

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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If You Earned \$415 Million Per Year for 40 Years, You'd Have ...?

Of course, our readers are math masters, so you all know we're talking \$16.6 billion here! But who has the time to waste on four decades of hard work? Well, we know who **doesn't**. Scammers, that's who! A FBI report says that in 2024 fraudsters stole that astounding amount from their victims. It's got to stop, so that's why we support "**Slam the Scam Day**" on Thursday, March 5.

In line with **National Consumer Protection Week from March 1-7**, SSA warns people to be on the lookout for fake calls, texts, emails, websites, social media messages, or letters in the mail that are designed to take your money. Criminals continue to impersonate SSA and other government agencies in a try to obtain personal information or money. They might even use the name of someone who works for us. SSA does call the public for business reasons, but it's generally to someone who recently applied for benefits or who first contacted us from their end. Typically, we mail a letter about an issue. **But we will never do any of these things:**

- **Threaten you** with arrest or legal action because you don't agree to pay money immediately
- **Pressure you** to take immediate action, such as sharing your SSN or other personal information
- **Ask you to pay** with gift cards, prepaid debit cards, wire transfers, or by cryptocurrency or cash

If you receive a suspicious call:

- **Hang up**
- **Don't** believe them
- **Don't** trust your caller ID
- **Don't** give them money
- **Don't** give them personal information
- Report the scam at oig.ssa.gov

SSA.GOV/SCAM

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[Protect Yourself from Social Security Scams | Social Media Resources | SSA](#)

We Suppose It's Better Than Death ... But It's Close



To quote **Benjamin Franklin**: "*... in this world nothing can be said to be certain, except death and taxes.*"

Yes, our annual rite of spring is approaching. Wednesday, April 15, is the deadline for filing our income taxes. About 40 percent of Social Security beneficiaries pay federal taxes on their benefits. Generally, it is because a person has other substantial income, such as earnings from work, interest, dividends, or other taxable income.

Based on IRS rules, you'll pay tax on your benefits if you:

- **File an individual return** and your "combined income" is between \$25,000 and \$34,000. You may have to pay on up to 50 percent of your benefits. If combined income is higher, up to 85 percent of benefits may be taxable.

or

- **File a joint return** and you and your spouse have a combined income that is between \$32,000 and \$44,000. You may be taxed on up to 50 percent of your benefits. If income is over \$44,000, up to 85 percent of benefits may be taxed.

or

- **Are married and file separate returns.**

"Combined income" is your adjusted gross income, plus nontaxable interest, plus half of your Social Security.

Note – A new added deduction for people 65+ may help offset what they may owe. [New and enhanced deductions for individuals | Internal Revenue Service](#)

Also, need to replace your 1099 or 1042S tax form? [Get tax form \(1099/1042S\) | SSA](#) And tax pros, this is for you: [Information for Tax Preparers | SSA](#)



It's AERO Time Perhaps Your Benefit Will Soar a Bit

Etymologically speaking, the prefix *aero* comes from the Greek and generally refers to *air* or *something in flight*. Think “aerodynamics” or “aeronautics.” So, what’s the Social Security connection?

For us, AERO refers to **Automatic Earnings Reappraisal Operation**. Now, that may sound like government-ese, but it’s something that leads to an increased benefit for millions of Social Security beneficiaries yearly. Be aware that when someone retires, we use their 35 highest years of work to compute their benefit. If they work anytime thereafter, we examine their record to see if the additional earnings increase their benefit. E.g., suppose the lowest of the 35 years is \$10,000. If the retiree now earns \$12,000, we will remove the \$10K year and replace it with the \$12K year, resulting in a benefit increase. However, if the new earnings year was \$9,000, there would be no increase because the new figure doesn’t “beat” the previous low.

Some AERO things to know:

- The recomputation is only done after the calendar year closes. So, 2026 earnings would only be considered after the end of the year when we are in 2027.
- AEROs are processed in two phases each year – in March and in October.
- AEROs are done automatically. The beneficiary does not have to initiate the process.

[Benefits Planner: Retirement | Receiving Benefits While Working | SSA](#)



SSI A Tough Nut to Crack?

Need help with SSI rules? [Click here: Understanding Supplemental Security Income](#)

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Saving Daylight, Springing Forward, the March of Madness, and the GEP

The month of March is so action-packed, we thought we should give you a heads-up before the happenings sneak up on you.

Sunday, March 8	Daylight Saving Time begins
Thursday, March 19	NCAA basketball tourney tips off
Friday, March 20	First day of Spring

While those are three key days this month, the entire month of March is very much key for people who didn’t file timely for Medicare. March is the last month of the annual three-month time frame called the **General Enrollment Period (GEP)**.

To explain the GEP, we need to first back up and review the Medicare enrollment rules. When a person is approaching the Medicare eligibility age of 65, they have a seven-month **Initial Enrollment Period (IEP)**. This begins three months before their 65th birthday month and runs until three months after the birthday month. Enrolling anytime in the IEP means a person has filed “timely.”

Be aware that people who are actively working and covered medically by their employer will almost always rightfully hold off filing in their IEP; otherwise, they would be paying the Medicare Part B premium, usually an unnecessary cost because their employer medical coverage is primary. Because they are actively working, Medicare allows this initial delay without any premium penalty later when they stop working and file then.

Sometimes, however, people who are not working do not file in their IEP. Since Medicare Part B has a monthly premium charge, people are not required to enroll. Perhaps these folks feel they are “healthy” and do not wish to pay a Medicare premium for coverage they do not expect to use. But for non-workers, not enrolling during the IEP can have implications later.

If you do not enroll during your IEP even though you are not working, but later on decide you now want to be on Medicare, you must wait until the next GEP to file. That, of course, would be in the next January-March period, which are the three GEP months. Your Part B would begin the month after enrollment and you may pay a permanently higher premium.

[Plan for Medicare | SSA](#)