



CLAREMONT EAP

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Social Security Benefits

Will Social Security funds be there when you retire? How much Social Security will you need to live comfortably in retirement? Today, there is concern among many that Social Security benefits won't be there when they need them. One way to assuage these concerns is to understand how Social Security works and doesn't work and what you need to do to be secure despite Social Security.



Monthly Webinar Series

Maximizing Your Social Security Benefits **Tuesday, July 18th, 2017 at 12pm Eastern**

The goal of this presentation is to give you a better understanding of how Social Security retirement benefits work, so you can make an informed decision when you become eligible to receive benefits. Deciding when to collect Social Security benefits will be one of the most important financial decisions you make. Your choice will have lifelong consequences for you and your spouse, so it's essential to understand all of your options and make a prudent decision.

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Points to Ponder

Social security provides taxpayers with many important benefits. These benefits include:

- Retirement coverage: Benefits paid every month to eligible retired workers, as early as age 62.
- Disability coverage: Benefits paid every month to eligible workers of all ages who have a severe disability.
- Family coverage: Benefits paid every month to the spouses and children of eligible retired and disabled workers.
- Survivors coverage: Benefits paid every month to the eligible widow or widower and children of a deceased worker.
- Medicare benefits: Provides help with hospital bills, as well as limited coverage of skilled nursing facility stays, hospice care, and other medical services at age 65 or younger, if you become disabled.

To learn more, log-in now at claremonteap.personaladvantage.com