

Social Security Administration
Retirement, Survivors, and Disability Insurance
Important Information

BNC#: 22B1844K81964

JOYCE E GRIFFIN
116 N HUNTER ST
THORNTON IL 60476-1214

Your 2023 Social Security Cost of Living Adjustment

Your Social Security benefit will increase by **8.7%** in 2023 because of a rise in the cost of living. You can use this letter as proof of your benefit amount if you need to apply for food, rent, or energy assistance. You can also use it to apply for bank loans or for other business. Keep this letter with your important financial records.

How Much You Will Get	
Your monthly benefit before deductions	\$1,058.00
Deductions:	
Medicare Medical Insurance (If you did not have Medicare as of November 17, 2022 or if someone else pays your premium, we show \$0.00)	-\$0.00
Medicare Prescription Drug Plan (We will notify you if the amount changes in 2023. If you did not elect withholding as of November 1, 2022, we show \$0.00)	-\$0.00
U.S. Federal tax withholding	-\$0.00
Voluntary Federal tax withholding (If you did not elect voluntary tax withholding as of November 17, 2022, we show \$0.00)	-\$0.00
After we take any other deductions, you will receive the payment you are due for December 2022 on or about January 18, 2023.	\$1,058.00

The information above shows your monthly benefit amount before and after deductions. Please remember, we will pay you in the month following the month for which it is due.

If you still get a paper check, you must visit the Department of the Treasury's website at www.godirect.gov to request electronic payments.

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If you disagree with any of these amounts, you must file an appeal with us in writing within 60 days from the date you get this letter. We will assume you got this letter 5 days after the date of the letter, unless you show us that you did not get it within the 5-day period. You must have good reason for waiting more than 60 days to file an appeal. You can go to www.ssa.gov/non-medical/appeal to complete and submit the "Request for Reconsideration" form, SSA-561-U2 online. You may also contact us by phone to request the form or go to our website at www.ssa.gov/forms to locate the form. If you need help with the form, please call us.

Need more help?

1. Visit www.ssa.gov for fast, simple and secure online service.
2. Call us at **1-800-772-1213**, weekdays from 8:00 am to 7:00 pm. If you are deaf or hard of hearing, call TTY **1-800-325-0778**. Please mention this letter when you call.
3. You may also call your local office at **1-877-274-5413**.

SOCIAL SECURITY
104 S HALSTED STREET
CHICAGO HEIGHTS IL 60411

How are we doing? Go to www.ssa.gov/feedback to tell us.

Working and Getting Social Security At The Same Time

You can work and still get Social Security benefits. If you are at full retirement age or older, you may keep all of your benefits no matter how much you earn. Please visit www.ssa.gov/benefits/retirement/planner/ageincrease.html to determine your full retirement age using our Retirement Age Calculator.

If you are younger than full retirement age at any time in 2023, there is a limit to how much you can earn before we reduce your benefits. If you are working or planning to work, we usually ask you to estimate your earnings for the year. If you do not report your estimated earnings and get paid too much, you may have to repay benefits received.

- The 2023 earnings limit for people under full retirement age all year is \$21,240. We deduct \$1 from your benefits in 2023 for each \$2 you earn over \$21,240.
- The 2023 earnings limit for people reaching full retirement age is \$56,520. We deduct \$1 from your benefits in 2023 for each \$3 you earn over \$56,520 until the month you reach full retirement age.

If You Receive A Pension From Employment Not Covered By Social Security

Please let us know right away if you start receiving a retirement or disability pension for work in which you did not pay Social Security taxes. If you receive spouse's, widow's, or widower's benefits, you must also report any changes to the pension you already receive.

my Social Security Online Services

Your personal **my Social Security** account gives you immediate access to important information and tools, putting you in control of your time. If you have an account, you can check your benefits, change your address or telephone number, start or change direct deposit, get a replacement Medicare card, and get a benefit verification letter. You can also choose to opt out of mailed notices for those available online. Please visit www.ssa.gov/myaccount to sign in or create your account.

Life Changes May Affect Your Benefits

Certain life changes may affect your eligibility for benefits. It is important to tell us if you marry, divorce, or your spouse or ex-spouse dies. If you have a child or stepchild who gets benefits on your record and no longer lives with you, please let us know. Visit www.ssa.gov/potentialentitlement to find out more.

Suspect Social Security Fraud?

If you suspect Social Security fraud, please visit <https://oig.ssa.gov/report> or call the Inspector General's Fraud Hotline at **1-800-269-0271** (TTY **1-866-501-2101**).

Help Prevent Identity Theft

Be aware of scams through the mail, Internet, telephone, or in person. You should be careful when someone asks for personal information, especially your Social Security number. Please visit www.usa.gov/identity-theft to find out more.

Medicare Information

- To learn about Medicare eligibility or to apply, visit www.ssa.gov/medicare or call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**).
- If you do not sign up for Medicare Part B (Medical Insurance) when you are first eligible, or if you cancel Part B and then get it later, you may have to pay a late enrollment penalty for as long as you have Part B.
- You can choose how you get your Medicare coverage - Original Medicare and Medicare Advantage. Visit www.medicare.gov for more information.
- For questions about Medicare coverage and billing, visit www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227)** (TTY **1-877-486-2048**).
- The Extra Help program may help pay the costs of a Medicare Prescription Drug Plan for people with limited income and resources. Costs include premiums, deductibles, and co-payments. You can apply online at www.ssa.gov/medicare/prescriptionhelp or call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**).
- The Medicare Savings Programs may help pay for Medicare premiums and other out-of-pocket costs for people with limited income and resources. You can start the application process when you apply for Extra Help or you can contact your State or local medical assistance (Medicaid) office.

Need Health Insurance Or Know Someone Who Does?

Visit www.healthcare.gov or call **1-800-318-2596** (TTY **1-855-889-4325**) to learn more.

Other Help For Older Adults and People with Disabilities

The Administration for Community Living offers older adults and people with disabilities a way to connect to a variety of community services and resources.

For Older Adults: Eldercare Locator at **1-800-677-1116** or www.eldercare.acl.gov
For People with Disabilities: Disability Information and Access Line (DIAL) at **1-888-677-1199** or www.acl.gov/DIAL

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