



2025 NAVIGATING MEDICARE & SOCIAL SECURITY



MEDICARE AGENDA



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Medicare 101

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Health Saving Accounts

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Medicare Resources

MEDICARE 101

WHO IS ELIGIBLE?

1

Individuals: Age 65 and older

2

Individuals: Under age 65 with certain disabilities

3

Individuals of all ages diagnosed with end-stage Renal Disease and ALS (Lou Gehrig's disease)

1965 **July 30**
Medicare was passed into law

FOUR PARTS

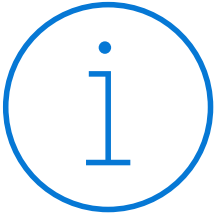
Part A: Hospital Insurance

Part B: Medical Insurance

Part C: Medicare Advantage

Part D: Prescription Drug Coverage

MYTHS OF MEDICARE



MYTH: An individual must sign up for Medicare at age 65.

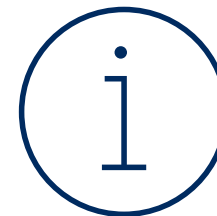
Fact: If Employer has 20 or more employees, your options are:

- Stay on Employer plan, do not sign up for Medicare
- Come off Employer plan, enroll in Medicare
- Stay on Employer plan, enroll in Part A



MYTH: An individual cannot have a Health Savings Account (HSA) after they turn 65.

Fact: You can contribute after age 65 as long as you are not enrolled in any part of Medicare.



MYTH: Part A enrollment is automatic at age 65

Fact: Part A is only automatic if you are collecting Social Security

MEDICARE PART A



No monthly premium for Part A if worked at least 40 Medicare-approved quarters (equals 10 years). Under 40 quarters can be up to \$285 or \$518 per month.



What does Medicare Part A cover?

Medically Necessary...

- Inpatient Hospital Care
- Skilled Nursing Facilities
- Hospice



How are these services covered?

- Inpatient – You pay a \$1,676 deductible for first 60 days, \$419/day for 61-90 and \$838/day for day 91 and beyond (per benefit period)
- Skilled Nursing - You pay nothing for days 1-20, \$209.50/day for 21-100, full cost beyond day 101
- These holes in coverage are referred to as "GAPS"

MEDICARE PART B



Part B has a monthly premium of \$185.00/month/person
Can be adjusted based on income: Maximum = \$628/month



What does Medicare Part B cover?

*Medically
Necessary...*

- Outpatient Care (tests, lab services, chemo)
- Doctors' services
- Durable Medical Equipment
- Preventative Care/Home health care



How are these services covered?

- You pay \$257 calendar year deductible
- You pay 20% of the Medicare-approved amount for medically necessary services
- Excess charges over the Medicare-approved amount if your doctor does not accept assignment
- Part B also has holes in coverage referred to as "GAPS"

MEDICARE ROADMAP

In addition to Original Medicare, choose Part C or Medigap & Part D.

ORIGINAL MEDICARE

PART A Inpatient Hospital Insurance

PART B Doctor/Outpatient Insurance

Advantage Part C

OR

Supplement Medigap Insurance



PART D Prescription Drug Insurance

- Must be enrolled in Original Medicare
- Low Premium/Copays at time of service
- Most include Part D at no extra premium
- Networks (HMO/PPO)
- Annual Enrollment Period (AEP) is October 15 - December 7

- Must be enrolled in Original Medicare
- Mandated Benefits - All carrier plans are the same
- Higher premium/less out of pocket costs at time of service
- No Rx included (need Part D)
- Use any doctor/facility that accepts Original Medicare
- Can be guarantee issued

- Must have creditable coverage at age 65 - can be through an employer plan, VA or other Medicare retiree plan
- National average cost is \$37/mo.
- Annual Enrollment Period (AEP) is October 15 - December 7

MEDICARE SUPPLEMENT COMPARISONS



Benefits	Plan A	Plan B	Plan D	Plan G*	Plan K	Plan L	Plan M	Plan N*	Plan C ¹	Plan F ¹
Part A coinsurance and hospital costs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B Coinsurance	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Blood (first 3 pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A Hospice Care	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled Nursing Facility	✗	✗	✓	✓	50%	75%	✓	✓	✓	✓
Part A Deductible	✗	✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B Deductible	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
Part B Excess Charges	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓
Foreign Travel (up to plan limits)	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓

*Plan F and G also offers a high-deductible plan. This plan carries a \$2800 deductible in 2025.

¹Not available for those who turn 65 after January 1, 2020, phasing out

*With Plan N you are responsible for the \$257 Part B deductible before your plan pays 100% minus a copayment for some office visits and some emergency room visits that do not result in inpatient admission.

On 01/01/2020, Medigap policies sold to new members will not be allowed to cover the Part B deductible. Because of this, Plan C and F will no longer be available to newly Medicare-eligible members. If you already have these two plans, you will be able to keep your plan. If you were eligible for Medicare before 01/01/2020, but not yet enrolled, you may be able to purchase one of these plans.

MEDICARE PART D STANDARD BENEFITS

2025

1

Deductible

\$590 per calendar year

2

Initial Coverage Period

After deductible is met, beneficiary pays coinsurance/copayments and the plan pays its share until the combined yearly drug costs (including the \$590 deductible) reach \$2,000.



~~Coverage Gap - "Donut Hole"~~

This stage is eliminated in 2025.

4

Catastrophic

Beneficiary pays \$0 for the remainder of the calendar year.

MEDICARE PENALTIES



Part B Penalty

- Medicare states that as long as you are covered through a group health plan, and that company has 20 or more employees, then you do not have to enroll in any part of Medicare.
- You are allowed to delay enrollment into Medicare, without penalty, until you come off the employer health plan (same rule for spouse).
- Once employer plan ends, you have an 8 month window to apply for Medicare without penalty.



Part D Penalty

- This penalty goes a step further and says that even though you have coverage on a group health plan, it has to meet Medicare's standards for prescription coverage.
- This is known as 'Creditable' coverage. As long as your coverage is considered creditable, there is no Part D penalty.



MEDICARE PART D PENALTY

3 Ways to Avoid Paying A Penalty

1

Join a Medicare drug plan when you are first eligible

2

Don't go more than 63 days in a row without Part D or other creditable coverage (i.e. VA Benefits, Employer Plan, etc)

3

Fill out the Declaration of Prior Drug Coverage form when you enroll in a Part D plan.



How is the penalty calculated?

Multiply 1% of the "national base beneficiary premium" (\$37 in 2025) by the number of months you were not on a Part D plan or on non-credible drug coverage

Example: 7 month penalty

$.07(7\% \text{ penalty}) \times \$37 = \$2.59/\text{monthly late enrollment penalty}$

Part D premium + Late enrollment penalty = Total Part D monthly premium

HEALTH SAVINGS ACCOUNTS



Per IRS rules, ENROLLING in any part of Medicare coverage for any reason will cause an individual to become ineligible to contribute to an HSA.

Note: Drawing Social Security triggers enrollment into Medicare, if eligible.



If a spouse, on a group health plan has any part of Medicare and the employee does not, the employee can still contribute the family maximum limit allowed by the IRS.



At age 65, an individual can take penalty-free distributions from an HSA for any reason. For the distribution to be tax-free, it would have to be for a qualified medical expense.

HEALTH SAVINGS ACCOUNTS



At age 65, you can use your HSA to pay for Medicare parts A, B, D and Medicare Advantage premiums tax-free and penalty-free.



If you delay Medicare enrollment past age 65, your Part A effective date can be backdated six months.



The year an individual enrolls in Medicare, they will be able to contribute a pro-rated amount to an HSA for the months they were not eligible for Medicare

Example:

Medicare Enrolled Date: 7-01-2025

Single Maxed Allowed in 2024: \$5,300

Pro-rated Amount to Contribute: \$2,650

MEDICARE RESOURCES



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Nate Epp

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513-745-6808



Miranda Kennedy

Miranda.Kennedy@hubinternational.com
513-745-5808

PlanEnroll Medicare Questionnaire:

[CLICK HERE](https://planenroll.com/?purl=Nathan-Epp) to get started (<https://planenroll.com/?purl=Nathan-Epp>)

Contact HUB Medicare Solutions

844.972.0228 or www.hubmedicareolutions.com

State Insurance Department	Council on Aging	Medicare	Medicare Benefits Coordination Center	Social Security Administration www.ssa.gov/locator	
Ohio: 800.686.1526 Kentucky: 501.564.3630 Indiana: 800.622.4461	www.help4seniors.org 800.252.0155	www.medicare.gov 1.800.MEDICARE	855.798.2627	866.593.1519 Cincinnati 866.504.4224 Florence 800.772.1213 National 866.931.2520 Piqua	877.833.2704 Evendale 877.895.0038 Dayton 888.862.3748 Hamilton 800.453.0494 Batavia



SOCIAL SECURITY PLANNING





TODAY'S AGENDA

1

Will Social Security be there for me?

2

How much can I expect to receive?

3

When should I apply for benefits?

4

How can I maximize my benefits?

5

What if I have a non-covered pension (ex. STRS or OPERS)?

6

How are my benefits taxed?

7

How do I apply for Social Security?

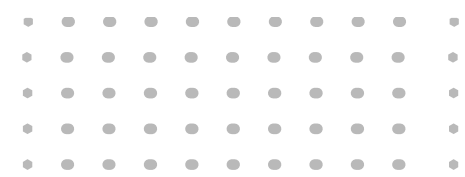
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How do I designate a representative payee?

9

How does Social Security fit into my Retirement?

WILL SOCIAL SECURITY BE THERE FOR ME?



2024 OASDI Trustees Report

Total Income	\$1.35 trillion
Total Expenditures	\$1.39 trillion
Deficit	\$40 billion

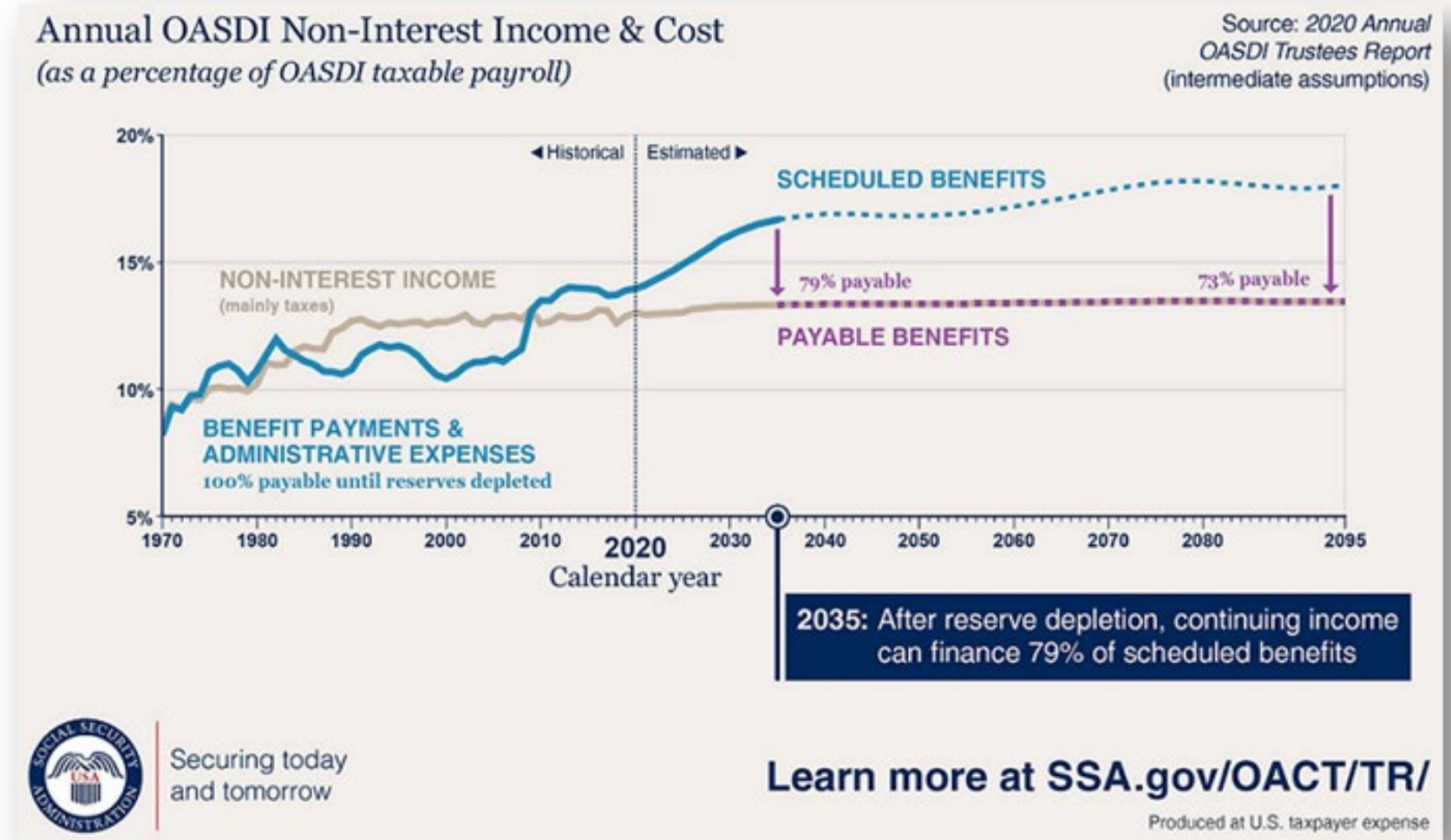
\$2.788 trillion
trust fund balance on 12.31.2023

FUN FACT

In 1937, there were 52,236 beneficiaries and \$1,278,000 in benefits paid.
Today there are 61M beneficiaries and \$1.1T paid.

LONG TERM PROJECTIONS

Without reform,
benefits fall to 80% in
2035.





REFORM: SOCIAL SECURITY 2100 ACT



Extend 100% of benefits through the year 2044.



Raise Social Security tax by 2% gradually over 25 years.

7.2% for employees and employers
(currently 6.2%)



Earnings "donut hole"

Income over \$400,000 would be subject
to Social Security tax (currently only first
\$168,600 is subject).



Switch annual cost of living adjustment from CPI-W
(workers) to CPI-E (elders).



HOW MUCH CAN I EXPECT TO RECEIVE?



Your Social Security Statement

WANDA WORKER

October 2, 2021

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is 67, based on your date of birth: April 10, 1960. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn \$50,653 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/learn.html.

Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$1,656 a month.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$2,129
Spouse, if caring for a disabled child or child younger than age 16:	\$2,129
Spouse, if benefits start at full retirement age:	\$2,838
Total family benefits cannot be more than:	\$4,968
Your spouse or minor child may be eligible for an additional one-time death benefit of \$255.	

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at ssa.gov/ThereForMe

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base future benefits on our record of your earnings. There is a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above that limit do not appear on your earnings record. We combined your earlier years of earnings, but you can view them online with [my Social Security](https://my.ssa.gov). If you find an error view your full earnings record and call 1-800-772-1213.

Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1950	\$ 13,989	\$
1965	46,482	
1970	18,236	18,236
1980	20,000	20,000
1990	41,250	41,250
2000	257,712	257,712
2010	34,915	34,915
2012	35,591	35,591
2013	36,717	36,717
2014	38,686	38,686
2015	40,325	40,325
2016	42,315	42,315
2017	44,346	44,346
2018	45,437	45,437
2019	44,784	44,784
2020	45,847	45,847
2021	47,146	47,146
2022	48,349	48,349
2023	48,606	48,606
2024	49,860	49,860
2025	50,850	50,850
2026	50,158	50,158
2027	50,440	50,440
2028	50,653	50,653
2029	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: \$34,288	You paid: \$19,396
Employer(s): \$36,003	Employer(s): \$19,396



Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit ssa.gov/gpo-wep.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit ssa.gov/benefits/retirement/planner/applying7.html.
- When you are ready to apply, visit us at ssa.gov/benefits/retirement/apply.html.
- The *Statement* is updated annually. It is available upon request, either online or by mail.

[SSA.gov](https://ssa.gov) | Follow us on social media ssa.gov/socialmedia

Form SSA-7005-SM-OL (05/21)

CALCULATING SOCIAL SECURITY



62  At age 62, each year's earnings are tallied up and indexed for inflation.

35 The highest 35 years of earnings are averaged (AIME).



AIME is divided into three "bend points" to determine your primary insurance amount (PIA). This is the amount you will receive at full retirement age.

Benefit is increased each year by cost-of-living adjustments.



▶ **HOW MUCH
CAN I
EXPECT TO
RECEIVE?**

**Check Your
Earnings History**

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. **If you find an error**, view your full earnings record online and call **1-800-772-1213**.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
2009		
2010		
2011		
2012		
2013		
2014		
2015		
2016		
2017		
2018		
2019		
2020		

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes

You paid: \$44,308

Employer(s): \$45,152

Medicare taxes

You paid: \$10,830

Employer(s): \$10,830



HOW MUCH CAN I EXPECT TO RECEIVE?

Estimate Your Social Security Benefit



Obtain your annual Social Security Statement at www.socialsecurity.gov/mystatement

- Is it accurate?
- Any missing years?
- Can you improve it by working longer?



Go to www.socialsecurity.gov, click on "Estimate Your Retirement Benefits"



Use one of the calculators on the SSA website: www.ssa.gov/planners/benefitcalculators.htm



FULL RETIREMENT AGE (FRA)



Year of Birth	Full Retirement Age
1943 - 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

TAKING SOCIAL SECURITY BEFORE & AFTER FRA



Apply at Age	If FRA = 66	If FRA = 67
62	75%	70%
63	80%	75%
64	86.7%	80%
65	93.3%	86.7%
66	100%	93.3%
67		100%

Apply at Age	If FRA = 66	If FRA = 67
66	100%	93.3%
67	108%	100%
68	116%	108%
69	124%	116%
70	132%	124%

WHEN SHOULD I APPLY FOR SOCIAL SECURITY BENEFITS?



Your Social Security Statement

December 17, 2021

Retirement Benefits

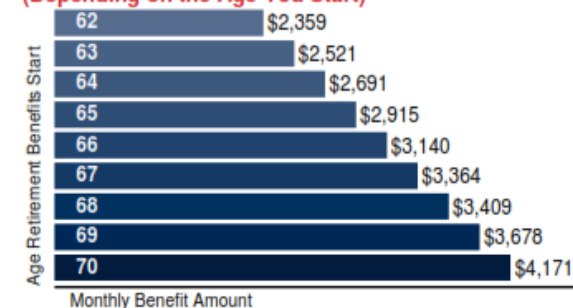
You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work - up to four each year.

Your full retirement age is **67**, based on your date of birth:

As shown in the chart, you can start your benefits at any time between ages 62 and 70. **For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$137,700 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/learn.html.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about **\$2,917 a month**.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$2,600
Spouse, if caring for a disabled child or child younger than age 16:	\$2,600
Spouse, if benefits start at full retirement age:	\$3,466
Total family benefits cannot be more than:	\$6,068

Your spouse or minor child may be eligible for an additional one-time death benefit of \$255.

Medicare

You have enough credits to qualify for Medicare at age 65.

Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

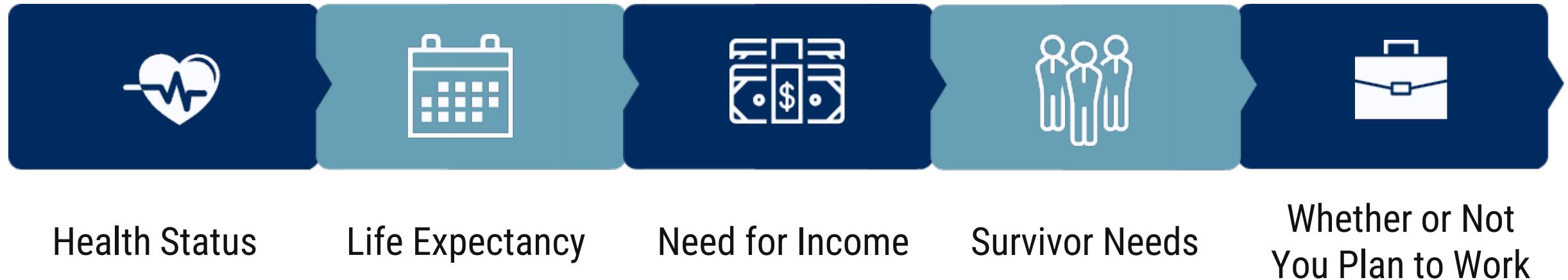
Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY **1-877-486-2048**).

WHEN SHOULD I APPLY FOR SOCIAL SECURITY BENEFITS?



FACTORS TO CONSIDER



ANNUAL EARNINGS TEST (AET)



	Earnings Test	Benefits to be Withheld
Younger than FRA	\$23,400/year or \$1,950/mo	\$1 for every \$2 over the annual limit
The year you reach FRA	\$62,160/year or \$5,180/mo	\$1 for every \$3 over the annual limit
The month you reach FRA	No limit	No limit on earnings

- 1 Benefit will be adjusted at full retirement age.
- 2 To avoid the AET, wait until FRA or later to apply for benefits.

Note: Earnings only include wages and self-employment income. It does not include income from investments, IRA, 401(k), pensions, stock options, rental properties, K1 income, etc.

HOW CAN I MAXIMIZE MY BENEFITS?

Spousal Benefits

Spousal Benefit = 50% the primary worker's Primary Insurance Amount (PIA) if started at full retirement age.



Jane's PIA is \$2,000.



Mike's PIA is \$800.

If Mike applies at FRA, his benefit will be \$1,000 (50% of Jane's PIA).



HOW CAN I MAXIMIZE MY BENEFITS?

Rules For Spousal Benefits

- ➔ Primary worker must have filed.
- ➔ Spouse must be at least age 62 to file.
- ➔ No delayed credits on spousal benefits.
- ➔ Must be married for at least 12 months.

Exception: you can be any age if caring for the worker's minor child (under age 16) or disabled adult child.



HOW CAN I MAXIMIZE MY BENEFITS?

Divorced- Spouse Benefits

Same as spousal benefits (50% of PIA) if:

- ➔ Marriage lasted at least 10 years.
- ➔ Person applying for divorced-spouse benefit is currently unmarried.
- ➔ The primary worker is at least age 62.
- ➔ If divorced longer than 2 years, primary worker does not need to have filed.



HOW CAN I MAXIMIZE MY BENEFITS?

Rules For Divorced- Spouse Benefits

- ➔ More than one ex-spouse can receive benefits from the primary worker.
- ➔ Benefits paid to one ex-spouse do not affect those paid to the worker, their current spouse, or other ex-spouses.
- ➔ The primary worker will not be notified when an ex-spouse collects benefits.
- ➔ Divorced-spouse benefits stop upon remarriage (not upon remarriage of primary worker spouse).

HOW CAN I MAXIMIZE MY BENEFITS?

Survivor Benefits



100% of the primary worker's currently collected amount, PIA if never received before FRA, or increased amount if never collected.

Example: Chris & Julie are married, both are FRA



Chris'
benefit
\$2,000



Julie's
benefit
\$1,200

Chris passes



Julie's
survivor benefit
\$2,000

When Chris passes, Julie notifies Social Security and her \$1,200 benefit is replaced by her survivor benefit.



HOW CAN I Maximize my benefits?

Rules For Survivor Benefits

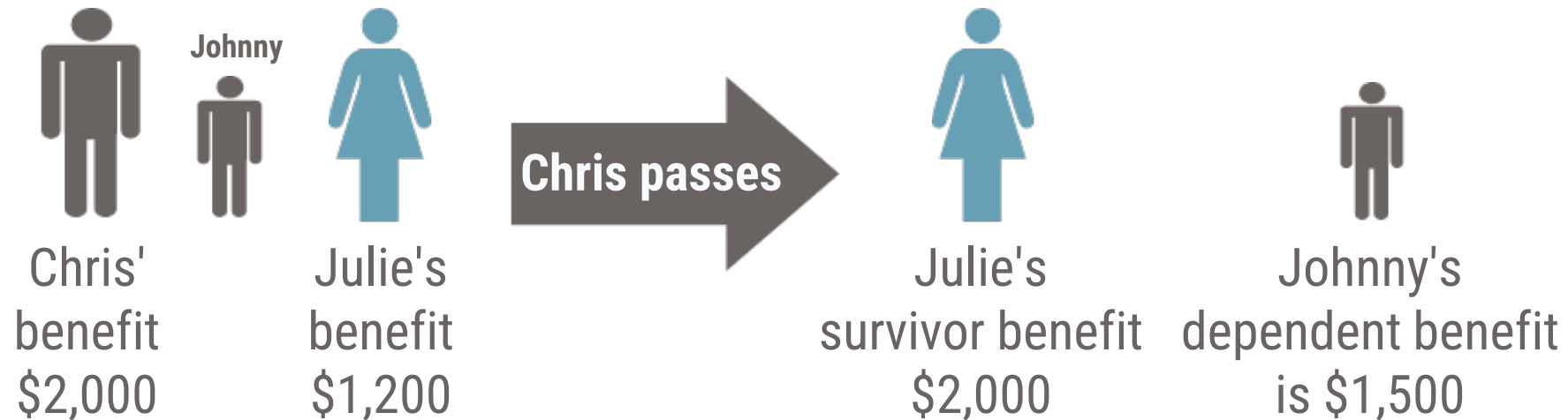
- ➔ Couple must have been married at least 9 months at date of death (except in case of accident).
- ➔ Survivor must be at least 60 for reduced benefits (50 if disabled).
- ➔ Survivor benefit not available if widow(er) remarries before age 60 (or 50 for disabled survivor).
- ➔ Divorced-spouse survivor benefits also available if the marriage lasted at least 10 years.

HOW CAN I MAXIMIZE MY BENEFITS?

Dependent Benefits

50% the primary worker's PIA if alive or 75% if deceased.

Example: Chris & Julie are married, both FRA,
and adopted Johnny who is 15



When Chris passes, Julie notifies Social Security and her benefit is replaced by her survivor benefit. Johnny can also collect a dependent benefit of \$1,500 (or \$1,000 if Chris is living and collecting his benefit).



HOW CAN I MAXIMIZE MY BENEFITS?

Rules For Dependent Benefits

- ➔ Dependent eligible through age 18 (if enrolled in high school).
- ➔ Eligible if 18 or older with a disability that began before age 22.
- ➔ Dependent loses benefit if married.
- ➔ Annual Earnings Test still applies.



WINDFALL ELIMINATION PROVISION (WEP) & GOVERNMENT PENSION OFFSET (GPO)

Only applies if you have a non-covered pension. Does not apply if you have a private employer pension.

Repealed in 2025

SOCIAL SECURITY FAIRNESS ACT

- ➔ Eliminates benefit reductions for those impacted by WEP and GPO provisions.
- ➔ No action is needed on part of the collector. SSA will automatically make the adjustment.
- ➔ Timing of the adjustment is TBD.



More Information Below:

<https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html>

TAXATION OF SOCIAL SECURITY BENEFITS



Filing Status	Provisional Income*	Amount Subject to Income Tax
Married filing jointly	Under \$32,000 \$32,000 - \$44,000 Over \$44,000	0% Up to 50% Up to 85%
Single, head of household, qualifying survivor, married filing separately and living apart from spouse	Under \$25,000 \$25,000 - \$34,000 Over \$34,000	0% Up to 50% Up to 85%
Married filing separately and living with spouse	Over \$0	85%

*Provisional income = All Income (excluding SS) + 1/2 of SS benefit + tax-exempt interest

HOW TO APPLY FOR SOCIAL SECURITY BENEFITS

Create an account and
view your personal benefit
at: www.ssa.gov



Visit your local Social Security Office



Schedule a phone appointment
Call 800.772.1213
Call at 7AM to avoid the line



File online: www.ssa.gov/benefits/retirement/
(Cannot file for survivor benefits online)



WHEN WILL I RECEIVE MY CHECK?



Based on the day of the month you
were born:

What Day of the
Month Will My
Social Security
Check Arrive?

 2ND WEDNESDAY

 3RD WEDNESDAY

 4TH WEDNESDAY

MONTH

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



HOW TO ADVANCE DESIGNATE A REPRESENT- ATIVE PAYEE

- SSA does not recognize financial power of attorney documents.
- Appoint up to three individuals in advance who can manage your SS benefits if you are deemed incompetent.
- Appointed payee must file an annual report detailing how money was spent.
- Can appoint via your online Social Security account, phone, or visiting local office.

SOCIAL SECURITY AND RETIREMENT



HOW DOES SOCIAL SECURITY FIT INTO MY RETIREMENT PICTURE?

$$\begin{array}{l} \text{Retirement} \\ \text{Income} \end{array} = \begin{array}{l} + \text{ Investment Accounts "4 - 5\% Rule"} \\ + \text{ Social Security} \\ + \text{ Pension Benefits} \\ + \text{ Annuities} \end{array}$$

HAVE A PLAN!

QUESTIONS ON MEDICARE?



Nate Epp

Account Executive

Provides education and expert analysis for clients who are eligible for Medicare and clients in search of individual and family health plans. Nate works to simplify the insurance process for each client. He uses a thorough approach to help clients understand and determine which insurance plan is best suited for their specific health care needs.

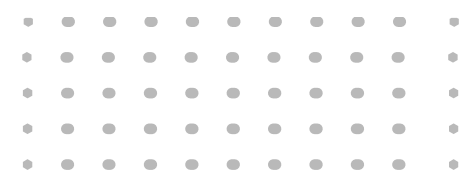


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SOCIAL SECURITY, FINANCIAL PLANNING OR INVESTMENT MANAGEMENT



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Helps families and individuals achieve their financial goals through holistic financial planning encompassing investment, insurance, estate, tax and education planning. His main area of expertise is in investment management; Michael delivers customized investment solutions to meet client needs.



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