

## Filing for Social Security? Here's How to Get Started

### WEBINAR HANDOUT

- **When to Claim**

How does starting prior to full retirement age affect payment amount? How does waiting beyond full retirement age affect payment amount? How does spousal benefit eligibility affect when to start?

For guidance on these questions, contact SSAS at email or phone as listed below.

- **MySocialSecurityAccount**

- <https://www.ssa.gov/myaccount>
- Choose Login.gov or ID.me (watch videos)
- Tap Create an Account
- For Assistance----800-772-1213; say "Help Desk"
- Login.gov Help Desk---- [www.login.gov/help](http://www.login.gov/help) ---or 844-875-6446
- Id.me Help Desk---- [www.id.mehelpcenter](http://www.id.mehelpcenter)

- **Apply For Your Own Retirement Benefit**

- Online
  - <https://www.ssa.gov/apply>
  - Choose Adult
  - Choose Retirement
  - Tap Learn How to Apply
  - Answer Questions or Skip
  - Review Information Asked to Provide
  - Tap Start Application
  - Start the Application
    - Use Help Links and Prompts as Needed
    - Sign In to mySocialSecurity Account When Prompted

- Reentry Number- Make note and keep safe should you need to pause and resume
  - By Phone or In Person
    - Call 800-772-1213
    - Set Appointment
  - PDF Form (downloadable)
  - <https://www.ssa.gov/forms/ssa-1-bk.pdf>
- **Apply For Your Own Retirement Benefit and Spousal Benefit**
  - Online
    - <https://www.ssa.gov/apply>
    - Choose Adult
    - Choose Retirement **and** Family
    - Tap Learn How to Apply
    - Answer Questions or Skip
    - Review Information Asked to Provide
    - Tap Start Application
    - Start the Application
      - Use Help Links and Prompts as Needed
      - Sign In to mySocialSecurity Account When Prompted
    - Reentry Number- Make note and keep safe should you need to pause and resume
  - By Phone or In Person
    - Call 800-772-1213
    - Set Appointment
  - PDF Form (downloadable)
    - SSA-1-BK
    - <https://www.ssa.gov/forms/ssa-1-bk.pdf>
    - SSA-2-BK
    - <https://www.ssa.gov/forms/ssa-2-bk.pdf>
- **Apply For Spousal Benefit**
  - Online
    - <https://www.ssa.gov/apply>
    - Choose Adult
    - Choose Family

- Tap Learn How to Apply
- Answer Questions or Skip
- Review Information Asked to Provide
- Tap Start Application
- Start the Application
  - Use Help Links and Prompts as Needed
  - Sign In to mySocialSecurity Account When Prompted
- Reentry Number- Make note and keep safe should you need to pause and resume
- By Phone or In Person
  - Call 800-772-1213
  - Set Appointment
- PDF Form (downloadable)
  - SSA-2-BK
  - <https://www.ssa.gov/forms/ssa-2-bk.pdf>
- **Apply for Survivor Benefit**
  - Online
    - Not Available (Need to Identify all Parties Who May be Eligible on Deceased's Work Record)
  - By Phone or In Person
    - Call 800-772-1213
    - Set Appointment
  - PDF Form (downloadable)
    - SSA-10
    - <https://www.ssa.gov/forms/ssa-10.pdf>
- **Apply for Disability (SSDI)**
  - Online
    - <https://www.ssa.gov/apply>
    - Choose Adult
    - Choose Disability
    - Tap Learn How to Apply
    - Answer Questions or Skip
    - Review Information Asked to Provide
    - Tap Start Application
    - Start the Application
      - Use Help Links and Prompts as Needed

- Sign In to mySocialSecurity Account When Prompted
      - Reentry Number- Make note and keep safe should you need to pause and resume
  - By Phone or In Person
    - Call 800-772-1213
    - Set Appointment
  - PDF Form
    - SSA-16
    - <https://www.ssa.gov/forms/ssa-16-bk.pdf>
- **Apply for Medicare**
  - Online
    - Starting at Same Time as SS Benefit
      - Included in application for retirement benefit
      - Part B premium deducts from benefit payment
    - Starting Prior to Application for SS Benefit
      - <https://www.ssa.gov/medicare/sign-up>
      - Review Information Asked to Provide
      - Choose Medicare
        - Tap Apply
        - Sign In to mySocialSecurity Account
        - Follow Prompts
      - Part B premium pays directly to Medicare (you receive letter with instructions)
      - For Part B Only (if previously waived)
        - Choose Part B Only
        - Tap Get Started
        - Tap Start Application
        - Also, through employer, complete Form CMS-L564 (SEP after loss of credible health insurance coverage)
  - By Phone or In Person
    - Call 800-772-1213
    - Set Appointment
  - PDF Form (downloadable)
    - CMS-40B: Part B Only
    - <https://www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms40b-e.pdf>

- CMS-L564: Request for Employment Information
- <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMSL564-E.PDF>
- **Submitting Documents**
  - Reference Page
    - <https://www.ssa.gov/manage-benefits/submit-forms-upload-documents>
  - Online
    - Sign In to mySocialSecurity Account
    - See link to upload documents
    - Follow Prompts
  - Fax, Mail, In Person
    - Link on Reference Page to find Local SS Office and Information
    - Don't surrender originals- Use certified copies where warranted
- **Lost Reentry Number?**
  - Sign into your mySocialSecurity account
  - Find it under Your Benefits Applications
  - Or----call 800-772-1213 and request assistance returning to saved application started online
- **Why Is This Information Necessary?**
  - Ability to Work?

May be eligible for SSDI (Disability)

- Marriages/Minor Children?

They may be eligible for benefits.

- Income?

To determine if earnings limit penalties alter timing to start benefits.

- **Change Your Mind?**
  - Withdraw Application
    - Within 12 months of starting benefit
    - Repay all received benefits (includes all beneficiaries except divorced spouse)
    - One-time Opportunity



- SSA-521
- <https://www.ssa.gov/forms/ssa-521.pdf>
- Suspend Application
  - Available After FRA
  - All beneficiaries (excluding divorced spouse) suspended
  - Retain benefits received
  - Benefit accrues delayed retirement credits
  - Medicare premiums convert to direct-pay