

**Social Security Administration (SSA)
Questions from 8/26/20 Presentation**

	Question	Answer
1	Regarding spousal benefits: My wife is 63 and could claim a small benefit on her own record now. I plan to work for at least 7 more years. When I retire, I believe she can claim a spousal benefit on my record and get 50% of my benefit because it will be much larger than her own. My question is if she claims now on her own record, will it reduce the spousal benefit she can claim when I retire?	Yes. Claiming before the full retirement age will cause a reduction placed on her benefit that will carry over to the future spouses' benefit. In order for her to receive the full spousal benefit (50%), then she would need to wait until her own full retirement age to claim benefits.
2	What month are the benefit points established in 2021?	Effective Jan 1 of each year, new bend points are used.
3	How much does it cost to get a replacement Social Security card? How long does it take?	No charge to replace the card. Be careful of sites that are not SSA. Takes about 2 weeks. Order through the online my Social Security account or go to the website and print the form SS-5 and include an original ID (not a copy)
4	I have two years in the mid-1980s where SSA shows no income. I did work, but I recall that my employer did not pay taxes. How do I make corrections?	Provide your W2 for those 2 years. If you do not have W2s, contact SSA for guidance.
5	What if my Social Security card is not in my legal name? Do I need to change my name on my card?	Years ago parents were allowed to put a "called by" name instead of legal name. It depends on the situation. Contact your local office.
6	What if you are unmarried, have no children, and parents are deceased but have multiple siblings? Can I leave my benefits to a sibling?	No, it can only be a spouse, child, or maybe a parent
7	Is there a penalty for not filing for SS if you are choosing to delay starting benefits? Also, can you apply next year for full benefits, but plan to work until nearer age 70.	There is not a penalty. Your benefit will increase 8% for each year you wait between full retirement age and age 70.
	Along the same line, is there a penalty to delay filing for Medicare Part B or D, if you still plan to work past age 65?	Yes, but only applies if you do not file at 65 and you do not qualify for a special enrollment period.

8	Regarding a death benefit to receive from a child that died that was assisting you. Can you now file for those benefits when you reach 62 even if person has been deceased for several years?	The lump-sum death payment of \$255 is not payable to a parent of a deceased child. For a parent to qualify for a monthly survivor's benefit from a deceased child, the surviving parent must be able to provide proof of one-half support from the child that passed away within two years of the child's death. There are some exceptions to this rule; therefore, it would be best to contact your local Social Security office so they can obtain the details of your specific case.
9	Are SS benefits subject to AR state taxes?	Per Google no, but the presenter is not a tax expert so please contact a tax attorney.
10	I will be 65 next month. If I am still working before 66 years-old and 2 months which will be my full retirement age, do I need to apply for Medicare? Can I stay with my medical insurance coverage through my employer if I am still working?	You do not have to take Medicare at 65 since you will continue to work and have group coverage through your employer. You can take it when you stop working and have 8 months to enroll. No charge for Part "A" so you can sign up if you would like.
11	If I have Medicare Part A, and delay Part B enrollment until my Special Enrollment Period, how do I add Part B? Can I do that online?	Part B is through Social Security, you have to fill out a form which can be mailed to you. In addition to the form there is an additional form for your employer to complete. All forms are online and you can complete online and submit online.
12	Are there Medicare premium adjustments for people who live outside the USA?	Medicare premiums can increase if you do not sign-up for Medicare at age 65 and you did not qualify for a Special Enrollment Period. Additionally, if you are a high earner , you may be required to pay an additional share of your premium. However, your Medicare premiums do not increase simply due to living outside the United States. Here is a link to the Medicare website with additional information: https://www.medicare.gov/manage-your-health/information-for-my-situation/im-outside-the-us
13	I turn 65 in November, but may not retire. However, I did apply and was approved for Medicare. If I do not retire in November, will I still be charged?	Even though you are not drawing Social Security benefits, if you apply for Medicare Parts B or D, you will still be charged a premium. Medicare will bill you quarterly for those premiums.

14	My ex-spouse is already collecting social security because he is fully retired. I will be retiring in less than 2 years. How will that affect the total I can receive from social security?	If ex-spouse is drawing from you then it does not affect your own benefit. Send more details to leonardtelethai@uams.edu for a complete answer.
15	Special enrollment period- please provide a definition and example.	<p>If you have medical insurance coverage under a group health plan based on your or your spouse's current employment, you may not need to apply for Medicare Part B at age 65. You may qualify for a "Special Enrollment Period" (SEP) that will let you sign up for Part B during:</p> <ul style="list-style-type: none"> • Any month you remain covered under the group health plan and you, or your spouse's, employment continues. • The 8-month period that begins with the month after your group health plan coverage or the employment it is based on ends, whichever comes first.
16	How can I find the link for the required form to enroll in Medicare Part B?	<p>If you are already enrolled in Medicare Part A and you want to enroll in Part B, please complete form CMS-40B, Application for Enrollment in Medicare – Part B (medical insurance).</p> <p>If you are applying for Medicare Part B due to a loss of employment or group health coverage, you will also need to complete form CMS-L564. Request for Employment Information.</p> <p>You have three options to submit your enrollment request under the Special Enrollment Period. You can do one of the following:</p> <ol style="list-style-type: none"> 1. Go to "Apply Online for Medicare Part B, during a Special Enrollment Period" and complete CMS-40B and CMS-L564. Then upload your evidence of Group Health Plan or Large Group Health Plan. 2. Fax your forms to 1-833-914-2016. 3. Mail your CMS-40B, CMS-L564, and evidence to your local Social Security field office. <p>Note: When completing the CMS-L564:</p>

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| | <ul style="list-style-type: none">• State, “I want Part B coverage to begin (MM/YY)” in the remarks section of the CMS-40B form or online application.• If your employer is unable to complete Section B, please complete that portion as best as you can on behalf of your employer without your employer’s signature.• Also submit one of the following forms of secondary evidence:<ul style="list-style-type: none">○ Income tax returns that show health insurance premiums paid.○ W-2s reflecting pre-tax medical contributions.○ Pay stubs that reflect health insurance premium deductions.○ Health insurance cards with a policy effective date.○ Explanations of benefits paid by the GHP or LGHP.○ Statements or receipts that reflect payment of health insurance premiums. |
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