

EMPOWER YOUR WORKFORCE. STRENGTHEN RETIREMENT READINESS.

Expert-Led Social Security, Medicare & Veterans Benefits Workshops for HR Teams and Employees

A practical HR resource for Social Security, Medicare, and Veterans benefits education

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Help employees build greater retirement-readiness awareness. Compass SSA-VA partners with HR and benefits teams to deliver practical, employee-friendly education on federal benefits. This handout may be shared with employees before or after a workshop to help them identify relevant questions, understand key decision points, and prepare for a tailored educational consultation.

Workshop focus: Online account access • Retirement timing • Single and married filing considerations • Breakeven analysis • 35-year earnings history • Disability • Spouse, dependent, and survivor benefits

Key Terms: Full Retirement Age (FRA) is the age at which you may receive your full calculated retirement benefit. Primary Insurance Amount (PIA) is the benefit payable at Full Retirement Age. Social Security Disability Insurance (SSDI) provides benefits to eligible workers with qualifying disabilities. Income-Related Monthly Adjustment Amount (IRMAA) is an income-based surcharge added to certain Medicare premiums.

For HR & Benefits Leaders

Compass SSA-VA's **Corporate HR and Workforce Retirement Readiness Workshops** help organizations strengthen employee financial literacy without placing HR teams in the role of individual benefits adviser. Sessions translate complex federal-benefit rules into clear educational information employees can use to identify questions, evaluate next steps, and consult appropriate professionals.

What Employees Will Learn

- How to create and navigate official [my Social Security](#) and [VA.gov](#) accounts.
- How claiming age, work history, and filing status can affect retirement income.
- How to compare filing timelines and understand a personal breakeven point.
- Why a 35-year Social Security earnings history matters and how to review earnings for accuracy.
- How disability, spouse, dependent, divorced-spouse, and survivor benefits may fit into a broader plan.

Flexible Delivery

Choose an on-site corporate workshop or a live interactive webinar. Content can support a broad employee population, a retirement-ready cohort, veterans and military families, or a benefits-awareness campaign. Compass can also provide tailored educational consultations for employees who want additional guidance after the session.

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- Take Action: Build Your Personalized Benefits Strategy

1. Career & Retirement Planning: Single and Married Adults

Retirement planning starts with understanding how the Social Security Administration calculates your benefit and how the age at which you claim affects your monthly payment.

- **The 35-Year Rule:** Your Social Security retirement benefit is calculated using your highest 35 years of inflation-indexed earnings. If your record contains fewer than 35 years of covered earnings, zero-earnings years are included in the calculation and may reduce your benefit.
- **Age 62 (Early Claiming):** Age 62 is the earliest age at which most people can claim retirement benefits. Claiming before Full Retirement Age permanently reduces the monthly amount; the maximum reduction is 30% for someone whose Full Retirement Age is 67.
- **Age 67 (Full Retirement Age - FRA):** For individuals born in 1960 or later, waiting to claim at age 67 provides 100% of your calculated baseline benefit.
- **Age 70 (Maximum Monthly Benefit):** Delaying your claim beyond Full Retirement Age earns delayed retirement credits of approximately 8% per year until age 70, increasing your monthly benefit.
- **2026 Earnings Limits:** If you claim retirement benefits before Full Retirement Age and continue working, the annual earnings test may temporarily withhold part of your benefit. The stated limits are \$24,480 if you are under Full Retirement Age, with \$1 withheld for every \$2 earned above the limit, and \$65,160 in the year you reach Full Retirement Age, with \$1 withheld for every \$3 earned above that limit before the month you reach Full Retirement Age. After Full Retirement Age, the earnings test no longer applies, and the Social Security Administration recalculates your benefit to account for months in which payments were withheld.

2. Family Benefits: How the Family Maximum Works

Social Security may provide benefits to eligible family members, subject to program requirements and limits.

- **Auxiliary Benefits:** If you are receiving retirement or disability benefits, your dependent children may also be eligible for benefits based on your earnings record.
- **The Family Maximum Rule:** The Social Security Administration enforces a hard cap on the total amount a single family can receive on one worker's record. This maximum is generally calculated between 150% and 180% of your Primary Insurance Amount (PIA).
- **Proportional Reduction:** If the combined benefits of your eligible family members exceed this cap, the dependents' payments are reduced proportionately to meet the legal limit. However, your primary benefit as the worker is never reduced.

3. Spousal Benefits: Maximizing Joint Income

Coordinating how and when you and your spouse claim can significantly boost your household's retirement income.

- **The 50% Maximum:** A spousal benefit can be up to a maximum of 50% of the primary earner's Full Retirement Age benefit.
- **Eligibility Requirements:** To claim a spousal benefit, you generally must be at least age 62 and have been married to the worker for at least one continuous year. Different rules may apply when you are caring for the worker's qualifying child.
- **The "Earner Status" Rule:** In most cases, the higher-earning spouse must already be actively receiving their own retirement benefits for the other spouse to claim against their record.
- **No Delayed Credits for Spouses:** Unlike your own retirement record, spousal benefits do not increase if you wait past your Full Retirement Age to claim them. They max out at 50% at your FRA.

4. Navigating Divorce: Ex-Spouse Benefits

Divorce does not necessarily erase your right to claim benefits on a former spouse's earnings record.

- **The 10-Year Rule:** You can claim benefits on an ex-spouse's record if your marriage lasted for at least 10 continuous years and you are currently unmarried.
- **The 2-Year Rule:** If you have been divorced for at least two continuous years, you may be able to claim on your ex-spouse's record even if they have not yet filed for retirement benefits, provided both of you are at least age 62 and the other eligibility requirements are met.
- **Confidentiality and Family Maximum:** Claiming divorced-spouse benefits does not reduce the benefit paid to your former spouse or their current spouse. Benefits paid to a divorced spouse generally do not count toward the worker's family maximum.

5. Protecting Loved Ones: Survivor Benefits

Survivor benefits can provide important financial support after the death of a spouse.

- **Maximized Protection:** While standard spousal benefits are capped at 50% of the worker's FRA amount, a survivor benefit can equal up to 100% of what the deceased spouse was actively receiving.
- **Early Access:** Eligible widows or widowers can claim survivor benefits as early as age 60, or age 50 if they have a qualifying disability.
- **Switching Strategy:** A survivor may begin a reduced survivor benefit before Full Retirement Age and later switch to their own retirement benefit if that amount becomes higher at Full Retirement Age or age 70. The best sequence depends on the value and timing of both benefits.

6. Public Servants & Pensions: The Social Security Fairness Act

Public-sector workers affected by the former Windfall Elimination Provision and Government Pension Offset may now receive higher Social Security retirement, spousal, or survivor benefits following the Social Security Fairness Act.

- **Repeal of Penalties:** The Social Security Fairness Act officially repealed the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).
- **Restored Benefits:** The Social Security Fairness Act eliminated benefit reductions caused by the Windfall Elimination Provision and Government Pension Offset for affected workers and family members. Teachers, police officers, firefighters, civil-service employees, and others with pensions from non-covered employment may now receive higher retirement, spousal, or survivor benefits, depending on their individual records and eligibility.

7. Veterans & Disability: The Relationship Between SSA and VA

Veterans interacting with both agencies must understand how their systems overlap and diverge.

- **Concurrent Receipt:** Veterans may receive VA disability compensation and Social Security Disability Insurance at the same time because one benefit does not directly offset the other. Eligibility for each program is determined separately under that program's rules.
- **Differing Disability Definitions:** The VA rates service-connected disabilities on a percentage scale, which allows veterans to be partially disabled and still receive compensation. SSDI, however, evaluates a total inability to perform Substantial Gainful Activity (SGA).
- **Expedited Processing:** A 100% Permanent and Total (P&T) VA disability rating does not automatically guarantee SSDI approval due to the differing medical definitions, but it does flag the veteran for expedited claims processing through the SSA.
- **Online Account Access:** Login.gov credentials may be used to access participating federal services. Use the official Social Security and VA websites to review earnings information, manage benefits, and track claims according to each agency's current sign-in requirements.

8. Healthcare Decisions: Medicare Navigation & 2026 IRMAA

Integrating Medicare with a broader retirement plan can help employees understand enrollment deadlines, coverage choices, and potential late-enrollment penalties or income-related surcharges.

- **Enrollment Timeline:** Medicare eligibility generally begins at age 65. The Initial Enrollment Period lasts seven months: the three months before your 65th-birthday month, your birthday month, and the three months after it. Delaying enrollment without qualifying coverage may result in late-enrollment penalties.
- Original Medicare includes Part A hospital insurance and Part B medical insurance. Part D provides prescription-drug coverage through private plans. Medicare Advantage, also known as Part C, is an alternative way to receive Medicare-covered benefits through a Medicare-approved private plan.
- **2026 IRMAA Surcharges:** Higher-income beneficiaries may pay Income-Related Monthly Adjustment Amount surcharges on Medicare Part B and Part D premiums. For 2026, IRMAA generally begins when 2024 Modified Adjusted Gross Income exceeds \$109,000 for an individual return or \$218,000 for a married couple filing jointly. Different thresholds apply to married beneficiaries filing separately. Medicare thresholds and premiums are updated annually; confirm current amounts with CMS or SSA before making enrollment, tax, or income-planning decisions.

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For sponsoring employers and HR teams: The workshop is intended as general employee education and does not replace the organization's legal, fiduciary, benefits-administration, or employee-relations responsibilities. Participation should be voluntary where appropriate. Employees should not be required to disclose health information, disability status, military-service details, account credentials, Social Security numbers, claim information, or other sensitive personal data to the employer or during a group session. Individual questions involving personal circumstances should be handled privately and subject to applicable privacy, employment, benefits, and nondiscrimination requirements.

Contract with Compass to Bring Retirement Readiness to Your Workforce

Equip employees with practical, expert-led education on Social Security, Medicare, and VA benefits. Compass SSA-VA works with HR and benefits teams to define the audience, format, timing, and educational scope for an on-site workshop or live interactive webinar.

Contact Compass to Discuss a Corporate Workshop

Help Your Workforce Move Forward with Confidence

Turn federal-benefit complexity into practical next steps. Partner with Compass SSA-VA to provide employees with educational tools and information that can support more informed conversations about retirement and federal benefits.

Ready to bring retirement-readiness education to your organization?

Contact Compass at compass@cssava.org to discuss your audience, delivery format, educational objectives, and preferred workshop dates.

Clear guidance. Practical education. A more informed workforce.

Compass SSA-VA Consulting, LLC

Certified Service-Disabled Veteran-Owned Small Business (SDVOSB)

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Services: On-site corporate workshops | Live interactive webinars | Tailored individual consultations

REQUEST A CORPORATE WORKSHOP

Email Compass with your preferred format, audience, timing, and organization details to begin the scope, scheduling, and contracting process.