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



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Produced at U.S. taxpayer expense

We're With You If The Unexpected Happens



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Definition of Disability - Adult

The Social Security Act defines disability as:

a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or

the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or have a disability. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may be eligible if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age

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Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

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What's New in 2025?

- The Substantial Gainful Activity (SGA) amount for people with disabilities, other than blindness, is **\$1,620 per month in 2025.**
- The SGA amount for people who are blind is **\$2,700 per month in 2025.**
- The monthly earnings amount that we use to determine a Trial Work Period (TWP) month is **\$1,160 in 2025.**
- The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) is **\$967 per month for an eligible person** and **\$1,450 per month for an eligible couple in 2025.**



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Benefits come from Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based program where eligibility depends largely on limited income and resources.
Pays benefits to people who can no longer work due to a disability, regardless of their income and resources.	Pays people with a disability who are unable to work AND have limited income and resources; pays people age 65 and older with limited income and resources.
Pays benefits for workers and adult children with a disability since childhood. Must meet insured status requirements.	Payments for children and adults in financial need. Must have limited income and limited resources.



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When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take six to nine months or longer.
- We may be able to process your application faster if you help us by getting any other information we need.



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SSDI: What Happens Next?

- Your application will be reviewed to make sure you meet some basic requirements for disability benefits.
- We'll check whether you worked enough years to be eligible and evaluate any current work activities.
- If you meet these requirements, we'll forward your case to the Disability Determination Services office in your state.



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We'll tell you our decision...

- When the state agency makes a determination on your case, we'll send a letter to you, and update your personal *my* Social Security account.
- If approved, your personal *my* Social Security account and your mailed letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, your personal *my* Social Security account will be updated, and your mailed letter will explain why and tell you how to appeal the determination if you don't agree with it.



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Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

ssa.gov/benefits/disability/appeal.html



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We Wouldn't Miss Your Retirement Party



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How Do You Become Eligible 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
- In 2025, each \$1,810 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2025, you must earn at least \$7,240.

ssa.gov/benefits/retirement/planner/credits.html



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How Social Security Determines Your Benefit

Benefits are based on earnings

Step 1 - Your wages are adjusted for changes in wage levels over time

Step 2 - Find the monthly average of your 35 highest earnings years

Step 3 - Result is “average indexed monthly earnings”

ssa.gov/OACT/COLA/Benefits.html



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We're There for Your Family



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Auxiliary Benefits for Children

A child must have:

- A parent entitled to benefits due to disability or retirement; 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 high school student;
- 18 or older and have a disability that started before age 22.

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Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, benefits will be combined to equal 50% of the higher amount.
- Does not reduce payment to the worker
- Benefit is unreduced if claiming spouse is caring for the worker's child who is under age 16 or who has a disability
- Spouse benefits are not payable until worker collects

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Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if they have remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

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We're There If You Lose A Loved One



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Survivor Benefits

When you pass away, your surviving spouse may:

- Claim survivor benefits at age 50 or older if they have a disability, otherwise any age between 60 and full retirement age;
- At age 60, receive 71.5% of your full benefit and increases each month they wait up to 100% if they start at full retirement age; or
- At full retirement age, receive 100% of your unreduced benefit.



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How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you have a disability, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor* application is not available online.



Schedule phone appointment at 1-800-772-1213, 8 a.m. – 7 p.m. Monday through Friday.



Schedule in-office appointment at 1-800-772-1213.

****Child and survivor claims can only be done by phone or in the office.***



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How to Get Help from Social Security

To ensure the best service, customers must make an appointment.

- Many transactions can be completed conveniently and securely online at **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 to serve you by phone or in person. If you are deaf or hard of hearing, please call our TTY number, **1-800-325-0778**.

ssa.gov/appointment



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Please visit our Field Office Locator



Social Security

The Official Website of the U.S. Social Security Administration

www.ssa.gov/locator

Social Security Office Locator



Important Information

Our website, www.ssa.gov, is the best way to get help. If you cannot use our website, please call our National 800 Number or your local Social Security office. We can often help by phone and save you a trip to an office.

Offices are busiest Mondays, the morning after a Federal holiday, and the first week of the month. If you come to an office, we may not be able to serve you that day. We may schedule an appointment or phone call for a different day.

If you do come to an office, masks are only required when the COVID-19 hospital admission level where the office is located is high. Signage will tell you if masks are required. We will provide a mask if you do not have one. Consider physically distancing and avoiding crowding if COVID-19 hospital admission levels are medium or high.

Visit www.ssa.gov or call first, if possible, so you know what documents to bring. Find out which offices are closed, or open by appointment only, by visiting www.ssa.gov/emergency.

Find the Office for this ZIP Code.

ZIP:

[Zip Code Look Up](#)
[Services Outside the United States](#)

Using our online services, you can:



- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#).

National 800 Number

Toll-Free: 1-800-772-1213



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What To Know If You Must Visit An Office

Our Mobile Check-In Express feature makes it easier to check-in if you must visit a Social Security office. Scan the QR code located at your local Social Security office to check-in for your visit.

If you're unable to check-in on your mobile device, we offer private, accessible check-in with our Americans with Disabilities Act (ADA) compliant kiosks in most of our local Social Security offices.



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[What should I do if I get a call claiming there's a problem with my Social Security number or account?](#)



Social Security

Benefits ▼

Medicare ▼

Card & record ▼

Search SSA.gov



Español

Sign in

Securing your **today** and **tomorrow**



Prepare

Check eligibility for benefits

Plan for retirement



Apply

Apply for benefits

Sign up for Medicare

After you apply

Check application or appeal status

Appeal application decision

Feedback

Manage benefits & information



Documents

Get benefit verification letter

Get tax form (1099/1042s)



Number & card

Replace card

Request number for the first time

Report stolen number



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Supplemental Security Income (SSI) Spotlights

Rights and Responsibilities	Living Arrangements	Resources
Financial Institution Accounts	Burial Funds	Loans
Trusts	Dedicated Accounts for Children	Deeming Parental Income and Resources
Reporting Your Earnings to Social Security	Automated Wage Reporting Tools	Impairment-Related Work Expenses
Special SSI Rule for Blind People Who Work	Individual Development Accounts	Plan to Achieve Self-Support
Property Essential to Self-Support	Transfers of Resources	Student Earned Income Exclusion
Payment for Travel to Medical Exams or Tests	Getting SSI Benefits While You Try to Sell Excess Resources	Continued SSI Benefits for Persons Who are Temporarily Institutionalized
Special SSI Rules for Children of Military Personnel Living Overseas	SSI Benefits for Disabled Youth in Foster Care	Prerelease Procedure
SSI Benefits for Noncitizen	Continued Medicaid Eligibility for People Who Work: Section 1619(b)	Interpreter Services
Income From The Arts	Homelessness	Windfall Offset
One-Third Reduction Provision	Achieving a Better Life Experience (ABLE) Accounts	



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www.ssa.gov/ssi/links-to-spotlights.htm

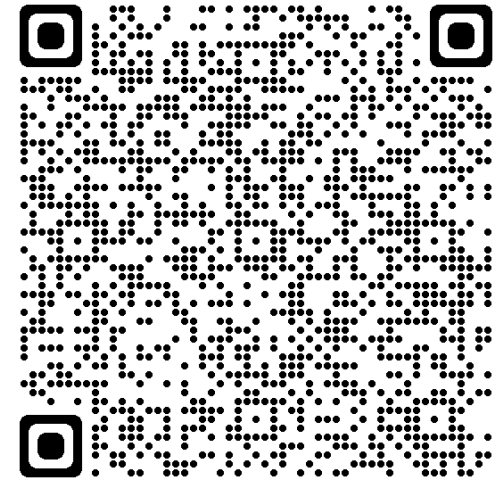
SSA.gov

Social Security Number and Card

Applying online is the fastest way to request a Social Security card. Just go to ssa.gov/number-card and answer a few questions to find out the best way to apply.

You can:

- Request a copy of a lost, stolen, or damaged card.
- Update or correct your personal information (e.g., name, citizenship, sex identification, date of birth).
- Request a Social Security number for the first time.



You may be able to apply completely online. In some cases, you can start the process online and complete it at a local Social Security office or Card Center. You may also have the option to self-schedule an in-office appointment online to finish the process. If you are unable to self-schedule online, please call **1-800-772-1213** to make an appointment to come into a local office.



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[SSA.gov](https://ssa.gov)

my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español

Account

Create your personal my Social Security account today

A free and secure my Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account

Sign In

[Finish Setting Up Your Account](#)



ssa.gov/myaccount



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How to Open/Sign In to a *my* Social Security Account

1. Visit ssa.gov/myaccount
2. Select: “Sign In” or “Create an Account”
3. If you already have a Social Security account, select “Sign In” and:
 - Enter your Social Security username and password.
 - Select “yes” if your phone number or email address is valid.
 - Enter the security code you receive by text or email and select the “Submit security code” button.
 - Follow the prompts to create your Login.gov account.
4. To create a new account, select “Create an Account.” You will be directed to Login.gov for next steps.
5. After creating your Login.gov account, you will be directed back to our website where you will provide personal information so we can verify your identity.
6. Complete the registration process using the activation code we send you.
7. You also have the option to use an ID.me account to access Social Security’s online services. If you already have a Login.gov or ID.me account, you do not need to create a new one. Select “Sign in with Login.gov” or “Sign in with ID.me” and follow the prompts.



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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits.
- View possible spouse's benefits.
- 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 recent earnings history, to verify the amounts that we posted are correct.
 - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html



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my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online.
- Request a replacement Social Security card if you meet certain requirements.
- Report your wages if you work and receive Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits.
- Get a benefit verification letter as proof that you are getting benefits.
- Check your earnings record, benefit, and payment information.
- Update your contact information.
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only).
- Submit your advance designation of representative payee request*.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Complete the Medical Continuing Disability Review Report (SSA-454).

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What to Know about Proving Your Identity (Subscribe | En español)

Webpage updated April 28, 2025

Why do I need to prove my identity?	+
How do the new identity verification procedures protect me?	+
New – How can I change my direct deposit over the phone?	+
Does everyone need to prove their identity with Social Security?	+
Do I need to visit a Social Security office to prove my identity?	+
Do I need to contact Social Security if I do not receive benefits?	+
Do I need to contact Social Security to prove my identity to continue my monthly benefits?	+
Can I still apply for benefits on the telephone?	+
If I prove my identity online or in an office, do I need to prove my identity if I visit an office again?	+
Are there exceptions to proving my identity in person?	+
How do I find a Social Security office if I cannot do my business online?	+
Will Social Security send me a text message about proving my identity?	+



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<https://www.ssa.gov/news/identity-proofing.html>

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Prepare

Apply

Manage benefits

Get benefit letter

Get tax form
(1099/1042S)

Update direct deposit

Repay overpaid benefits

Request to withhold
taxes

View benefit payment
schedule

Communicate changes to
personal situation

Identify someone to
manage benefits for you

Cancel your benefits
application

Pause your Retirement
benefit

**Make or change
appointment**

Make or change an appointment

You may not need to visit an office. Save yourself a trip and complete your task online.

You can make many changes and requests online. For example, you can:

- [Apply for benefits.](#)
- [Get or replace a Social Security card.](#)
- [Update contact information.](#)
- [Change your name.](#)
- [Check your application status.](#)
- [Update direct deposit.](#)

Some tasks start online and need to be finished in an office, but starting online saves time. We'll help you schedule an appointment to visit when it's needed. If you don't start online, call to make an appointment before visiting.



Call your local office

Tell the representative you want to make or change an appointment.

[Find your local office](#)

<https://www.ssa.gov/manage-benefits/make-an-appointment>



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Social Security performance

800 number performance

Processing time for Retirement, Survivor, and Medicare benefits

Disability processing time

Disability decision reconsideration time

Disability hearings decision processing time

Social Security performance

Strengthening Social Security for millions of Americans

More than 70 million people depend on Social Security benefits, and millions more reach out each year for other services like requesting a new Social Security card. We're working to provide our customers with the service they expect.

Key Challenges

800 number performance

Answer calls within an average of 18 minutes by the end of fiscal year 2025 while increasing the percentage of calls answered.

[See 800 number performance data](#)

Processing time for Retirement, Survivor, and Medicare benefits

Process 83% of Retirement, Survivor, or Medicare claims in time for payment at the earliest point due (or within 2 weeks of filing for benefits if filed too late for payment at the earliest point due).

[See processing time for benefits data](#)

Disability processing time

Process initial disability claims within approximately 225 days by the end of fiscal year 2025.

[See Disability processing time data](#)



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<https://www.ssa.gov/ssa-performance>

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This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://ssa.gov) for up-to-date information on our programs.



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Q&A Session



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