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# Social Security, Medicare & Government Pensions: Get The Most Out Of Your Retirement & Medical Benefits



## Synopsis

Your complete guide to Social Security retirement and medical benefits. The rules for claiming Social Security have changed. Find out if you still qualify to file and suspend benefits or to choose between your own benefits and spousal benefits before these strategies disappear. Learn this and more with *Social Security, Medicare & Government Pensions*—completely updated for 2016. Social Security benefits. Figure out how to get retirement, disability, dependents and survivors benefits, or Supplemental Security Income (SSI). Decide whether it's best to claim benefits early, at full retirement age, or not until you turn 70—and how to time your claims so you and your spouse get the best benefits. Medicare & Medicaid. Learn how to qualify for and enroll in both programs, including Medicare Part D drug coverage. Medigap insurance & Medicare Advantage plans. Understand what new Medigap policies are available (and old ones that aren't), compare Medigap and Medicare Advantage plans, and choose what's best for you. Government pensions & veterans benefits. Discover when and how to claim the benefits you have earned. Whether you're looking for yourself or helping a parent, you'll find valuable information here, including how to file many essential forms online.

## Book Information

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## Customer Reviews

Who should use this book/Who could benefit: Anyone considering applying for Social Security and/or Medicare now or in the next year or two. Why? Unless you've known someone (in the same

state as you) on social security and are intimately aware of how it works (and what doesn't work), you need a lot more information to make informed decisions about when and how to apply ---and the pitfalls to avoid. I can't vouch for how up-to-date this is (given the new rulings that impact when one or more of a married couple apply and how it affects total amounts you can receive, which is changing or will change soon) in terms of the "latest" rulings for Social Security. And although it talks about Medicare in general, and brings up a lot of the not-so-obvious issues related to ensuring you do get the coverage you need, you have to remember that Medicare is regulated by individual states and things can change in terms of various details that could affect your coverage.

**What to Expect:** A solid primer on how Social Security and Medicare work, in general, with explanations of the key elements of each and some advice on how to go about selecting Medicare Plans. You may think you know how it all works. I assure you, you don't. I oversaw my mother's SS and Medicare coverage (She lived in Florida. I live in New York.) and I thought I understood how it worked. Imagine my surprise when it was time for me to apply. I learned the hard way about what was and wasn't covered, especially if you're still working (full or part-time) when you apply for either SS or Medicare.

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