

2024

MEDICARE & SOCIAL SECURITY CHEAT SHEET



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

Social Security Earnings Limits		
Age	Earnings Limit	Benefit Withheld
62 - January 1st thru end of month Full Retirement Age	\$23,000	\$1 for every \$2 over limit
First month Full Retirement Age	\$55,000	\$1 for every \$3 over limit
Full Retirement Age	No Limit	None

What Counts as "Earnings" for the Limit?

What DOESN'T Count

- Wages
- Self-Earnings from Self-Employment

What DOESN'T Count

- Pension Payments
- Annuity Payments
- IRA Distributions
- Dividends
- Interest
- Capital Gains

Step 1	Calculate Combined Income
	Adjusted gross income
	+ Tax-Exempt Income
	+ Excluded Foreign Income
	+ 50% of SS Benefits
	= Combined Income

Maximum % of YOUR Full Retirement Benefit

SPOUSAL BENEFIT	Indicated %
CHILD-IN-CARE BENEFIT	Indicated %
BENEFIT TO CHILDREN	Indicated %

LENGTH OF MARRIAGE COUNTS

Social Security Disability Threshold

Substantial Gainful Activity

Non-Blind	\$1,550 per month
Blind	\$2,550 per month
Total Work Period	\$4,100 per month

Quarter of Coverage (QCs)
\$1,730

Medicare Cost 2024		
	Part A	Part B
Monthly Premium	\$0	\$174.70
Deductible	\$1,600 per benefit period \$0 for the first 60 days of benefit period	\$240 per year Medicare pays 80%, you pay 20%
Cost Sharing	\$400 for the first 3 days of a 60-day stay \$134 per "Medicare-covered day" after the 3-day limit (at 90 days, your cost sharing resets)	No limit on total out-of-pocket costs

Medicare IRMAA Chart 2024			
Individual Tax Returns 2022	Joint Tax Returns Part B Premium 2024	Part C IRMAA 2024	
\$250,000 or less	\$206,000 or less	\$174.70	—
\$250,001 to \$279,000	\$206,001 to \$279,000	\$244.60 (\$174.70 + \$69.90)	+ \$12.90
\$279,001 to \$308,000	\$279,001 to \$308,000	\$349.60 (\$174.70 + \$174.90)	+ \$43.90
\$308,001 to \$337,000	\$308,001 to \$337,000	\$454.60 (\$174.70 + \$279.90)	+ \$53.80
\$337,001 to \$366,000	\$337,001 to \$366,000	\$559.60 (\$174.70 + \$384.90)	+ \$74.80
\$366,001 to \$400,000	\$366,001 to \$400,000	\$664.60 (\$174.70 + \$489.90)	+ \$95.80
\$400,000 +	\$400,000 +	\$769.60 (\$174.70 + \$594.90)	+ \$116.80

Open Enrollment Period	Medicare Enrollment Periods	Annual Election Period
January 1 - March 31 During OEP, you can make one change to your Medicare Advantage plan.	All Year You can enroll in a Medicare Supplement (Medigap) plan at any point in the year. *Must pass medical underwriting	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	72%	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%	80.00%
69	100%	100%	81.00%
70	100%	100%	82.00%

Note: Assuming a Full Retirement Age of 67

Have questions about Medicare? We can help!
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 Schedule an Appointment at themedicarefamily.com or call us at (800) 970-1964

Maximum Taxable Income
\$168,600

1-800-

Quarter of Coverage (QCs)
\$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 detailed information.

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**Kendall F. Svengalis, Rhode Island
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