

Solutions, Strategies, Answers

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Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



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Surviving Spouses and Their Own Full Age Chart

Many people are aware that when you apply for Social Security, your age when you start benefits is a major factor in how much you receive. Generally, the older you are, the higher both your benefit percentage and benefit amount will be. Our **Full Retirement Age chart** is very familiar to most people. [Benefits Planner: Retirement | Retirement Age and Benefit Reduction | SSA](#)

A lesser-known benefit chart is the one that applies to **surviving spouses** who collect on the work record of their deceased spouse. Yes, widows and widowers have their own “Full Age” chart. Different benefit, different chart.

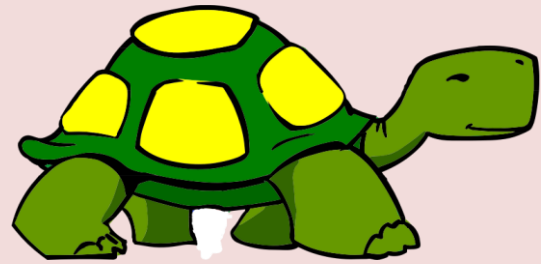
Before we go to the chart, a few things about survivors:

- Usually, the earliest a spouse can receive is age 60.
- Spouses can receive before 60 if they have a child of the deceased in their care who is under age 16.
- At 60, the survivor receives 71.5 percent of the deceased’s full benefit, with higher percentages paid if starting later. If the deceased was receiving a reduced retirement benefit, that could lower the spousal benefit.
- Current earnings may reduce the survivor’s benefit.
- Survivors can receive that benefit and put off taking their own retirement until later. This strategy results in a larger retirement benefit when the spouse switches over.

So, here’s the **Surviving Spouse Benefit chart**. It shows the age required to collect the full survivor benefit.

Survivor Birth Year	Age to Collect Maximum Benefit
1945 to 1956	66
1957	66 & 2 months
1958	66 & 4 months
1959	66 & 6 months
1960	66 & 8 months
1961	66 & 10 months
1962 & later	67

[Receiving Survivors Benefits Early | SSA](#)



Slow But Steady May Win the Race, But Get Real ... Who Has Time for That?

Oh no! You need to replace your Social Security card. Well, it’s got to be done. So, you tell yourself you’ve got to suck it up, take the time to trudge on down to the SSA office, and - yikes – wait in line at a government facility!

Whoa, Yertle, hold on. You do have an option. Remember when you created your online **my Social Security** account? Well, here’s where it comes in handy. If you have a valid **driver’s license or a state ID card** from Pennsylvania, New Jersey, or Delaware, in most cases you can go online, enter some information, and boom! Your replacement Social Security Number (SSN) card will be mailed to you. No travel needed, no spending precious time waiting at an office!

There are some requirements. **If you are a U.S. citizen** with a U.S. mailing address, you can complete the entire process online. Your request cannot involve any changes to your record, such a name or date of birth change. Your replacement card will be mailed to you. **If you are not a U.S. citizen**, you can begin the process online if you are not requesting any changes, but you will have to go to the office to submit certain immigration documents.

If you are applying for your child who is under age 18, you can begin the process online but will need to bring certain identity proofs for you and your child to an office.

Philadelphia residents who cannot use the online process must go to the Card Center at 1500 JFK Blvd.

You can find information on all SSN card situations at:
[Social Security number & card | SSA](#)

SSI, Medicaid & 1619(B)

Supplemental Security Income (SSI) is a federal needs-based program that provides a monthly cash benefit to individuals who are disabled or age 65 and older. People must meet certain income and asset limits. **In Pennsylvania**, everyone who receives SSI automatically receives health care coverage through the state's Medicaid program. For someone with ongoing health concerns and expenses, Medicaid is vitally important. Sometimes SSI recipients who have a job opportunity are afraid that if they take the job, their increased income will make them ineligible for SSI and therefore ineligible for Medicaid. People in this situation should not worry about losing Medicaid - all because of a provision called **1619(B)**.

Section 1619(B) of the Social Security Act provides continued Medicaid coverage for SSI recipients who work and whose income is now too high to receive a cash benefit. To qualify for 1619(B) coverage, a SSI recipient must still have the disabling medical condition and meet all other SSI requirements, such as not exceeding the \$2,000 asset (resource) limit.

Here is an example of how this plays out. Sam is a disabled individual whose only income is SSI of \$914 monthly. That is the maximum federal payment for 2023. Sam has a job offer that would pay him \$2,000 in monthly gross earnings. Sam is excited about this opportunity to increase his income dramatically, but is concerned because he desperately needs his Medicaid. **So, how would his earnings affect his benefits?** If someone has other income, SSA excludes \$20 monthly as a "general exclusion." And if the recipient works, they receive an additional \$65 "work exclusion." So, if Sam made \$2,000 monthly, we would first subtract his total exclusions of \$85, leaving a remainder of \$1,915. The next step in the SSI earnings formula is to divide that figure in half, and whatever is left is what we count as income. Half of \$1,915 is \$957.50. Since that is higher than the maximum income limit of \$914, Sam would not receive any cash SSI benefit. However, the good news here is that because Sam meets all of the 1619 (B) requirements listed above, he keeps his Medicaid.

In fact, Sam could make a lot more than \$24,000 yearly and still keep his Medicaid, as Pennsylvania's yearly earnings limit for 1619(B) is \$49,565.

[Social Security Online - Continued Medicaid Eligibility \(Section 1619\(B\)\) \(ssa.gov\)](#)

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Marriage & Divorce, Marriage & Divorce

Studies have shown that in the U.S., people who get divorced were married about **eight years** on average. Folks, this is not good news for several reasons.

Foremost, it is sad to have a marriage end in this way. And second, if one of the two people ever hopes to collect Social Security divorced spouse's benefits on the other's record, the person filing will learn about the "duration of marriage" requirement. Specifically, to be eligible for benefits, a divorced person must have been married for **at least 10 years from marriage date to divorce date**.

Now, in the rare-but-true category, we occasionally have people who marry and divorce, and then remarry one another and then divorce again. The question then arises can we add their two marriages together to satisfy the 10 year-requirement? **What do you think? Read on.**

Ernest marries Anna on May 6, 2010.

They divorce June 2, 2016.

They remarry November 7, 2017.

But alas, they divorce for the second time on Sept.5, 2020.

So, can one of the two collect? Yes! Since the second divorce became final on or after the 10th anniversary of the first marriage, the 10-year requirement is met. This is so even though there was a period of interruption due to the first divorce.

A second requirement is also met. They remarried in 2017, which was no later than the year following the year in which the first divorce took place (2016). Accordingly, if Ernest and Anna had remarried in 2018 instead of 2017, the 10-year requirement would not have been met. A period of marriage must be in existence in each of the 10 years prior to the second divorce; if not, no benefits are payable. So, in essence, they had to have remarried no later than New Year's Eve of 2017 to keep the 10-year string intact.

Remember, the 10-year requirement only applies in divorce situations. People who are currently married have a one-year duration of marriage requirement when filing for spousal benefits. Those filing for surviving spouse benefits (& never divorced) have a 9-month duration requirement.

Find more on these benefits and others at :

[Benefits Planner: Retirement | Benefits For Your Family | SSA](#)