Ages For Claiming Social Security and Medicare Benefits

Age 66
Full Retirement Benefits

Age 60
Reduced Social Security benefits: disabled widows/widowers

Age 50
Reduced Social Security benefits: widows/widowers or widowed ex-spouses

Age 62
Reduced Early Retirement Benefits

Age 65
Medicare Sign Up
Avoid a 10% penalty. Apply for Medicare three months before your 65th birthday by contacting the Social Security Administration.
★ You are automatically enrolled in Medicare ONLY if you are already receiving a Social Security benefit.

Age 70
Social Security benefits can increase by 8%, if you wait to claim your benefit beyond your Full Retirement Benefit age. Each year you wait increases your benefit.

Did You Know?
• Full Retirement Benefit Age will increase for anyone born after 1954.


For more information visit the Social Security Administration website at ssa.gov or call 1-800-772-1213.