

With you through life's journey...



Securing today
and tomorrow



Tips for your Employees:

Marriage Requirements for Spouse's Benefits

Generally, you must be married for one year before you can get spouse's benefits. However, if you are the parent of your spouse's child, the one-year rule does not apply. The same is true if you were entitled (or potentially entitled) to certain benefits under Social Security or the Railroad Retirement Act in the month before the month you got married. A divorced spouse must have been married 10 years to get spouse's benefits.

For more details on spouse's benefits, go to
<https://www.ssa.gov/planners/retire/applying6.html>

Did you know that individuals receiving Social Security benefits are able to manage their benefits online? Beneficiaries can request a replacement Medicare card, replacement 1099 and change their address, phone number and start or change their direct deposit within their my Social Security account. In addition, beneficiaries can look at two years of historical payment data, overpayment details as well as deduction details.

Let your employees know that all they have to do is create a my Social Security account at www.socialsecurity.gov/myaccount

You can work while you receive Social Security retirement (or survivors) benefits. When you do, it could mean a higher benefit in the future. Each year Social Security reviews the records for all working Social Security recipients. If the earnings for the prior year are higher than one of the years used to compute the benefit, Social Security will recalculate the benefit amount.

Note: For those that receive survivors benefits, the additional earnings could help make their retirement benefit higher than their current survivors benefit.

To learn more about getting benefits while working, go to
<https://www.ssa.gov/planners/retire/whileworking.html>