

NAVIGATING FEDERAL BENEFITS

A Detailed Strategic Guide for Every Life Stage

Brought to you by Compass SSA-VA Consulting, LLC

Expert insider guidance for your federal entitlements

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1. Career & Retirement Planning

Understand how timing and your earnings record shape retirement income.

- **The 35-Year Rule:** Benefits are based largely on your highest 35 years of inflation-indexed earnings; missing years count as zero.
- **Age 62:** Early claiming can permanently reduce monthly benefits by up to 30%.
- **Age 67:** For people born in 1960 or later, this is full retirement age and provides 100% of the calculated baseline benefit.
- **Age 70:** Delaying beyond full retirement age earns delayed retirement credits of about 8% annually.
- **2026 Earnings Limits:** Before full retirement age, the annual limit is \$24,480, with \$1 withheld for every \$2 above the limit. In the year full retirement age is reached, the limit is \$65,160, with \$1 withheld for every \$3 above it.

2. Married with Children: Family Maximum

- **Auxiliary Benefits:** Eligible dependent children may receive benefits on a parent's retirement or disability record.
- **Family Maximum:** Total benefits on one worker's record are generally capped at 150%–180% of the Primary Insurance Amount.
- **Proportional Reduction:** Dependents' payments may be reduced to meet the cap; the worker's primary benefit is not reduced.

3. Spousal Benefits

- **Maximum:** Up to 50% of the primary earner's full-retirement-age benefit.
- **Eligibility:** Generally age 62 or older and married continuously for at least one year.
- **Earned Status:** In most cases, the higher earner must already be receiving retirement benefits.
- **No Delayed Credits:** Spousal benefits do not increase after full retirement age.

4. Divorce: Ex-Spouse Benefits

- **10-Year Rule:** You may qualify if the marriage lasted at least 10 continuous years and you are currently unmarried.
- **2-Year Rule:** After two years of divorce, an eligible person may claim even if the former spouse has not retired, provided the former spouse is at least 62.
- **Privacy:** The former spouse is not notified, and the claim does not reduce benefits for the former spouse or a current spouse.

5. Survivor Benefits

- **Protection:** A survivor benefit may equal up to 100% of what the deceased spouse was receiving.
- **Early Access:** Eligible surviving spouses may claim as early as age 60, or age 50 with a qualifying disability.
- **Switching Strategy:** A survivor may begin with a reduced survivor benefit and later switch to a higher benefit on their own record.

6. Public Servants & Pensions

- **Social Security Fairness Act:** The law repealed the Windfall Elimination Provision and Government Pension Offset.
- **Restored Benefits:** Historical reductions affecting certain workers with non-covered government pensions were eliminated.

7. Veterans & Disability

- **Concurrent Receipt:** VA disability compensation and SSDI may be received at the same time without one offsetting the other.
- **Different Standards:** VA uses percentage ratings; SSDI evaluates inability to perform substantial gainful activity.
- **Expedited Processing:** A 100% Permanent and Total VA rating may flag an SSDI claim for expedited processing, but it does not guarantee approval.
- **Digital Access:** A Login.gov credential can support access to SSA.gov and VA.gov services.

8. Medicare & 2026 IRMAA

- **Enrollment:** Medicare eligibility generally begins at age 65; the initial enrollment window opens three months before the birthday month.
- **Coverage:** Part A covers hospital care, Part B covers medical services, Part D covers prescriptions, and Part C offers Medicare Advantage plans.

- **2026 IRMAA:** The lowest surcharge bracket begins above modified adjusted gross income of \$103,000 for single filers or \$206,000 for married couples filing jointly.

TAKE ACTION: MAP YOUR FILING STRATEGY

Compass SSA–VA provides individualized guidance to help you understand Social Security, VA, disability, survivor, and Medicare decisions.

Compass SSA–VA | Expert Online Veteran Benefits Advisors

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Educational information only. Eligibility and benefit amounts depend on individual circumstances and agency rules.