



[Redacted]

Social Security Administration
Retirement, Survivors, and Disability
Insurance
Notice of Award

[Redacted]

0201001400/0117 THIS IS A DRAFT



Name:
Address:

[Redacted]

You are entitled to monthly retirement benefits beginning June 2025.

We cannot pay you because of your work.

Any future payments will be based on your current monthly benefit rate of \$2,762.60.

Work And Earnings Affect Payments

We are withholding \$11,048.00 of your benefits for June 2025 through September 2025 because of your work and earnings.

The monthly earnings test applies only to 1 year. That year is the first year a beneficiary has a non-work month after entitlement to Social Security benefits. Our records show that you had or will have at least one non-work month in 2025. Therefore, we will pay you benefits for years after 2025 based on the total amount you earn each year.

If you stop working or if you work 45 hours or less in any month, please let us know right away because you may be eligible for benefits.

Information About Medicare

Your Medicare Part A (Hospital Insurance) starts May 2025 and Part B (Medical Insurance) starts July 2025.

Your monthly premium for Medicare Part B (medical insurance) is \$185.00 beginning July 2025.

IMPORTANT: A Medicare law requires some higher income persons to pay higher premiums. The law applies to premiums for Medicare Part B (Medical Insurance)

and prescription drug coverage. The law generally affects individuals with incomes higher than \$106,000.00 and couples with combined incomes higher than \$212,000.00. We will contact the Internal Revenue Service to get information about your income. If we decide that you have to pay higher premiums, we will send a letter explaining our decision. The higher amount will be effective July 2025. For more information, please visit www.ssa.gov on the Internet or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

Medicare Prescription Drug Plan (Part D)

Now that you are eligible for Medicare, you can enroll in a Medicare prescription drug plan (Part D).

To learn more about the Medicare prescription drug plans and when you can enroll:

- Visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).
- Medicare also can tell you about agencies in your area that can help you choose your prescription drug coverage.

If you have **limited income and resources**, we encourage you to apply for the Extra Help that is available to assist with Medicare prescription drug costs. The Extra Help program can pay the monthly premiums, annual deductibles and prescription co-payments. To learn more or apply, please visit www.ssa.gov, call 1-800-772-1213 (TTY 1-800-325-0778) or visit the nearest Social Security office.

You should get in touch with us right away because the date you file an Application for Extra Help with Medicare Prescription Drug Plan Costs can make a difference in when the Extra Help for Medicare prescription drug plan costs begins. If you file the application by August 9, 2025, we will use June 6, 2025, the date you filed an application for Medicare Part A (Hospital Insurance), as the filing date.

Other Social Security Benefits

This benefit is the only benefit you can receive from us at this time. In the future, if you think you might qualify for another benefit from us, you will need to apply again.

Your Responsibilities

Your benefits are based on the information you gave us. If this information changes, it could affect your benefits. For this reason, it is important that you report changes to us right away.

- For information about your Benefits and Reporting Responsibilities, go to <https://www.ssa.gov/pubs/EN-05-10077.pdf> or scan the QR code.



If you would like a paper copy of this information, please contact us.

Your Benefits May Be Taxed

You may have to pay taxes on the benefits you get from us. Part of your Social Security benefits may be taxed if:

- you are single and your total income is more than \$25,000 or

- you are married and you and your spouse have total income of more than \$32,000.

You can decide if you want to have federal taxes withheld from your benefits. If you want taxes withheld, you need to complete and return a Form W-4V, Voluntary Withholding Request. You can get Form W-4V from the Internal Revenue Service by calling 1-800-829-3676. You can also get this form at www.socialsecurity.gov/planners/taxes.htm on our website. After you complete and sign the form, return it to your local Social Security office by mail or in person.

You can find more information on paying taxes in the information about your Benefits and Reporting Responsibilities.

Do You Disagree With The Decision?

If you do not agree with this decision, you have the right to appeal. We will review your case and look at any new facts you have. A person who did not make the first decision will decide your case. We will review the parts of the decision that you think are wrong and correct any mistakes. We will make a decision that may or may not be in your favor.

- You have 60 days to ask for an appeal.
- The 60 days start the day after you receive this letter. We assume you received this letter 5 days after the date on it unless you show us that you did not receive it within the 5-day period.
- You must have a good reason for waiting more than 60 days to ask for an appeal.
- You must file an appeal in writing. Please use our "Request for Reconsideration" form, SSA-561-U2. You may go to our website at www.ssa.gov/forms/ to locate the form. You can also contact us to request the form, or if you need help filling out the form.

If You Want Help With Your Appeal

You can have a friend, representative, or someone else help you. There are groups that can help you find a representative or give you free legal services if you qualify. There are also representatives who do not charge unless you win your appeal. Your local Social Security office has a list of groups that can help you with your appeal.

If you get someone to help you, you should let us know. If you hire someone, we must approve the fee before he or she can collect it. And if you hire a representative who is eligible for direct pay, we will withhold up to 25 percent of any past due benefits to pay toward the fee.

Suspect Social Security Fraud?

Please visit <http://oig.ssa.gov/r> or call the Inspector General's Fraud Hotline at 1-800-269-0271 (TTY 1-866-501-2101).

If You Have Questions

Need more help?

1. Visit www.ssa.gov for fast, simple and secure online service.
2. Call us at **1-800-772-1213**, weekdays from 8:00 am to 7:00 pm. If you are deaf or hard of hearing, call TTY **1-800-325-0778**. Please mention this letter when you call.

3. You may also call your local office at **1-877-531-4696**.

SOCIAL SECURITY

How are we doing? Go to www.ssa.gov/feedback to tell us.

Social Security Administration