

## Social Security & Medicare RESOURCES

ITEM	HOW TO FIND	NOTES
<b>SSA Telephone</b>	(800) SSA-1213	Info, publications, claims.
<b>SSA Website</b>	<a href="http://www.ssa.gov">www.ssa.gov</a>	General info, on-line publications, benefit estimates, claims, research.
<b>“My Social Security” personal account</b>	<a href="http://www.ssa.gov/myaccount/">www.ssa.gov/myaccount/</a>	Anytime access to earnings record and benefit estimates. For those on Social Security, online address changes, benefit verification letters, and more.
<b>Apply for Social Security benefits</b>	<a href="http://www.ssa.gov/applyonline/">www.ssa.gov/applyonline/</a> or (800) SSA-1213	Apply for Social Security retirement, spouse, or disability payments.
<b>Online Social Security Estimates</b>	<a href="http://www.ssa.gov/estimator/">www.ssa.gov/estimator/</a>	Instant benefit estimates. <ul style="list-style-type: none"> <li>• You input identifying data to access the estimator.</li> <li>• Past earnings are automatically included.</li> <li>• You can alter the retirement date and future earnings fields to model various work and retirement scenarios.</li> </ul>
<b>Social Security Benefit Calculators Home</b>	<a href="http://www.ssa.gov/planners/benefit-calculators.html">www.ssa.gov/planners/benefit-calculators.html</a>	Links to all benefit calculators: <ul style="list-style-type: none"> <li>• Retirement Estimator (same as link above)</li> <li>• Quick Calculator (rough estimate based on current earnings)</li> <li>• Online Calculator (you input past and future earnings; you need Social Security Statement for past earnings)</li> <li>• Detailed Calculator (downloadable “AnyPIA” program)</li> </ul>
<b>Online Social Security publications</b>	<a href="http://www.ssa.gov/pubs/">www.ssa.gov/pubs/</a>	Access to all SSA publications.

ITEM	HOW TO FIND	NOTES
<b>“Retirement Benefits” e-booklet</b>	<a href="http://www.ssa.gov/pubs/10035.html">www.ssa.gov/pubs/10035.html</a>	Good summary of retirement benefits, including family benefits.
<b>Private Social Security Online Services</b>	<a href="https://financialengines.com/education-center/social-security-planner/">https://financialengines.com/education-center/social-security-planner/</a> or <a href="http://maximizemysocialsecurity.com">http://maximizemysocialsecurity.com</a> <a href="http://www.socialsecuritysolutions.com">www.socialsecuritysolutions.com</a> <a href="http://www.socialsecuritychoices.com">www.socialsecuritychoices.com</a>	Help with when to apply, especially for married couples.  Financial Engines calculator is free; others are fee-based and offer trained advisors
<b>Medicare Hotline &amp; Website</b>	(800) MEDICARE (800) 633-4227 <a href="http://www.medicare.gov">www.medicare.gov</a>	General info on Medicare including costs, deductibles, etc.
<b>Medigap Plan Finder</b>	<a href="http://www.medicare.gov/find-a-plan/questions/medigap-home.aspx">www.medicare.gov/find-a-plan/questions/medigap-home.aspx</a>	Computer assistance to select Medigap, Part C, or Part D plans tailored to your needs and budget.
<b>Parts C &amp; D Plan Finder</b>	<a href="http://www.medicare.gov/find-a-plan/questions/home.aspx">www.medicare.gov/find-a-plan/questions/home.aspx</a>	
<b>Information on</b> <ul style="list-style-type: none"> <li>• <b>Medicare coverage</b></li> <li>• <b>Supplemental insurance</b></li> <li>• <b>Long Term Care Insurance</b></li> </ul>	Your state Insurance Commissioner <ul style="list-style-type: none"> <li>• <a href="http://www.shiptacenter.org/">www.shiptacenter.org/</a></li> <li>• In WA State: (800) 562-6900 <a href="https://www.insurance.wa.gov/your-insurance/medicare/">https://www.insurance.wa.gov/your-insurance/medicare/</a></li> <li>• “A Shopper’s Guide to Long-Term Care Insurance” free download: <a href="http://www.naic.org/documents/prod_serv_consumer_ltc_lp.pdf">www.naic.org/documents/prod_serv_consumer_ltc_lp.pdf</a></li> </ul>	Non-biased publications, information, seminars, counseling on Medigaps, Medicare Advantage plans, and LTC insurance.  Many states (including WA) include cost comparison charts.

Andy Landis  
*Thinking Retirement*  
 Seattle, WA  
[andy@andylandis.biz](mailto:andy@andylandis.biz)  
[www.andylandis.biz](http://www.andylandis.biz)

**Andy Landis** is one of the nation’s foremost authorities on Social Security and Medicare, in demand nationwide as an author, speaker, and consultant. His practice is Thinking Retirement.

He is the author of ***Social Security: The Inside Story***, and ***When I Retire***, available from Amazon.com in print and Kindle formats. His blogs appear on the *Wall Street Journal’s* “MarketWatch” site.

Andy conducted workshops for Fortune 500 firms, financial professionals, and others. He has authored courses for financial planners and CPAs, and appeared on radio and television. Andy’s background includes employment at the Social Security Administration, AARP, and multinational corporations.

Andy lives in Seattle with Kay, Cody-dog, keyboards, camper, computers, cars, and sometimes kids. He’s retiring in 2018 and hitting the road for full-time RV travel