

Conversations for Caring: 10 Caring Points

Topic: ***Social Security Part II: Other Benefits & Programs***

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1. Social Security also provides benefits for dependents of retirees and persons living with disabilities, as well as survivors of deceased workers,.
2. Eligible Family Members: Include spouses age 62 or older and who meet all the other factors of entitlement, or any age if caring for a child who is under age 16 and/or disabled. Dependent children can also be eligible, if they are under 18 and not married – under 19 if still in high school. In addition, unmarried children with disabilities can receive benefits, if their disability began before age 22 and are still disabled and unmarried.
3. The benefit amount received by each eligible family member/dependent is a percentage of the worker's base amount. Family members' benefits never reduce the payment to the worker.
4. Survivors: Very early in the program's history, Social Security began providing benefits to family members of a deceased/qualified worker. Eligible children include those listed above as "dependents of beneficiaries." Widows and widowers are eligible for full benefits at their full retirement age, and for reduced benefits as early as age 60 at a reduced rate, if qualified. If disabled, the widow or widower could be eligible as early as age 50, and any age, if they are caring for a child who is under 16 or disabled. Widows and widowers who have remarried can also be eligible to receive benefits, as long as they had been married to the deceased person for 10 years or more and remarried after age 60.
5. Divorce: "Ex-spouses" may also get benefits if they were married for 10 years from the date of marriage to final divorce decree, not currently married to someone else, and the ex-spouse is at least age 62. If the divorce has been in effect for at least 2 years, the "ex" can receive benefits, even if the worker has not retired.
6. Social Security & Persons with Disabilities: Social Security Disability Insurance (SSDI) pays benefits to disabled workers and qualified families members. Workers over age 31 must have paid into Social Security five out of the last ten years - less work is generally required for workers under age 31. "SSDI" pays only for total disability – not partial or short-term disability.
7. Social Security's definition of "disability" is broad-based, taking into consideration factors such as age, education, job history and medical conditions; an inability to do "gainful" work as determined annually by a changing dollar value; and the duration and/or extent of the disability – that it has lasted or is expected to last for at least one year or to result in death.
8. Supplemental Security Income (SSI): Provides monthly payments to persons who are legally blind, 65 or older, or disabled, regardless of age. Eligibility is based on limited income and resources and a person's living situation. Noncitizens must meet special requirements to qualify. SSI is a needs-based program, rather than an "insurance" program. SSI is not funded by Social Security/FICA taxes but by general revenues.
9. Medicare: Is the federal health insurance program for people age 65 or older and many people with disabilities. The program is administered through the Centers for Medicare & Medicaid Services (CMS). Medicare Part A (Hospital Insurance) is funded through payroll taxes paid by most employees, employer matching contributions, and people who are self-employed. Medicare Part B (Medical Insurance) is a "pay as you go" premium system.
10. For additional information about signing up for Medicare, changing your plan, what Medicare covers, drug coverage (Part D), and forms and other helpful resources, visit medicare.gov

*These 10 Caring Points are intended to be a summary of best practices.
For citations, references, and additional information,
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