



Michael Bickelmeyer

[Sign Out](#)

Welcome, Michael!

You last signed in on **February 12, 2024 at 11:08 PM ET.**

### [Your Social Security Statement](#)

You can download your statement as a PDF or XML file.

### [Replace your Social Security Card](#)

### [Your Benefit Verification Letter](#)


Your letter proving you receive or do not receive Social Security Benefits.

## **Benefits and Payments**

### Benefit Summary

You are not currently receiving payments.

You are currently **enrolled** in **Medicare**.

Need to update your Medicare address and phone number? Go to  [My Profile](#).

### Medicare Enrollment Details

Status: **Enrolled**

#### **Part A (Hospital Insurance)**

Your coverage started **January 2024**. Your monthly premium is **\$0.00** (as of January 2024).

#### **Part B (Medical Insurance)**

Your coverage started **January 2024**. Your monthly premium is **\$174.70** (as of January 2024).

For **Part C (Medicare Advantage)** and **Part D (Medicare Prescription Drug Coverage)** details, please contact Medicare for the status of your enrollment.

[Replace your Medicare Card](#)

#### **Medicare Questions?**

This information should not be used as proof of coverage. It is provided by the Center for Medicare Services and **may not reflect recent updates**. Please call **1-800-633-4227** or visit [Medicare.gov](#) for assistance. If you are deaf or hard of hearing, you may call the TTY number, at **1-877-486-2048**.

[Get Help](#)

## 🔍 Eligibility and Earnings

You have the 40 work credits you need to receive benefits!



This includes credits not yet reported on your earnings record from last year and this year if you continued to work.

You earned **\$72,995** in 2023. **Is this correct?**

[Review your full earnings record now](#)

[▼ Learn more about eligibility and work credits](#)

## 📈 Plan For Retirement

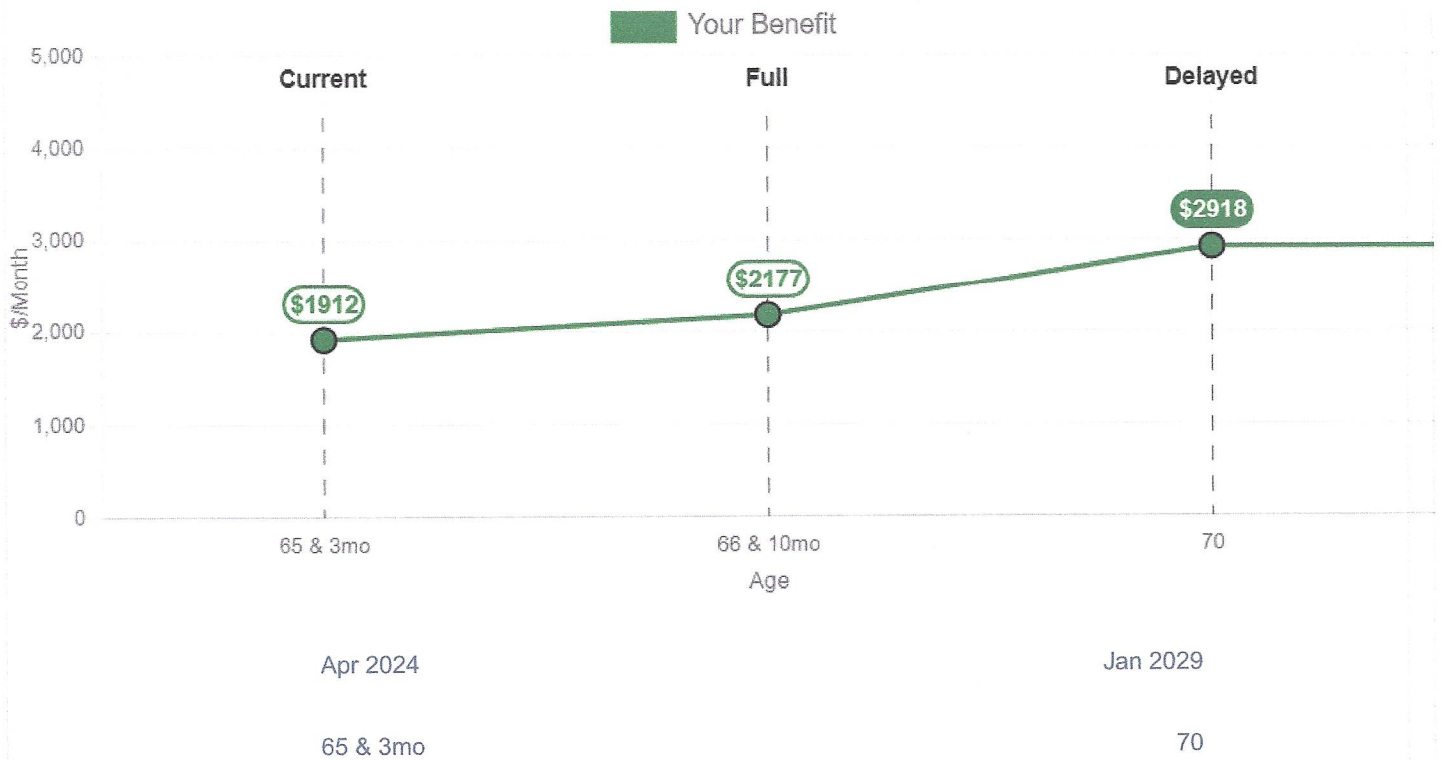
Your monthly benefit at Full Retirement Age (66 and 10 months) is **\$2,177**.

Use our estimator below to discover the best time for you to file for benefits.

Retirement Age  
**70**

▼ Average Future Annual Salary  
**\$72,995**

▼ Compare with Benefit as a Spouse  
**No**



[▼ Estimates Table](#)


[🖨️ Print / Save a Copy of Your Estimates](#)

[Start Your Retirement Application Now](#)

 [See what you'll need to apply](#)

[▼ Learn more about retirement estimates](#)

## More Benefits


 You can qualify for Disability Benefits if you become unable to work due to a medical condition that's expected to last at least one year or result in death.

You can receive about **\$2,138 per month** if you apply now.

[Start a Disability Application](#)

 Your family qualifies for Survivors Benefits.

[▼ Learn more about Survivors Benefits](#)

 If you are or have been married, your current or former spouse may be eligible to claim benefits based on your earnings record.

[▼ Calculate a benefit for a current or former spouse](#)



# Your Social Security Statement

MICHAEL BICKELMEYER

April 15, 2024

### 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 **66 and 10 months**, based on your date of birth: January 4, 1959. As shown in the chart, you can start your benefits at any time between **your current age 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 \$72,995 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 **\$2,138**. Learn more at [ssa.gov/disability](https://ssa.gov/disability).

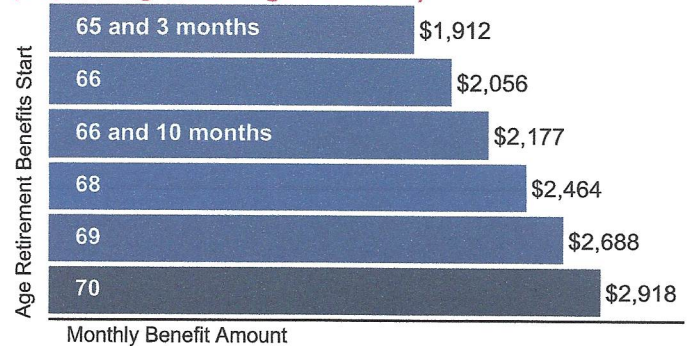
### Survivors Benefits

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: **\$1,632**
- Spouse, if caring for a disabled child or child younger than age 16: **\$1,632**
- Spouse, if benefits start at full retirement age: **\$2,177**
- Total family benefits cannot be more than: **\$4,078**

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 already are receiving Medicare benefits. We used your past and current earnings to provide benefit estimates shown on this page.

## 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. We have combined your earlier years of earnings below, but you can view your complete earnings record online with [my Social Security](#). 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)
1966-1980	\$47,961	\$47,961
1981-1990	\$92,157	\$92,157
1991-2000	\$186,852	\$187,042
2001-2005	\$132,455	\$132,455
2006	\$15,671	\$15,671
2007	\$10,956	\$10,956
2008	\$17,857	\$17,857
2009	\$25,944	\$25,944
2010	\$28,430	\$28,430
2011	\$25,636	\$25,636
2012	\$24,650	\$24,650
2013	\$27,131	\$27,131
2014	\$25,833	\$25,833
2015	\$38,160	\$38,160
2016	\$39,213	\$39,213
2017	\$39,282	\$39,282
2018	\$42,598	\$42,598
2019	\$57,023	\$57,023
2020	\$54,753	\$54,753
2021	\$67,181	\$67,181
2022	\$64,879	\$64,879
2023	\$72,995	\$72,995

## Taxes Paid

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

### Social Security taxes

You paid: \$68,474

Employer(s): \$69,497

### Medicare taxes

You paid: \$16,188

Employer(s): \$16,188

## 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 based on work for which you did not pay Social Security tax, it could lower your benefits. Learn more at [ssa.gov/gpo-wep](https://ssa.gov/gpo-wep).

## Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. The amount of your benefit is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- The age you claim benefits will affect your surviving spouse's benefit amount. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- If you and your spouse both work, use the [my Social Security Retirement Calculator](#) to estimate spousal benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- Learn more about benefits for you and your family at [ssa.gov/benefits/retirement/planner/applying7.html](https://ssa.gov/benefits/retirement/planner/applying7.html).
- When you are ready to apply, visit [ssa.gov/benefits/retirement/apply.html](https://ssa.gov/benefits/retirement/apply.html).
- The *Statement* is updated annually. It is available online, or by mail upon request.



# Retirement Ready

## Fact Sheet For Workers Ages 61-69



### Retirement is different for everyone

Because retirement is not one-size-fits-all, we want to provide you with the information you need to plan for retirement and to make informed decisions.

### You have choices to make

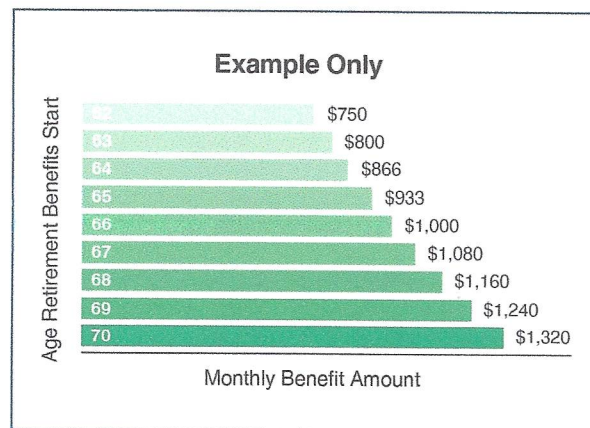
Some of these decisions may involve your Social Security retirement benefits. You can continue to work, apply for benefits, do both, or do neither. Each choice comes with important considerations for you and your family. Learn about them at [ssa.gov/benefits/retirement/matrix.html](https://ssa.gov/benefits/retirement/matrix.html).

### Your “full” retirement age

Depending on when you were born, your full retirement age could be from 66 to 67. Find your exact full retirement age at [ssa.gov/planners/retire/retirechart.html](https://ssa.gov/planners/retire/retirechart.html).

### When you start affects how much you get

Everyone’s decision about when to start receiving benefits is different. Say that your monthly benefit at a full retirement age of 66 is \$1,000. Starting retirement benefits early at 62 or late at 70 can mean the difference between \$750 and \$1,320 a month. The graph on this page gives you an example. Your *Social Security Statement* provides your personalized retirement benefit estimates.



### Earnings are essential

Your earnings are used to determine your eligibility for Social Security benefits and your benefit amount. Use your *Social Security Statement* to check your earnings each year. If you see an error on your earnings record, report it to us. Learn how at [ssa.gov/pubs/EN-05-10081.pdf](https://ssa.gov/pubs/EN-05-10081.pdf).

### Benefits last as long as you live

Your benefits last as long as you live. Taking benefits before your full retirement age (as early as age 62) lowers the amount you get each month. Delaying benefits past full retirement age (up to age 70) increases the monthly amount for the rest of your life. Our Life Expectancy Calculator can provide a rough estimate of how long you might live based on your age and gender: [ssa.gov/planners/lifeexpectancy.html](https://ssa.gov/planners/lifeexpectancy.html).

### Benefits are protected from inflation

Your benefit will be adjusted to keep up with inflation. Learn about these cost-of-living adjustments (COLAs) at [ssa.gov/cola](https://ssa.gov/cola).

### Some benefits are taxed

You may have to pay federal income taxes on a portion of your Social Security benefits if you have other substantial income in addition to your benefits (such as wages, self-employment, interest, dividends, and other taxable income that must be reported on your tax return). You may choose to have federal income taxes withheld from your Social Security benefit. Learn more at [ssa.gov/planners/taxes.html](https://ssa.gov/planners/taxes.html).

### Working while getting benefits

If you get retirement benefits but want to continue to work, you can. However, depending on how much you earn before full retirement age, we might temporarily withhold all or some of your benefit amount. When you reach full retirement age, we will recalculate your benefit amount to give you credit for the months we reduced or withheld benefits due to your excess earnings. Any earnings after you reach your full retirement age won't reduce your benefits. Learn more at [ssa.gov/pubs/EN-05-10069.pdf](https://ssa.gov/pubs/EN-05-10069.pdf).

## Work may boost your benefits

Your earnings can increase your monthly benefit amount — even after you start receiving benefits. Each year, we check your earnings record if you continue to work. If your latest year of earnings turns out to be one of your highest 35 years, we will automatically recalculate your benefit amount and pay you any increase due. You can get additional estimates based on what you think your future earnings will be with the *my* Social Security Retirement Calculator at [myaccount.ssa.gov](https://myaccount.ssa.gov).

## Avoid a Medicare penalty

Even if you delay retirement benefits, be sure to sign up for Medicare three months before you turn 65 to avoid the lifelong penalty. Special rules apply if you are covered by a health plan at work. Find out about Medicare, including the different parts of Medicare, the coverage options, how to apply, and how to avoid a lifelong penalty at [ssa.gov/pubs/EN-05-10043.pdf](https://ssa.gov/pubs/EN-05-10043.pdf).

## Unable to work due to a mental or physical disability

You may be able to receive Social Security disability benefits if you are unable to work at a certain earnings level due to a mental or physical disability, have not reached full retirement age, and if you meet certain eligibility requirements. Learn more about disability benefits at [ssa.gov/disability](https://ssa.gov/disability). The Supplemental Security Income (SSI) program pays benefits to adults and children with disabilities who have limited income and resources. Learn more about SSI at [ssa.gov/benefits/ssi/](https://ssa.gov/benefits/ssi/).

## Benefits for family members

Your family, including your spouse, former spouses, and dependent children, may qualify for benefits on your record. Find out more about benefits for your family at [ssa.gov/benefits/retirement/planner/applying7.html](https://ssa.gov/benefits/retirement/planner/applying7.html).

Your family may also be eligible for survivors benefits. If you are the higher earning spouse, your decision on when to claim benefits can affect the benefits of your surviving spouse. Find out more about survivors benefits at [ssa.gov/planners/survivors](https://ssa.gov/planners/survivors).

## Benefits as a spouse

If you are married, divorced, or widowed, you may be eligible for higher benefits on your spouse's record. When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time. Learn more at [ssa.gov/pubs/EN-05-10035.pdf](https://ssa.gov/pubs/EN-05-10035.pdf).

## Impact of other retirement plans

Most pensions or other retirement plans do not affect your Social Security benefits. But if you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. This work may have been for federal, state, or local government or in a foreign country. Learn more at [ssa.gov/gpo-wep](https://ssa.gov/gpo-wep).

## Understanding your retirement benefits

Social Security is not meant to be your only source of income in retirement. On average, Social Security will replace about 40% of your annual pre-retirement earnings, although this can vary based on each person's circumstances. Learn more at [ssa.gov/planners/retire](https://ssa.gov/planners/retire).

## We are here for you

Social Security covers about 96% of American workers. To learn more about Social Security, visit [ssa.gov](https://ssa.gov).



Securing today  
and tomorrow

### When you're retirement ready...

The easiest and most convenient way to apply for retirement benefits is at [ssa.gov/applyforbenefits](https://ssa.gov/applyforbenefits).