

2024

MEDICARE & SOCIAL SECURITY CHEAT SHEET



The Medicare FAMILY
 (800) 970-1964
 themedicarefamily.com

Medicare Cost 2024		
	Part A	Part B
Monthly Premium	\$0	\$174.70
Deductible	\$1,600 per benefit period	\$240 per year
Cost Sharing	\$0 for the first 60 days of benefit period \$400 thereafter days 61-90 \$834 per "Medicare noon re-day" after 90 days (max of 90 days over your lifetime)	Medicare pays 80%, you pay 20% No benefit out-of-pocket maximum

Medicare IRMAA Chart 2024			
Individual Tax Returns 2022	Joint Tax Returns Part B Premium 2024	Part D IRMAA 2024	
\$255,000 or less	\$255,000 or less	\$174.70	—
\$255,001 to \$274,999	\$255,001 to \$274,999	\$244.60 (\$174.70 + \$69.90)	+ \$12.90
\$275,000 to \$294,999	\$275,001 to \$294,999	\$349.60 (\$174.70 + \$174.90)	+ \$43.90
\$295,000 to \$314,999	\$295,001 to \$314,999	\$454.60 (\$174.70 + \$279.90)	+ \$63.90
\$315,000 to \$334,999	\$315,001 to \$334,999	\$559.60 (\$174.70 + \$384.90)	+ \$83.90
\$335,000 to \$354,999	\$335,001 to \$354,999	\$664.60 (\$174.70 + \$489.90)	+ \$103.90
\$355,000 +	\$355,000 +	\$769.60 (\$174.70 + \$594.90)	+ \$123.90

Open Enrollment Period
January 1 - March 31
 During OEP, you can make one change to your Medicare Advantage plan.

Medicare Enrollment Periods
All Year
 You can enroll in a Medicare Supplement (Medigap) plan at any point in the year. *Must pass medical underwriting.

Annual Election Period
October 15 - December 7
 During AEP, you can enroll in Advantage & Part D Drug plans for 2025.

Initial Enrollment Period
 Your Medicare will typically start on the 1st day of the month you turn 65 (unless you delay it due to having other coverage). This is your time to get a Supplement without health questions!

Special Election Periods
 Certain events allow you to make changes to your coverage outside of the enrollment periods listed. Common SEP include: moving, losing coverage, and getting / losing Medicaid benefits.

Social Security Full Retirement Age by Birth Year			
SURVIVOR BENEFITS		ALL OTHER BENEFITS	
1940 - 1954	66	1940 - 1954	66
1957	66 and 2 months	1955	66 and 2 months
1958	66 and 4 months	1956	66 and 4 months
1959	66 and 6 months	1957	66 and 6 months
1960	66 and 8 months	1958	66 and 8 months
1961	66 and 10 months	1959	66 and 10 months
1962 and Later	67	1960 and Later	67

Spousal Benefit Formula
 1/2 of higher earner FICA benefit
 = (lower earner FICA benefit)
 = spousal payment
 (then adjusted for filing age)

Age-Based Reductions & Increases			
Filing Age	Individual Benefit % of Benefit	Spousal Benefit % of Benefit	Survivor Benefit % of Benefit
60	N/A	N/A	71.50%
61	N/A	N/A	72.58%
62	70%	65%	73.65%
63	75%	70%	74.72%
64	80%	75%	75.79%
65	84.60%	83.33%	76.86%
66	91.33%	91.66%	77.93%
67	100%	100%	79.00%
68	100%	100%	100%
69	100%	100%	100%
70	100%	100%	100%

Have questions about Medicare? We can help!
 Our service is 100% free and we're licensed in all 50 states.
 Schedule an appointment at themedicarefamily.com or call us at (800) 970-1964

Maximum Taxable Income
\$168,600

Quarter of Coverage (QCEs)
\$1,730

This guide is meant to be for general informational purposes only. It is not a substitute for professional advice. Please consult with your Social Security Administration representative for more information regarding Social Security. Always consult with your Social Security Administration representative for more information regarding Social Security.

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Ed Bowker Staff,Staff Bowker, Ed

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United States. Internal Revenue Service,2003 *Books in Print Supplement* ,2002 **Medicare Modernization and Prescription Drug Act of 2002** United States. Congress. House. Committee on Ways and Means,2002 **Legal Information Buyer's Guide and Reference Manual** Kendall F. Svengalis,Rhode Island LawPress,2008 *Subject Guide to Books in Print* ,2001 **United States Congressional Serial Set, Serial No. 14755, House Document No. 159, V. 3-4, Budget of U.S. Government, Analytical Perspectives and Historical Tables, 2003** ,2002-02 Analytical Perspectives Budget of the United States Government Fiscal Year 2003 contains analyses that are designed to highlight specified subject areas or provide other significant presentations of budget data that place the budget in perspective The Analytical Perspectives volume includes economic and accounting analyses information on Federal receipts and collections analyses of Federal spending detailed information on Federal borrowing and debt the Budget Enforcement Act preview report current services estimates and other technical presentations It also includes information on the budget system and concepts and a list of Federal programs by agency and account as well as by budget function Historical Tables Budget of the United States Government Fiscal Year 2003 provides data on budget receipts outlays surpluses or deficits Federal debt and Federal employment over an extended time period generally from 1940 or earlier to 2007 To the extent feasible the data have been adjusted to provide consistency with the 2003 Budget and to provide comparability over time **107-2 Hearing: Medicare Modernization: Examining The Federal Employees Health Benefit Program as a Model for Seniors, Serial No. 107-105, March 20, 2002, *** ,2002 Legal Aspects of Selling and Buying : Answers to Questions on Antitrust, Franchising and Current Developments in Distribution Law. Supplement ,2003 **BNA Pension & Benefits Reporter** ,2003 **Books In Print 2004-2005** Ed Bowker Staff,Staff Bowker, Ed,2004 *Medicare Modernization* United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Health,2002 **The Budget and Economic Outlook** ,2003 *Forthcoming Books* Rose Arny,2002 **Federal Register** ,2012-07 Journal of the House of Representatives of the United States United States. Congress. House,1973 Some vols include supplemental journals of such proceedings of the sessions as during the time they were depending were ordered to be kept secret and respecting which the injunction of secrecy was afterwards taken off by the order of the House *CQ Almanac 2002* CQ Press Staff,2004-07-09 New and Improved with original articles and reports CQ Almanac Plus is a one of a kind source for an in depth look and explanation of the first session of the 108th Congress CQ Almanac Plus provides a detailed look at each major bill considered in 2002 whether or not it became law Plus useful data filled appendixes include Key Votes Vote Studies Roll Call Votes Public Laws A look at Congress and Its Members Texts Election Results *Congressional Record* United States. Congress,2002

The Congressional Record is the official record of the proceedings and debates of the United States Congress. It is published daily when Congress is in session. The Congressional Record began publication in 1873. Debates for sessions prior to 1873 are recorded in *The Debates and Proceedings in the Congress of the United States 1789-1824*, the Register of Debates in Congress 1824-1837, and the Congressional Globe 1833-1873.

The SAGE Handbook of Social Gerontology Dale Dannefer, Chris Phillipson, 2010-08-13. This SAGE Handbook integrates basic research on social dimensions of aging. It presents programmatic applications of research in areas not often seen in Handbooks including imprisonment, technology, and aging urban society, aged and elderly migration. The authors constitute a Who's Who of international gerontology, and the focus on globalization and aging is unique among Handbooks today. This Handbook should be in the library of every social gerontologist. Vern L. Bengtson, Professor of Gerontology, University of Southern California. This volume reflects the emergence of ageing as a global concern, including chapters by international scholars from Asia, Australasia, Europe, and North America. It provides a comprehensive overview of key trends and issues in the field, drawing upon the full range of social science disciplines. The Handbook is organized into five parts, each exploring different aspects of research into social aspects of ageing: Disciplinary overviews, summaries of findings from key disciplinary areas within social gerontology, Social relationships and social differences, explores areas like social inequality, gender, religion, inter-generational ties, social networks and friendships, Individual characteristics and change in later life, examines different aspects of individual aging including self and identity, cognitive processes and bio-social interactions and their impact on physical and psychological aging, Comparative perspectives and cultural innovations, topics include ageing and development, ageing in a global context, migration and cross-cultural perspectives on grandparenthood, Policy issues covering policy concerns such as long-term care, technology and older people, end-of-life issues, work and retirement, and the politics of old age. This will be essential reading for all students, researchers, and policy makers concerned with the major issues influencing the lives of older people across the globe.

Views and Estimates of Committees of the House (together with Supplemental and Minority Views) on the Congressional Budget for Fiscal Year ... United States. Congress. House. Committee on the Budget, 2000.

Whispering the Techniques of Language: An Psychological Quest through **Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement**

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Table of Contents Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement

1. Understanding the eBook Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - The Rise of Digital Reading Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Advantages of eBooks Over Traditional Books
2. Identifying Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals

3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - User-Friendly Interface
4. Exploring eBook Recommendations from Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Personalized Recommendations
 - Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement User Reviews and Ratings
 - Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement and Bestseller Lists
5. Accessing Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement Free and Paid eBooks
 - Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement Public Domain eBooks
 - Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement eBook Subscription Services
 - Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement Budget-Friendly Options
6. Navigating Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement eBook Formats
 - ePub, PDF, MOBI, and More
 - Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement Compatibility with Devices
 - Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement

- Highlighting and Note-Taking Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
- Interactive Elements Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
- 8. Staying Engaged with Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
- 9. Balancing eBooks and Physical Books Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Setting Reading Goals Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Fact-Checking eBook Content of Social Security And Medicare Answer 2002 Cumulative Supplement Social Security And Medicare Answer 2002 Supplement
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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