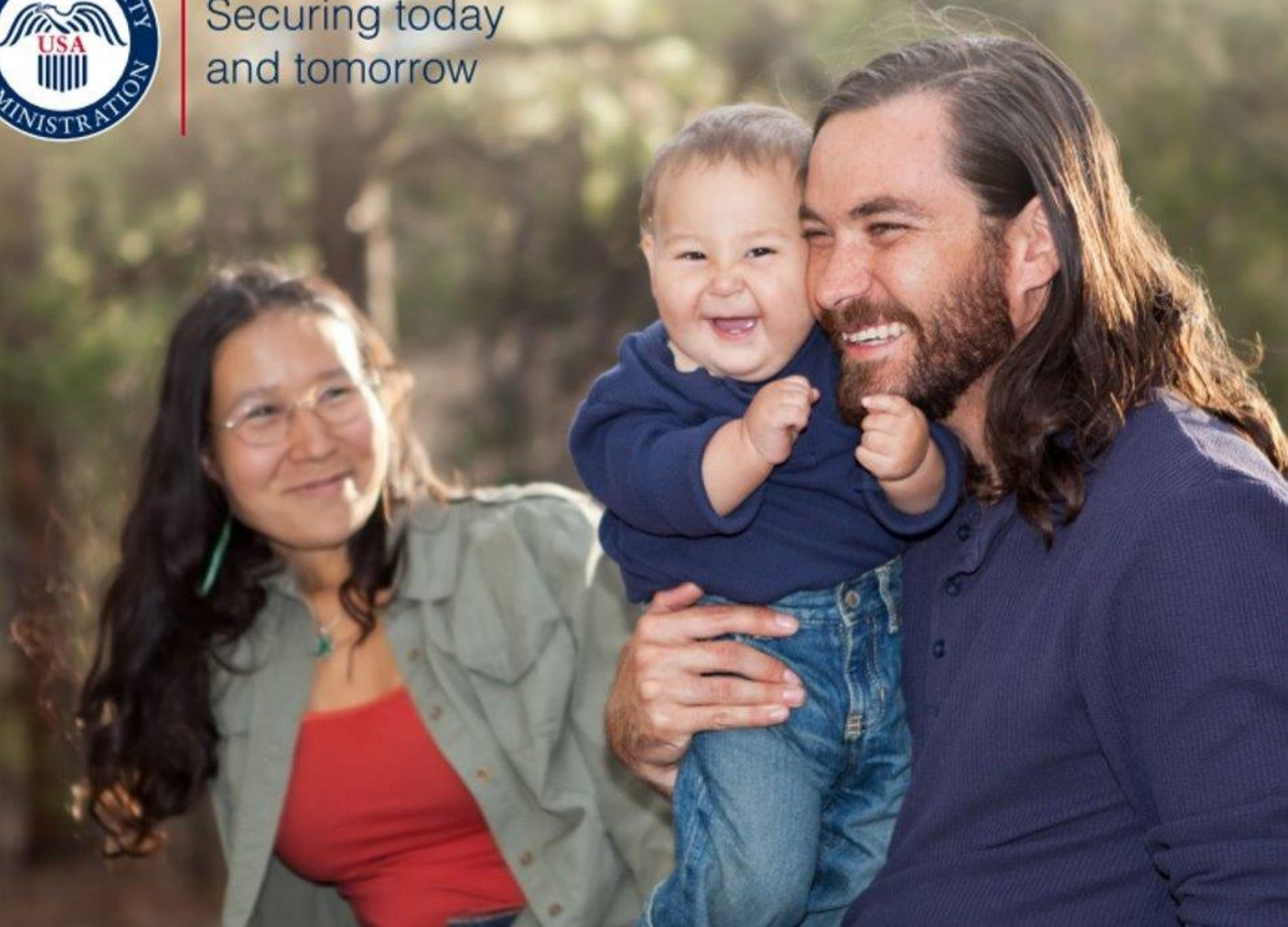
To advocate for improved comprehensive health, social services, and economic wellbeing for American Indian and Alaska Native Elders.

- Founded 1976
- Job training program: Senior Community Service Employment Program
- Older Adults Equity Collaborative (OAEC)
- Conference on Aging in Indian Country – coming soon! September 25-29, 2023 in Cherokee, North Carolina

www.nicoa.org



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Objectives

- Social Security Number and Card
- Overview of Program Benefits
- How to Reach Us



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Use Our Online Service To Obtain A Social Security Number Card

Online Social Security Number Application



Request a Social Security Number (SSN) card online and provide your documentation to the local Social Security (SSA) office.

1. We will walk you through the guided steps needed to submit your request.
2. After you submit your online request, you must **visit** your [local SSA office](#) with your documentation within **45 calendar days**.

Acceptable documents **MUST** be original or copies certified by the issuing agency, unexpired and must show name, date of birth or age. [Find out which documents are required for your original or replacement card request.](#)

After SSA verifies your document(s) and completes your request, you will receive your social security card in the mail **within 14 business days**.

[Apply Now](#)

A WHOLE LOT ***MORE*** THAN A CARD!

[OMB No. 0960-0066](#) [Privacy Policy](#) [Privacy Act Statement](#) [Accessibility Help](#)



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What you can do with a *my* Social Security account



Your Social Security Statement

See your **Statement** and customized fact sheets!

- Get your *Social Security Statement*
- Check your application status
- Get proof that you do not receive benefits
- Print a benefit verification letter
- Set up or change direct deposit
- Change your address

Retirement Benefits

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

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

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



Disability Benefits

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

Survivors Benefits

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

Minor child:	\$1,582
Spouse, if caring for a disabled child or child younger than age 16:	\$1,582
Spouse, if benefits start at full retirement age:	\$2,083
Total family benefits cannot be more than:	\$3,802

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

Medicare

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

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

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

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

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



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Retirement & Medicare Benefits

62

EARLIEST AGE TO
RETIRE
WITH PERMANENT
REDUCTION

65

ELIGIBLE FOR
MEDICARE

70

MAX DELAYED
RETIRED CREDIT
+ 8% OF BENEFIT
PER YEAR FRA



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Spouse Benefits

- Can start from age 62 to Full Retirement Age (FRA)
- 50% at FRA or less if you start prior to FRA (reduction for each month you take it early)

Widows Benefits

- Can start from age 60 to Full Retirement Age (FRA)
- 71.5% at age 60 and increases each month you wait, up to 100% if you start at FRA, or as early as age 50 if disabled

Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met



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Auxiliary Benefits for Children

A child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

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



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Disability Benefits (SSDI)

- SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s).
- Medical condition(s) expected to last at least 12 months or result in death
- Younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- Recent work and a certain number of work credits based on age



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Supplemental Security Income (SSI)

- SSI is a federal program that provides monthly payments to people who have limited income and resources, are blind, or who have a disability
- People who are 65 or older without a disability who meet the financial qualifications
- Children with disabilities can be eligible for SSI if their household meets the income requirement

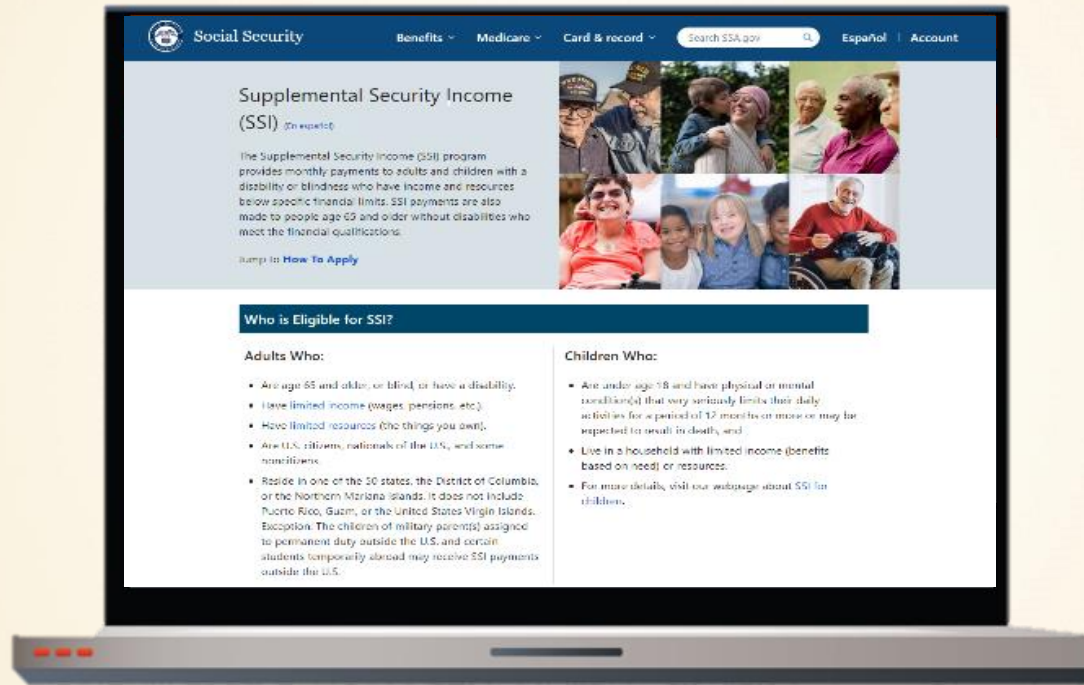


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Start an Application Online



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The Appeal Process

- If you don't agree with a decision we made, you have the right to an appeal.
 - There are 4 levels of appeal
- Reconsideration
 - Request a Hearing
 - Appeals Council
 - Federal Court

When a person needs help their money, a person or an organization can act as a “representative payee.”



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How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need and to be prepared so we can help you as quickly and safely as possible.



Go online to **SSA.gov**. Our website is the best way for most people to get help.



If you cannot use our website call our National 800 Number (1-800-772-1213) or your local Social Security office for help.



We will schedule an **appointment** for you, **if necessary**, to serve you by phone or in person.

What to Know if You Must Visit an Office:

- You must have an **appointment** to visit an office.
- **Masks are required** for all office visitors and employees, regardless of vaccination status.
- **Visitor capacity is limited** to follow physical distancing requirements. This means **you may need to wait outside**, so plan for cold or bad weather.
- We ask that you **come alone unless you require help with your visit**. If you require help, we can only permit one person to accompany you.

We appreciate your patience and understanding.



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Questions?

If we are unable to address your question during the webinar, contact us at AIAN.EC@ssa.gov



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