



# Your Social Security Statement

MELISSA A. BEMER

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## Important Information That May Affect Your Benefits

The benefit estimates below are based on your earnings that were taxed for Social Security. Your benefits may be reduced if you participate in a retirement plan or receive a pension based on earnings not covered by Social Security. See *Earnings Not Covered by Social Security* box.

### Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn credits through your work - up to four each year.

Your full retirement age is 67, based on your date of birth: June 16, 1986. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn \$84,395 per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](https://ssa.gov/benefits/retirement/learn.html).

### Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about \$2,113. Learn more at [ssa.gov/disability](https://ssa.gov/disability).

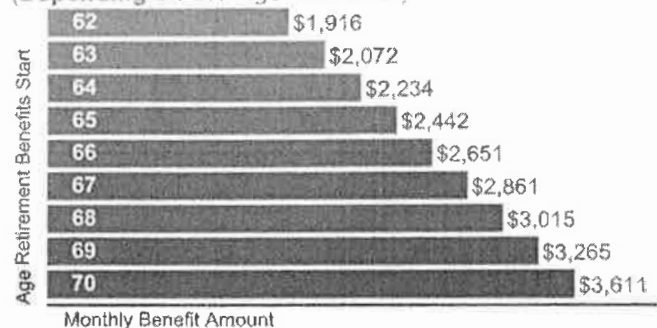
### Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$1,796
Spouse, if caring for a disabled child or child younger than age 16:	\$1,796
Spouse, if benefits start at full retirement age:	\$2,395
Total family benefits cannot be more than:	\$4,369

Your spouse or minor child may be eligible for an additional one-time death benefit of \$255. Learn more at [ssa.gov/survivors](https://ssa.gov/survivors).

### Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



### Medicare

You have enough credits to qualify for Medicare at age 65.

Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit [medicare.gov](https://medicare.gov) or [ssa.gov/medicare](https://ssa.gov/medicare) or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

### Earnings Record

Review your earnings history below to ensure it is accurate because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. If you find an error, view your full earnings record online and call 1-800-772-1213.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
2003	\$906	\$906
2004	\$2,171	\$2,171
2005	\$2,050	\$2,050
2006	\$2,400	\$2,400
2007	\$4,432	\$4,432
2008	\$11,703	\$11,703
2009	\$19,730	\$19,730
2010	\$13,634	\$13,634
2011	\$15,594	\$15,594
2012	\$38,837	\$38,837
2013	\$41,470	\$41,470
2014	\$33,129	\$33,129
2015	\$43,350	\$43,350
2016	\$46,668	\$46,668
2017	\$51,964	\$51,964
2018	\$54,637	\$54,637
2019	\$42,413	\$42,413
2020	\$18,597	\$18,597
2021	\$14,352	\$14,352
2022	\$76,914	\$76,914
2023	\$84,395	\$84,395

### Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

**Social Security taxes**  
You paid: \$37,300  
Employer(s): \$38,388

**Medicare taxes**  
You paid: \$8,971  
Employer(s): \$8,971

### Earnings Not Covered by Social Security

**You may also have earnings from work not covered by Social Security, where you did not pay Social Security taxes.** This work might have been for federal, state, or local government or in a foreign country. If you participate in a retirement plan or receive a pension from this work, your Social Security benefits may be affected by:

**Windfall Elimination Provision (WEP)** - Your retirement or disability benefit may be reduced, but not eliminated, by the WEP. The reduction amount, if any, depends on the number of years and the amount earned in jobs in which you paid Social Security taxes, and the year you turn age 62 or become disabled. To estimate the WEP's effect on your Social Security benefit, visit [ssa.gov/WEP-CHART](https://ssa.gov/WEP-CHART). In 2024, the maximum monthly reduction is \$587. Learn more at [ssa.gov/WEP](https://ssa.gov/WEP).

**Government Pension Offset (GPO)** - If you qualify for benefits as a current or former spouse, widow, or widower, the GPO may reduce or eliminate your benefits. If the GPO applies, your Social Security benefit will be reduced by an amount equal to two-thirds of your government pension, and could be reduced to zero. Even if your benefit is reduced to zero, you will be eligible for Medicare at age 65 on your spouse's record. Learn more at [ssa.gov/GPO](https://ssa.gov/GPO).

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