



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



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How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1,360 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2019, you must earn at least \$5,440.00.



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Auxiliary Benefits for Children under 18

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); or
- 18 or older and disabled. (The disability must have started before age 22.)



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Spousal Benefits

- Benefit is 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined
- Does not reduce payment to the worker



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Benefits for Divorced Spouses

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record (even if he or she has remarried) if:

- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits; and
- The benefit you are entitled to receive based on your own work is less than the benefit you would receive based on your ex-spouse's work.



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



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Survivor Eligibility Factors

Child	Can receive benefit if not married and is under age 18 (or under age 19 if still in high school)
Disabled Child	Can receive benefits beyond age 18 if not married and was disabled before age 22
Widow / Widower	Can get full benefits at full retirement age – or reduced benefits at age 60 – or as early as age 50 if disabled – or at any age if caring for child under 16 or a disabled child



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Other Survivor Benefits

- Parents' Benefits
- Lump Sum Death Payment

socialsecurity.gov/survivors



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Working While Receiving Benefits

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$17,640/yr.	\$1 for every \$2
The Year Full Retirement Age is Reached	\$46,920/yr. before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.



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Public Pensions and Social Security

When your pension is from work not covered by Social Security, two laws may affect your Social Security benefit:

- Government Pension Offset (GPO)
- Windfall Elimination Provision (WEP)



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Government Pension Offset

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



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Spouse Benefit Computation

Fred and Alice both paid FICA

Fred's Social Security benefit at Full Retirement Age (FRA) = \$2,300/month

Alice's retirement benefit on her own work record at FRA = \$1,400

Her spouse benefit (50% of Fred) = \$1,150

Alice's Social Security benefit = \$1,400

Alice cannot get a spouse benefit because her own Social Security benefit is higher (offsets it).



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GPO: Spouse Benefit Computation

**Ann's Social Security spouse
benefit from husband Tom
(1/2 of his \$2,300 monthly benefit) = \$1,150**

**2/3 of Ann's \$2,100
Ohio pension = \$1,400**

**Ann's Social Security
spouse benefit = \$0**



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GPO Example: Widow(er)

Tom dies

Ann's widow benefit = \$ 2,300

2/3 of Ann's \$2100

Ohio Pension = \$ 1,400

**Ann's Social Security
widow benefit = \$ 900**



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If You Are Affected by GPO...

- **Notify Social Security when Ohio pension changes**
- **Prompt action helps avoid overpayments**

Reminder: GPO only applies to Social Security spouse or widow(er) benefits!



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Windfall Elimination Provision (WEP)

- **If you have 40 credits, you will receive a monthly Social Security benefit—guaranteed!**
- **Your Social Security benefit will be computed using a modified formula if you receive a non-covered public pension and have 40 credits**



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Calculating Benefits

- **The higher your average lifetime Social Security earnings, the higher your benefit**
- **Lower-paid workers receive larger benefits in relation to their earnings than higher-paid workers**



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Replacement Rates *(Approximate)*

% of earnings

61%

- Low Income Worker: \$18,752 avg. \$961/month benefit at FRA*

45%

- Middle Income Worker: \$41,673 avg. \$1,584/month benefit at FRA*

33%

- Higher Income Worker: \$84,032 avg. \$2,241/month benefit at FRA*

***FRA = Full Retirement Age**



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Windfall Elimination Provision (WEP)

- **Why WEP?** WEP reduces the higher replacement % intended for low-wage earners
- **Windfall Exception:** With 30 years of substantial Social Security earnings, WEP does not apply - Social Security benefits are not reduced due to the non-covered public pension



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WEP & Your Benefit Estimate

- **Benefit estimates using the “Estimate your Benefit” option found on Social Security’s internet home page do not figure windfall**
- **Online WEP & GPO calculators for government workers at:
www.socialsecurity.gov/gpo-wep**
- **Windfall stops if worker dies so survivor benefits are not reduced.**



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WEP and GPO Reminders

WEP and GPO:

- Reductions begin once you receive both Social Security and Ohio pension
- Do not affect you if you are receiving Ohio pension survivor benefits
- Both may affect you if you receive benefits on your own work record and as a spouse/widow(er)



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Applying for Benefits

3 options available to apply:



Online



By phone 1-800-772-1213



At our office

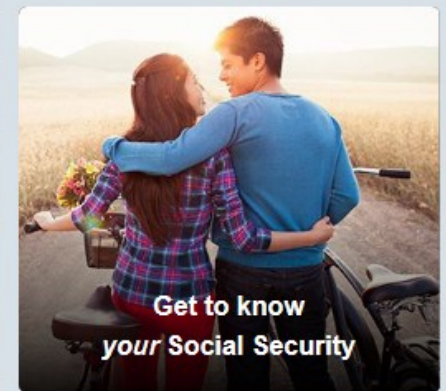
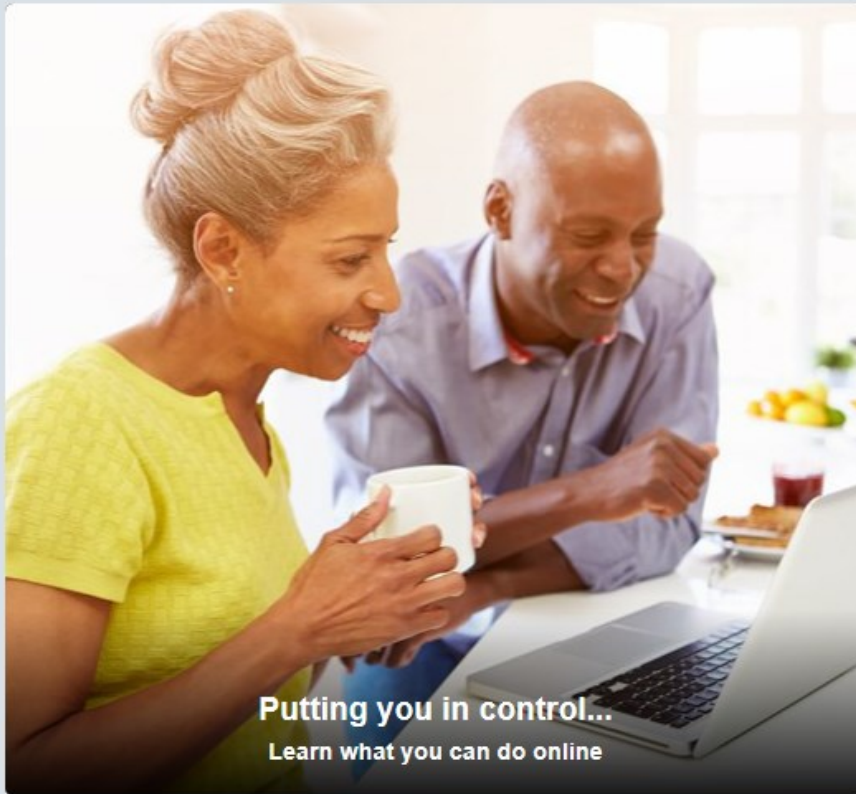
You choose the most convenient option for you!

Note: Child and survivor claims can only be done by phone or in a field office (not online) at this time.



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my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

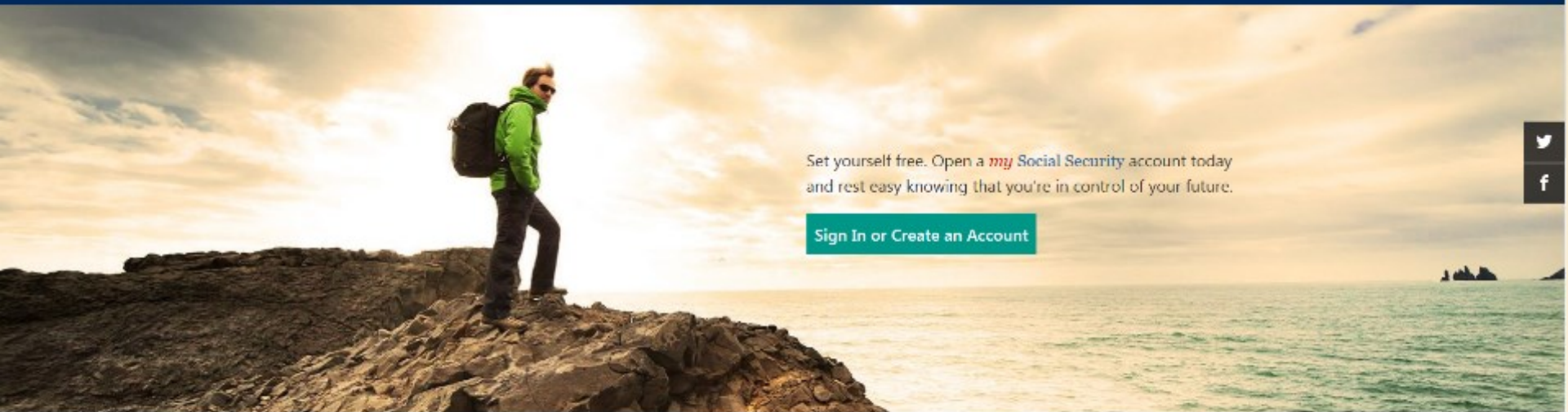
Get answers to frequently asked questions about Social Security.

my Social Security



Social Security

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my Social Security Services

If you do not receive benefits, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your Social Security Statement to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings once a year to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.



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my Social Security Services

If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain requirements;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.



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Q&A session



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