

# Solutions, Strategies, Answers

Newsletter of the 18 Social Security Administration offices in Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



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## It's Their Time of Year

**You've heard it a million times ...** "It's a season for the kids" ... Candy canes, dreidels, parties, lights, music, they love it all. And we love our kids. So, what better time to review all the SSA benefits provided for the little ones (and for those adults not much past adolescence as well)?

### Social Security

Children with a parent who is receiving retirement or disability are entitled to benefits up to age 18. Their benefit amount is 50 percent of the parent's full benefit.

Children of a deceased parent who worked long enough to be insured under Social Security are entitled to a surviving child benefit. The benefit is 75 percent of what the deceased parent's full amount would have been.

When a child beneficiary is approaching 18, the family is notified that the benefit will stop ... unless the child is disabled. In that case, the family must file a Disabled Adult Child claim. If the adult child is approved, benefits will continue.

### Supplemental Security Income

SSI is a needs-based program, so income and assets are factors in the benefit calculation. If a disabled child under age 18 lives with one or both parents, then the parental income and assets must not exceed certain levels. If the child lives with grandparents, their income/assets are not considered. When a child receiving SSI turns 18, their disability must be reviewed under an adult medical standard. If the benefit is continued, parental income is no longer a consideration because the child is an adult.

### Benefits For Children With Disabilities

## We Couldn't Come Up with a Catchy Headline for "Appointments"

Please accept our deepest apologies. Oh sure, there's "Appointment TV," and your "doctor's appointment," but nothing really fits here. So, we'll get right to it. This is about SSA moving to an all-appointment system. Here's a message from our Baltimore headquarters:

**"To serve the public more efficiently,** we are expanding appointment-based services at our local offices. This will reduce wait times, streamline service delivery, and improve overall customer experience. Some offices have already moved to appointments and they have seen significant improvements in wait times due to more efficient visitor experiences, plus an increase in customers able to complete their business online.

**We are implementing this in two phases.** First is a transition period through January 5, 2025, designed to educate our customers about needing to schedule an appointment. **Beginning January 6,** customers must schedule an appointment for service in our offices, including requests for SSN cards. We encourage customers to become accustomed to our online services, as well as our automated services that are available on our National 800# at 1-800-772-1213. Customers who are not able to handle their business online or with the automated options may call their local Social Security office or our 800# to schedule an appointment.

**We want to be clear that we will not turn away people** who are unable to make an appointment or do not want to make an appointment. Members of vulnerable populations, military personnel, people with terminal illnesses, and individuals with other situations requiring immediate or specialized attention may still walk in for service. Some offices also have minimal to no wait times, and they will serve walk-in customers.

**We appreciate your partnership** in sharing this information and helping our customers through this transition."

## Do You Have This in Common with the Greatest Hooper of Our Time, a Former Miss A, and an Actor Who Somehow Aged Backwards?

Now, we're not talking about your killer crossover, or your beauty pageant career, or your filmography. What you may have in common with these folks is that all were born in 1963. If you were too, then you are turning 62 in 2025! Turning 62, of course, means you have reached the minimum age for Social Security retirement benefits. Even though you might not be ready to retire, it's good to know your options. So here we go.

**Your full retirement age is 67.** If you wait until then to collect, you will receive your full, unreduced, 100 percent benefit. If you start before 67, you will receive a reduced percentage. Here are some examples:

Age 62	70 percent
Age 63	75 percent
Age 64	80 percent
Age 65	86.7 percent
Age 66	93.3 percent

There is a percentage for whatever month you retire, so if you start collecting at, say, 62 & 8 months, you will receive 73.3 percent. You can see all the percentages at: [Benefits Planner: Retirement | Born in 1960 or later | SSA](#). One thing to be mindful of is that if you are working and wish to collect in 2025, you can earn up to \$23,400 and receive all your benefits. If you earn more, then \$1 for every \$2 you are over the limit will be withheld.

So, **Happy Upcoming Birthday** to those born in 1963. As for our three mystery celebs, do you know who they are?

*(Note – We found their birth year based on information publicly available on the Internet)*

## Medicare in 2025

The standard Medicare Part B premium will be \$185.00 in 2025, an increase of \$10.30 on the 2024 premium. The annual deductible will rise \$17 to \$257. The Centers for Medicare & Medicaid Services (CMS) attributes the increases to projected price changes and assumed utilization increases that are consistent with historical experiences.

### [2025 Medicare Parts A & B Premiums & Deductibles](#)

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## What, No Donner and Blitzen???

Since the holidays are full of fun things, we thought you might get a kick out of finding out when certain "seasonal" names were at the height of their popularity. So, based on SSA records, here are the years a particular name was at its highest "rank" among babies born in the U.S.

### Carol hit a high note of #4 in 1941

It is now a bit off-key, as it was not among the top 1,000 names for babies born in 2023



### Holly was decked out at #48 in 1983.

In 2023, its leaves fell to #450

### In 1948, Merry was happy at #456

Sadly, it has been left out of the current top 1,000



### Rudolph was shining at #110 in 1927

Today, his glow has dimmed and he needs to find his way back to the top 1,000

### In 2021, Noelle reached a "first" at #202

Ok, so it's spelled differently, but c'mon now!



Wondering what were the hot names over the decades?  
 Check out [Popular Baby Names](#)

*Happy Winter Solstice!*



**Saturday, December 21, is the first day of winter!**