

Social Security Answers

By Jack Britt
Field Representative

Q. How does one file a claim for a hospital stay under Medicare?

A. At the time of your hospital admittance, you will be asked to show your Medicare card and sign the hospital claim form. The hospital will then file the claim for you.

Q. I receive a widow's pension from civil service. I have worked for many years and plan to retire next February when I am 62. Will my widow's pension have any effect on my Social Security?

A. None at all. Non-work income from savings, investments, pensions, and insurance do not count against allowable earnings. However, total wages from work as an employee and all net earnings from self-employment must be added together in figuring your earnings for the year.

Q. I started getting Social Security when I was 65. My wife will soon be 62. I've been told that her check will be one-half as much as mine. Is that true?

A. No. A wife who applied before age 65 gets less than one-half the amount of her husband's benefit. If, for example, her husband's benefit was \$100, she would get \$50 if she applied for her payment at age 65; but if she applied by age 62, her benefit would be reduced by 25% to \$37.50.

Q. I am receiving disability benefits. My wife and 7 children also receive monthly checks. A friend, also disabled, is getting as much for himself, wife, and two children as I get. Why aren't my payments more due to the larger family?

A. The law provides total monthly payments not to exceed a family maximum. This maximum differs in each family according to the amount of money the worker had earned. Since the maximum amount can not be exceeded no matter how large the family, it is possible for a situation to exist such as you describe.

Q. Next year I'll be 62. If I retire then, how much will I collect from social security?

A. Talk to the people at the social security office to get an approximation of the dollar amount of your monthly benefits. The earlier you retire, the less you get. Your basic retirement benefit is figured on your average earnings covered by social security up to age 65. If you elect to retire as soon as you are 62, your benefits would be 20 percent less than the amount you could expect at 65. The benefits are reduced 5/9 of one percent for each month before you're 65.

By the way, if you decide next year—or any time before age 65—to retire, don't drop any private health insurance you may have. Medicare health insurance is not tied to retirement benefits. You must be 65 or over to be eligible for Medicare.

Q. I never married, and I support my parents because they have no income of their own. I have worked under social security since I was 18. If I died, could my parents collect monthly social security benefits on my work record?

A. Yes, they would be eligible for monthly cash benefits at age 62 or later, if, at the time of your death, you still provide at least half their support. But, they must apply for benefits and be able to prove their dependency on you within two years of your death.

In addition to survivors benefits, your parents also would be eligible for Medicare health insurance at age 65.

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