

# Social Security and Medicare Benefit Milestones



*Ages For Claiming Social Security and Medicare Benefits*

## Age 50

50

Reduced Social Security benefits: disabled widows/widowers

## Age 60

60

Reduced Social Security benefits: widows/widowers or widowed ex-spouses

## Age 62

Reduced Early Retirement Benefits

62

MEDICARE

## Age 65 – Medicare Sign Up

Avoid a 10% penalty. Apply for Medicare three months before your 65th birthday by contacting the Social Security Administration.

★ You are automatically enrolled in Medicare **ONLY** if you are already receiving a Social Security benefit.

## Age 70

Social Security benefits can increase by 8%, if you wait to claim your benefit beyond your Full Retirement Benefit age. Each year you wait increases your benefit.

70

## Age 66

Full Retirement Benefits



## Did You Know?

- Full Retirement Benefit Age will increase for anyone born after 1954.

See "Social Security: What Every Woman Needs to Know" and "Medicare Basics" at [wiserwomen.org](http://wiserwomen.org).

For more information visit the Social Security Administration website at [ssa.gov](http://ssa.gov) or call 1-800-772-1213.