



Securing today  
and tomorrow

# Understanding the Benefits

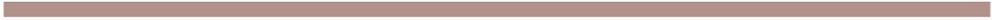
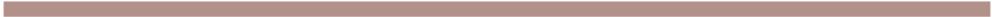
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## What's inside

Social Security: a simple concept	1
What you need to know about Social Security while you're working	4
What you need to know about benefits	7
Benefits for your family	11
When you're ready to apply for benefits	14
Supplemental Security Income (SSI) program	16
Right to appeal	17
Online personal <i>my</i> Social Security account	17
Medicare	18
Some facts about Social Security	22
Contacting Us	23



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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 with disabilities, and families in which a spouse or parent dies. We estimate that about 184 million people worked in Social Security-covered employment in 2024 and paid Social Security taxes.

As of September 2024, about 68 million people received monthly Social Security benefits. Most of our beneficiaries are retirees and their families — about 54 million people in September 2024.

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 replace depends 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 79% for very low earners, to about 43% 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 — including your Social Security benefits, investments, and personal savings — to live comfortably in retirement.

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 and Medicare, the federal health insurance program.

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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:

- Retired workers.
- Workers with qualifying disabilities.
- Survivors of deceased workers.
- Dependent spouses and children 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 your wages or net earnings from self-employment. These taxes are for Medicare coverage. There are additional Medicare taxes for higher-income workers.

<b>If you work for someone else</b>	<b>Social Security tax</b>	<b>Medicare tax</b>
You pay	6.2%	1.45%
Your employer pays	6.2%	1.45%
<b>If you're self-employed</b>		
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:

<b>Filing status</b>	<b>Threshold amount</b>
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

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## **Where your Social Security tax dollars go**

In 2025, 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 programs.

All Medicare taxes you pay go to a trust fund that pays some costs of hospital and related care for Medicare beneficiaries. The Centers for Medicare & Medicaid Services, not Social Security, manages the Medicare program.

## **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. Identity thieves can 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.

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Your Social Security number and our records are confidential. If someone else asks us for information we have about you, we won't release any 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? Our Social Security Number and Card page at [\*\*www.ssa.gov/number-card\*\*](http://www.ssa.gov/number-card) can help you find the best way to get what you need.

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

- Complete the application process online.
- Start the application process online, then make an appointment to bring any required documents to your local Social Security office to complete the application, typically in less time. In many cases, you can make an appointment online. Or you can call **1-800-772-1213** to schedule an appointment.

Once you complete your application (online or in person), we will process the application, then mail you the card, usually within 14 days. 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 age, identity, and U.S. citizenship or immigration status. We don't need proof of age or U.S. citizenship for a replacement card if they're already in our records.

We only accept certain documents as proof of U.S. citizenship. These include a 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.

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For proof of identity, we accept current documents showing your name, identifying information, and preferably a recent photograph. Acceptable documents include 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 2025, you earn 1 credit for each \$1,810 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, die, or have a disabling condition that prevents you from working. 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 choose to continue working beyond your full retirement age. If you do, your benefit may increase.

### Full retirement age

If you were born between 1943 and 1960, the age at which full retirement benefits are payable increases gradually to age 67. In 2025, if your birth year is 1957 or earlier, you're already eligible for your full Social Security benefit. Use the chart below to find 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

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**NOTE:** *Although the full retirement age is now over 65, you should still consider applying for Medicare benefits 3 months before your 65th birthday, if you aren't already receiving benefits (see our “**Medicare**” section).*

## **Delayed retirement benefits**

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](http://www.ssa.gov/benefits/retirement/planner/delayret.html).

## **Early retirement benefits**

You may start receiving benefits as early as age 62. We reduce your benefits if you start early by about 0.5% 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 your Social Security retirement benefits, you can apply online on our website at [www.ssa.gov/apply](http://www.ssa.gov/apply).

## **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 benefit amount. We'll reduce your benefits, however, if your earnings exceed certain limits before you reach your full retirement age.

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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 2025, the limit is \$23,400.

In the year you reach your full retirement age, we reduce your benefits by \$1 for every \$3 you earn over a higher 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, read *How Work Affects Your Benefits* (Publication No. 05-10069).

**NOTE:** *People who work and receive Social Security disability benefits or Supplemental Security Income (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).

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## 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. 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, read *Disability Benefits* (Publication No. 05-10029). You can apply for Social Security disability benefits on our website at [www.ssa.gov/disability](http://www.ssa.gov/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, read *Supplemental Security Income (SSI)* (Publication No. 05-11000).

If you develop a disability that prevents you from working, apply for disability benefits as soon as possible, because it generally takes 6 to 8 months for an initial decision. 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.
- Laboratory and other test results.
- Names, addresses, phone and fax numbers of your doctors, clinics, and hospitals.
- Names of all medications you're taking.
- Names of your employers and job duties for the last 5 years.

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## Your benefits may be taxable

Some people who get Social Security will have to pay income tax on a portion of their benefits. You may have to pay taxes on up to 85% of 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. In 2023, an estimated 50% of Social Security beneficiaries had income that exceeded the limits.

For more information, call the Internal Revenue Service’s toll-free number, **1-800-829-3676** or read *Social Security and Equivalent Railroad Retirement Benefits* (IRS Publication 915).

## Benefits for your family

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

- If they’re age 62 or older.
- At any age if they’re caring for your child who is younger than 16 or has a disability and entitled to Social Security benefits on your record.

We can pay benefits to your unmarried children if they’re:

- Younger than 18.
- Between ages 18 and 19 if a full-time student at an elementary or secondary school (grade 12 or below).
- Age 18 or older and have a qualifying disability that started before age 22.

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

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## **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 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.
- 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, depending on the circumstances.

## **Survivors benefits**

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

Family members who can receive 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 survivors benefits, too, if they're unmarried and:

- Younger than 18 years old.
- Between ages 18 and 19 if full-time students at an elementary or secondary school (grade 12 or below).
- Age 18 or older and have a qualifying disability that 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 financial 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 survivors benefits based on your earnings when you die. To be eligible, a surviving divorced spouse 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 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 other survivors receiving benefits on your earnings record.

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**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 will receive a percentage — usually between 75% and 100% of your basic Social Security benefit amount. However, there's a limit to the total amount of money we can pay each month to a family. The limit varies but is generally about 150% to 180% of your benefit amount .

### **When you're ready to apply for benefits**

If you have a personal *my* Social Security account, you can get estimates of your retirement benefits and compare the effects of different ages to begin receiving retirement benefits. If you don't have a personal *my* Social Security account, you can create one at **[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)**.

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 at **[www.ssa.gov/retirement](http://www.ssa.gov/retirement)**. If you have questions about when to apply for disability or survivors benefits, you can contact us.

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

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## 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.

The documents you may need include:

- 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 you're applying on a spouse's earnings record or if your spouse is applying 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 other documents are required.

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## 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 (bank or credit union). Direct deposit is a simple and secure way to receive your payments. We will need your account number and your financial institution's routing number to make sure your monthly benefit 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. 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, 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?

Some adults with disabilities who meet certain requirements may be able to complete the application process online. Visit our SSI webpage at [www.ssa.gov/ssi](http://www.ssa.gov/ssi) to learn more.

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.

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## 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 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 card in most 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.
- 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.
- 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](http://www.ssa.gov/myaccount)**. You will need to create an account with one of our credential service providers,

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Login.gov or ID.me, and follow the prompts. 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 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 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 hospitals and skilled nursing facilities (not custodial or long-term care). 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 plans (previously known as Part C) include all benefits and services covered under Part A and Part B — plus prescription drugs and additional benefits such as vision, hearing, and dental — bundled in one plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

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## Who's eligible for Medicare Part A?

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

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

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

Also, someone with permanent kidney failure requiring dialysis or a kidney transplant may be eligible 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 Part A (hospital insurance) if you pay a monthly premium. For more information, call our toll-free number (**1-800-772-1213**) or visit ***Medicare.gov***.

Certain people who were exposed to environmental health hazards are eligible for Part A and can enroll in Part B and Part D. They must have an asbestos-related disease and lived 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 2025, the standard monthly premium is \$185.00. Some people with higher incomes pay higher premiums.

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*If you don't sign up for Medicare when you are first eligible, Part B and Part D may cost you more. However, if you are covered under an employer group health plan — from your or a spouse's active employment — you can delay signing up for Part B and Part D. If you sign up during your Special Enrollment Period, you can avoid paying a penalty for late enrollment.*

## **Medicare Advantage plans**

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

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

In addition to your Medicare Part B premium, you may 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.

## **When should I apply for Medicare?**

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

If you're already getting Social Security or Railroad Retirement Board benefits, we'll send you information a few months before you become eligible for Medicare. 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 information about Medicare, visit **Medicare.gov** or call **1-800-MEDICARE (1-800-633-4227)** or the 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.*

*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 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 6 months before you apply for Medicare.*

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## “*Extra Help*” with Medicare prescription drug costs

If you have limited resources and income, you may qualify for *Extra Help* to help pay for your monthly premiums, annual deductibles, and copayments related to Medicare prescription drug coverage. Our role is to help you understand how you may be eligible and to process your application for *Extra Help*. To determine if you are eligible and to apply, visit [www.ssa.gov/extrahelp](http://www.ssa.gov/extrahelp) or call **1-800-772-1213**. The *Extra Help* assistance does not start until you’re enrolled in an approved Medicare prescription drug plan.

## 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 are eligible. Contact your Medicaid, social services, or health and human services office. Visit [Medicare.gov/contacts](http://Medicare.gov/contacts) or call **1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048)** for the telephone number.

## Some facts about Social Security

### Estimated average 2025 monthly Social Security benefits

- All retired workers: \$1,976.
- Retired workers with only an aged spouse: \$3,089.
- Workers with a disability: \$1,580.
- Workers with a disability with a young spouse and 1 or more children: \$2,826.
- Aged surviving spouses without a child: \$1,832.
- Young surviving spouses with 2 children: \$3,761.

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## 2025 maximum monthly federal SSI payment rates

- \$967 for a single person.
- \$1,450 for a couple.

Some states add money to the basic SSI benefit. These amounts do not include the state supplement.

## Contacting Us

There are several ways to contact us, such as online, by phone, and in person (by appointment). 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](http://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 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.

If you live outside the United States, visit [www.ssa.gov/foreign](http://www.ssa.gov/foreign) to access our online services.

## 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 can also make a video, phone, or in-person appointment for you, if needed. 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 a.m. and 7 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 phone services, available 24 hours a day, so you may not need to speak with a representative.

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

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## *Notes*

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## ***Notes***





Securing today  
and tomorrow

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