



## Survivor Benefits\*

Age of Survivor	Percentage of Benefit
60	71.5%
61	76.3%
62	81.0%
63	85.8%
64	90.5%
65	95.3%

\*Based on an FRA of 67

## Benefits for Divorced Spouses\*

Ex-spouse must be at least age 62 before applying, but does not have to wait until the other spouse applies for benefits.

An ex-spouse:	<ul style="list-style-type: none"> <li>• must have been married at least ten years</li> <li>• must have been divorced at least two years</li> </ul>
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\*does not reduce primary ex-spouse's benefit

## Spousal Benefits

The spousal benefit is based on 50% of the other spouse's PIA

**Step 1:** Take higher wage earner's PIA

**Step 2:** Multiply by 0.50

**Step 3:** This equals the "Spousal Base"

**Step 4:** Take the "Spousal Base" found in Step 3 and subtract the second spouses PIA

**Step 5:** The difference between 50% of Spouse A's benefits and Spouse B's PIA = The Spousal Benefit

## Medicare Premiums

The standard Part B premium for 2023 is \$164.90. If you're single and filing an individual tax return, or married and filed a joint tax return, the following chart applies: Use form SSA-44 to adjust premiums in the middle of a plan year if there is a drastic income change,

Modified Adjusted Gross Income (MAGI)	Part B Monthly Premium	R <sub>x</sub> Coverage Premium
<b>2023</b>		
<b>Ind.:</b> \$97,000 or less <b>Married:</b> \$194,000 or less	\$164.90	Plan Premium
<b>Ind.:</b> \$97,001 - \$123,000 <b>Married:</b> \$194,001 - \$246,000	Standard Premium + \$65.90	\$12.40 + your plan premium
<b>Ind. -</b> \$123,001 - \$153,000 <b>Married -</b> \$246,001 - \$306,000	Standard Premium + \$164.80	\$31.50 + your plan premium
<b>Ind. -</b> \$153,001 - \$183,000 <b>Married -</b> \$306,001 - \$366,000	Standard Premium + \$263.70	\$50.70 + your plan premium
<b>Ind. -</b> \$183,001 - \$500,000 <b>Married -</b> \$366,001 - \$750,000	Standard Premium + \$362.60	\$70 + your plan premium

## Taxation of Social Security Benefits

### Combined Income


	Adjusted gross income (AGI, line 37 on Form 1040)
+	Nontaxable interest
+	Half of Social Security benefits
=	Combined Income

Filing Status	Combined Income	Percent of Income Subject to Taxes
Single, Head of Household, Qualifying Widow	\$25,000 - \$34,000	Up to 50% of Social Security Benefits
Single, Head of Household, Qualifying Widow	More than \$34,000	Up to 85% of Social Security Benefits
Married Filing Joint	\$32,000 - \$44,000	Up to 50% of Social Security Benefits
Married Filing Joint	More than \$44,000	Up to 85% of Social Security Benefits

## Sign-up for your Social Security Profile

Visit [www.ssa.gov](http://www.ssa.gov) and follow the steps below:

You will need the following: • Valid E-mail address  
• Social Security number • U. S. Mailing address

1. Click on  along the middle left of the SS homepage.
2. Click on [Create an Account](#)
3. Click on [Create An Account](#) follow prompts.

## Medicare Premiums Cont.

If you're married and lived with your spouse at some time during the taxable year, but filed separate tax returns, the following applies:

Modified Adjusted Gross Income (MAGI)	Part B Monthly Premium	R <sub>x</sub> Coverage Premium
<b>2023</b>		
<b>Ind. -</b> \$97,000 or less	\$170.10	Plan Premium
<b>Ind. -</b> \$97,000 - \$403,000	Standard Premium + \$362.60	\$70 + your plan premium
<b>Ind. -</b> \$403,000 or greater	Standard Premium + \$395.60	\$76.40+ your plan premium