全球银龄学院

Global Academy of Lifelong Learning

Social Security & Medicare Basics

社会保障与医疗保险基础

A Self-Study Course for Senior Learners

老年学员自学课程



全球银龄学院 / Global Academy of Lifelong Learning

8 self-paced lessons · 8 节自学课程

Work at your own pace, at home.

按自己的节奏，在家自学。

How to Use This Course / 如何使用本课程

Welcome! This is a self-study course. There are no live classes and no homework deadlines. Read one lesson at a time, in order, and do the short practice task at the end of each lesson. Most lessons take about 45 to 60 minutes. You may read a lesson more than once, and you may take notes in the margins.

欢迎学习本课程！这是一门自学课程，没有直播课，也没有作业截止日期。请按顺序一节一节地学习，完成每节末尾的简短练习。每节大约需要 45 至 60 分钟。您可以反复阅读，也可以在页边做笔记。

> **Important — please read / 重要提示，请仔细阅读：** This course gives general educational information only. It is not personal financial, retirement, or health-insurance advice. Everyone's situation is different. Social Security and Medicare rules and dollar amounts change every year. Before you make any decision, confirm the current figures with the Social Security Administration at **ssa.gov** and with Medicare at **medicare.gov**, or call **1-800-MEDICARE (1-800-633-4227)**. If you are unsure, ask a trusted family member, a Social Security office, or your State Health Insurance Assistance Program (SHIP), which gives free local counseling.

> 本课程仅提供一般性教育信息，不是针对个人的财务、退休或医疗保险建议。每个人的情况不同。社会保障和医疗保险的规定与金额每年都会变化。在做任何决定之前，请通过 **ssa.gov** 和 **medicare.gov** 核实最新数字，或拨打 **1-800-MEDICARE（1-800-633-4227）**。如有疑问，请咨询家人、社会保障局办公室，或您所在州的免费医疗保险咨询项目（SHIP）。

All dollar amounts in this course are the official **2026** figures published by the Social Security Administration (SSA) and the Centers for Medicare & Medicaid Services (CMS), unless a lesson says otherwise. Worked examples are labeled as illustrations — they show how the rules work, not what you personally will receive.

除非另有说明，本课程中的所有金额均为社会保障局（SSA）和医疗保险与医疗补助服务中心（CMS）公布的官方 **2026 年**数字。示例均标注为“举例说明”，用于解释规则，并非您个人将获得的金额。

What you will need: a pen, this course, and — when you are ready — your own Social Security statement (free at ssa.gov/myaccount) and your Medicare card. Never write your Social Security number in this book.

您需要准备：一支笔、本课程，以及（准备好之后）您自己的社会保障对账单（可在 ssa.gov/myaccount 免费获取）和医疗保险卡。请不要

把您的社会保障号码写进本书。

Lesson 1 · 第 1 课

Social Security in Plain Language: What It Is and Who Qualifies

社会保障通俗讲：是什么，谁有资格

Goal / 学习目标

By the end of this lesson, you will be able to explain in your own words what Social Security is, who can receive it, and what "credits" mean.

学完本课，您能用自己的话说明社会保障是什么、谁可以领取，以及“积分”是什么意思。

What is Social Security? / 社会保障是什么?

Social Security is a federal insurance program that American workers pay into during their working years through payroll taxes, and that pays monthly benefits when they retire, become disabled, or die — leaving survivors behind. It was created in 1935. It is not a savings account in your name: today's workers' taxes pay today's retirees' benefits. Still, the amount you receive is based on your own earnings record.

社会保障是一项联邦保险计划：美国劳动者在工作期间通过工资税缴纳保费，退休、残障或去世后（留给遗属）按月领取福利。它创建于 1935 年。它不是以您个人名义开设的储蓄账户：今天的劳动者缴纳的税款支付今天退休人员的福利。但您领取的金额是根据您自己的收入记录计算的。

Most people know Social Security for retirement benefits, but it also pays disability benefits (SSDI) if a serious medical condition stops you from working, and survivors benefits to a spouse or children after a worker dies. This course focuses mainly on retirement benefits, with survivors and spouses covered in Lesson 4.

大多数人了解的社会保障是退休福利，但它还包括：因严重疾病无法工作时的残障福利（SSDI），以及劳动者去世后给配偶或子女的遗属福利。本课程主要讲退休福利，配偶与遗属福利见第 4 课。

Who qualifies? / 谁有资格?

Two things matter: your age and your work credits.

资格取决于两件事：年龄和工作积分。

- **Work credits / 工作积分：** You earn credits from your earnings. In 2026, you earn one credit for each $1,890 of earnings, up to 4 credits a year. Most people need **40 credits**

— **about 10 years of work** — to qualify for retirement benefits. (Source: SSA 2026 fact sheet.)

- **Age / 年龄：** You can start retirement benefits as early as age 62, but the full amount depends on your full retirement age (Lesson 2). Medicare, which is a separate program, generally starts at age 65.

2026 年，每收入 1,890 美元可获得 1 个积分，每年最多 4 个积分。大多数人需要 **40 个积分（约 10 年工作）**才有资格领取退休福利。（来源：SSA 2026 年资料表。）退休福利最早可从 62 岁开始领取，但全额取决于您的完全退休年龄（见第 2 课）。医疗保险是另一个独立项目，一般从 65 岁开始。

How much does it pay? / 能领多少钱?

Benefits depend on your 35 highest-earning years (Lesson 3). As a reference point, the average monthly benefit for a retired worker in 2026 is about **$2,071** after the 2026 cost-of-living adjustment of **2.8%** (SSA). Some people receive much less, some much more. Your own estimate is free at ssa.gov/myaccount — check it before you plan.

福利金额取决于您收入最高的 35 年（见第 3 课）。作为参考，2026 年退休工人的平均月福利约为 **2,071 美元**（已包含 2026 年 2.8%的生活成本调整，来源：SSA）。有人领得少得多，也有人领得多得多。请先在

ssa.gov/myaccount 免费查看您自己的预估金额，再做规划。

Try this today / 今天试一试

Create your free *my* Social Security account at ssa.gov/myaccount, or ask a family member to help you. Write down only this: your estimated benefit at your full retirement age. Keep that number for Lesson 2.

在 ssa.gov/myaccount 创建免费的个人社会保障账户，或请家人帮忙。只记下一个数字：您在完全退休年龄时的预估福利。留到第 2 课使用。

Check yourself / 自我检查

- I can explain what Social Security is in one or two sentences. / 我能用一两句话说明社会保障是什么。
- I know that 40 credits (about 10 years of work) are usually needed. / 我知道通常需要 40 个积分（约 10 年工作）。
- I know where to find my own benefit estimate. / 我知道去哪里查自己的福利预估。

Quiz 1 · 第 1 课小测验

1. Social Security is: / 社会保障是：

A. A personal savings account in your name / 以您个人名义开设的储蓄账户

B. A federal insurance program workers pay into through payroll taxes / 劳动者通过工资税缴纳的联邦保险计划

C. A private pension plan / 私人养老金计划

D. Only for people over 70 / 仅适用于 70 岁以上人群

2. True or False: Most people need 40 work credits (about 10 years of work) to qualify for retirement benefits. / 判断正误：大多数人需要 40 个工作积分（约 10 年工作）才有资格领取退休福利。

3. In 2026, you earn one credit for each: / 2026 年，每收入多少可获得 1 个积分：

A. $1,000 / 1,000 美元

B. $1,890 / 1,890 美元

C. $2,040 / 2,040 美元

D. $5,000 / 5,000 美元

4. True or False: The average monthly benefit for a retired worker in 2026 is about $2,071. / 判断正误：2026 年退休工人的平均月福利约为 2,071 美元。

Check your answers / 核对答案： 1–B · 2–True / 正确 · 3–B · 4–True / 正确

Lesson 2 · 第 2 课

When to Claim: 62, Full Retirement Age, or 70

何时领取：62 岁、完全退休年龄，还是 70 岁

Goal / 学习目标

By the end of this lesson, you will know your full retirement age, and how claiming early or late changes your monthly benefit for life.

学完本课，您将知道自己的完全退休年龄，以及提前或推迟领取会如何终身改变您的月福利。

Your full retirement age (FRA) / 您的完全退休年龄

Your full retirement age is the age at which you receive 100% of your earned benefit, called your Primary Insurance Amount (PIA). It depends on your birth year (SSA):

完全退休年龄是指您可领取 100%应得福利（称为基本保险金额，PIA）的年龄，取决于出生年份（来源：SSA）：

Year of birth / 出生年份	Full retirement age / 完全退休年龄
1943–1954	66

1955	66 and 2 months / 66 岁 2 个月
1956	66 and 4 months / 66 岁 4 个月
1957	66 and 6 months / 66 岁 6 个月
1958	66 and 8 months / 66 岁 8 个月
1959	66 and 10 months / 66 岁 10 个月
1960 or later / 1960 年及以后	67

Claiming early or late / 提前或推迟领取

- **At 62 (the earliest):** Your benefit is permanently reduced. If your full retirement age is 67, claiming at 62 cuts your benefit by 30% — you receive 70% of your full amount, for life.
- **At full retirement age:** You receive 100%.
- **After full retirement age, up to 70:** Your benefit grows by **8% per year** in delayed retirement credits. If your full retirement age is 67 and you wait until 70, you receive 124% of your full amount. Credits stop at age 70 — waiting longer does not increase the benefit.

- **62 岁（最早）：** 福利永久减少。若完全退休年龄为 67 岁，62 岁

领取将减少 30%，即终身只能领取全额的 70%。

- **完全退休年龄：**领取 100%。
- **完全退休年龄之后、70 岁之前：**每年增加 **8%**的延迟退休积分。若完全退休年龄为 67 岁，等到 70 岁领取可获得全额的 124%。积分在 70 岁停止——再等也不会增加。

> **Illustration / 举例说明：** Suppose your full benefit (PIA) is $2,000 a month and your full retirement age is 67. Claiming at 62 pays about $1,400 a month. Claiming at 67 pays $2,000. Waiting until 70 pays about $2,480 a month — for life, plus future cost-of-living adjustments. The trade-off: claiming early gives you more checks over more years, but each check is smaller forever. There is no single "best" age; it depends on your health, your need for income, and your family situation.

> 假设您的全额福利（PIA）为每月 2,000 美元，完全退休年龄为 67 岁。62 岁领取约为每月 1,400 美元；67 岁领取为 2,000 美元；等到 70 岁领取约为每月 2,480 美元——终身如此，另加未来的生活成本调整。权衡在于：提前领取意味着领取的年数更多、支票张数更多，但每张金额终身较小。没有唯一的“最佳”年龄，取决于您的健康状况、收入需求和家庭情况。

Try this today / 今天试一试

Find your birth year in the table above and write down your full retirement age. Then compare your own three numbers from ssa.gov/myaccount: at 62, at full retirement age, and at 70. Which gap surprises you most?

在上表中找到您的出生年份，记下您的完全退休年龄。然后对比您在 ssa.gov/myaccount 上的三个数字：62 岁、完全退休年龄和 70 岁时的金额。哪一个差距最让您意外?

Check yourself / 自我检查

- I know my full retirement age. / 我知道自己的完全退休年龄。
- I can explain why claiming at 62 means a smaller check for life. / 我能说明为什么 62 岁领取意味着终身金额较小。
- I know delayed credits are 8% a year and stop at 70. / 我知道延迟积分每年为 8%，70 岁停止。

Quiz 2 · 第 2 课小测验

1. If you were born in 1960 or later, your full retirement age is: / 如果您出生于 1960 年及以后，您的完全退休年龄为：

A. 65

B. 66

C. 67

D. 70

2. True or False: If your full retirement age is 67 and you claim at 62, your benefit is reduced by 30% for life. / 判断正误：若完全退休年龄为 67 岁，62 岁领取将终身减少 30%。

3. Delayed retirement credits add, per year after full retirement age: / 完全退休年龄之后，延迟退休积分每年增加：

A. 2% / 2%

B. 5% / 5%

C. 8% / 8%

D. 10% / 10%

4. True or False: Delayed retirement credits stop at age 70. / 判断正误：延迟退休积分在 70 岁停止。

5. If your full benefit is $2,000 and your full retirement age is 67, waiting until 70 pays about: / 若您的全额福利为 2,000 美元，完全退休年龄为 67 岁，等到 70 岁领取约为：

A. $1,400 / 1,400 美元

B. $2,000 / 2,000 美元

C. $2,480 / 2,480 美元

D. $3,000 / 3,000 美元

Check your answers / 核对答案： 1–C · 2–True / 正确 · 3–C · 4–True / 正确 · 5–C

Lesson 3 · 第 3 课

How Benefits Are Calculated: Your 35 Best Years

福利怎么算：您最高的 35 年收入

Goal / 学习目标

By the end of this lesson, you will understand the three steps SSA uses to calculate your benefit, and why working a few extra years can sometimes raise it.

学完本课，您将了解 SSA 计算福利的三个步骤，以及为什么多工作几年有时能提高福利。

The three steps / 三个步骤

Step 1 — Your 35 best years. SSA looks at your earnings over your whole working life, adjusts earlier years' earnings for wage growth, and picks your highest 35 years. If you worked fewer than 35 years, the missing years count as $0 — and they pull your average down. This is why working a 34th or 35th year, even part-time, can help: it replaces a $0 year.

第一步——最高的 35 年。SSA 查看您整个工作生涯的收入，按工资增长调整早年收入，然后选取最高的 35 年。如果您工作不足 35 年，缺失

的年份按 0 美元计算，会拉低平均值。因此，即使兼职多工作第 34 或第 35 年也有帮助：它可以替代一个 0 美元年份。

Step 2 — Your average monthly earnings. Those 35 years are added up and divided by 420 (the number of months in 35 years) to get your Average Indexed Monthly Earnings (AIME).

第二步——平均月收入。将这 35 年的收入相加，除以 420（35 年的月数），得到平均指数化月收入（AIME）。

Step 3 — The benefit formula. A formula is applied to your AIME to produce your Primary Insurance Amount (PIA) — your full benefit at full retirement age. The formula replaces a larger share of low earnings than of high earnings, so Social Security replaces more of a lower earner's pay than a higher earner's pay. Then your claiming age adjusts that amount up or down, as you learned in Lesson 2.

第三步——福利公式。用公式对 AIME 进行计算，得出基本保险金额（PIA），即您在完全退休年龄时的全额福利。该公式对低收入部分的替代比例高于高收入部分，因此社会保障对低收入者工资的替代比例高于高收入者。然后，您的领取年龄再按第 2 课的规则上下调整该金额。

Two useful 2026 facts / 两个有用的 2026 年数字

- Only earnings up to **$184,500** in 2026 count for Social

Security taxes and benefits (the "taxable maximum," SSA). Earnings above that are not taxed for Social Security and do not raise your benefit.

- Benefits are adjusted for inflation each year. The **2026 cost-of-living adjustment (COLA) is 2.8%** (SSA). COLAs apply no matter what age you claim at.

- 2026 年，只有不超过 **184,500 美元**的收入计入社会保障税和福利（“应税上限”，来源：SSA）。超出部分的收入不缴纳社会保障税，也不会提高福利。
- 福利每年按通货膨胀调整。**2026 年的生活成本调整（COLA）为 2.8%**（来源：SSA）。无论您在哪个年龄领取，COLA 都适用。

Try this today / 今天试一试

On ssa.gov/myaccount, check your earnings record year by year. Is any year missing or wrong — for example, a year you know you worked? If so, note it: SSA can correct errors if you show proof such as a W-2 or tax return. Do not send original documents by mail without checking SSA's instructions first.

在 ssa.gov/myaccount 上逐年核对您的收入记录。有没有缺失或错误的年份——例如您明明工作过的一年？如果有，请记下来：如能提供 W-2 或报税表等证明，SSA 可以更正错误。寄送原件之前请先查看 SSA 的说明。

Check yourself / 自我检查

- I can name the three steps: 35 best years, average, formula. / 我能说出三个步骤：最高的 35 年、平均值、公式。
- I know missing years count as $0. / 我知道缺失年份按 0 美元计算。
- I have checked (or plan to check) my earnings record. / 我已核对（或计划核对）自己的收入记录。

Quiz 3 · 第 3 课小测验

1. Social Security uses your highest: / 社会保障使用您最高的：

A. 10 years of earnings / 10 年收入

B. 20 years of earnings / 20 年收入

C. 35 years of earnings / 35 年收入

D. Last year's earnings only / 仅最后一年的收入

2. True or False: If you worked fewer than 35 years, the missing years count as $0. / 判断正误：如果您工作不足 35 年，缺失年份按 0 美元计算。

3. In 2026, only earnings up to this amount count for Social Security: / 2026 年，只有不超过以下金额的收入计入社会保障：

A. $100,000 / 100,000 美元

B. $184,500 / 184,500 美元

C. $200,000 / 200,000 美元

D. There is no limit / 没有上限

4. True or False: The 2026 cost-of-living adjustment (COLA) is 2.8%. / 判断正误：2026 年的生活成本调整（COLA）为 2.8%。

Check your answers / 核对答案： 1–C · 2–True / 正确 · 3–B · 4–True / 正确

Lesson 4 · 第 4 课

Working While Collecting, Spouses, and Survivors

边工作边领、配偶与遗属福利

Goal / 学习目标

By the end of this lesson, you will know the 2026 earnings-test limits, the basic spousal and survivors rules, and what happens to withheld benefits.

学完本课，您将了解 2026 年的收入测试限额、配偶与遗属福利的基本规则，以及被扣发的福利会怎样处理。

Working while collecting / 边工作边领

You can work and collect benefits at the same time. But if you are under full retirement age, the earnings test may temporarily withhold part of your benefit (SSA, 2026):

您可以边工作边领取福利。但如果您未达到完全退休年龄，收入测试可能会暂时扣发部分福利（SSA，2026 年）：

Situation / 情况	2026 limit / 2026 年限额	Withholding / 扣发

		规则
Under full retirement age / 未达完全退休年龄	$24,480 a year ($2,040 a month) / 每年 24,480 美元（每月 2,040 美元）	$1 withheld for every $2 earned above the limit / 超出部分每 2 美元扣发 1 美元
The year you reach full retirement age / 达到完全退休年龄的那一年	$65,160 a year ($5,430 a month), counting only months before you reach full retirement age / 每年 65,160 美元（每月 5,430 美元），仅计算达到完全退休年龄之前月份的收入	$1 withheld for every $3 earned above the limit / 超出部分每 3 美元扣发 1 美元
From the month you reach full retirement age / 从达到完全退休年龄的当月起	No limit / 无限额	Nothing withheld / 不扣发

> **Illustration / 举例说明：** You are 64, under full retirement age, and earn $30,480 in 2026. That is $6,000 above the $24,480 limit, so $3,000 of benefits would be

> withheld during the year. Withheld benefits are not lost forever: when you reach full retirement age, SSA recalculates your benefit to give credit for the months benefits were withheld, which raises your later monthly amount.

> 假设您 64 岁，未达完全退休年龄，2026 年收入 30,480 美元，超出限额 24,480 美元的部分为 6,000 美元，因此当年将扣发 3,000 美元福利。被扣发的福利并非永久失去：达到完全退休年龄时，SSA 会重新计算，为被扣发的月份给予补算，从而提高您之后的月金额。

Spouses / 配偶福利

A spouse can receive a benefit based on the worker's record — up to 50% of the worker's full benefit (PIA) if the spouse claims at their own full retirement age. If the spouse claims earlier, the spousal benefit is reduced. A spouse can also claim on their own work record if that pays more; SSA pays the higher of the two, not both added together. A divorced spouse may also qualify on an ex-spouse's record if the marriage lasted at least 10 years — ask SSA about your situation.

配偶可根据劳动者的记录领取福利——若配偶在自己的完全退休年龄领取，最高可达劳动者全额福利（PIA）的 50%。提前领取则会减少。配

偶也可以按自己的工作记录领取（如果更高）；SSA 支付两者中较高的一项，而不是两项相加。离婚配偶若婚姻持续至少 10 年，也可能按前配偶的记录领取——请向 SSA 咨询您的具体情况。

Survivors / 遗属福利

When a worker dies, a surviving spouse can receive up to 100% of the worker's benefit, depending on the survivor's age when claiming and what the worker had claimed. A widow or widower can generally claim survivors benefits as early as age 60 (age 50 if disabled). Children under 18 (or up to 19 if still in high school) and a spouse caring for a young child may also qualify. Report a death to SSA promptly — and beware of anyone who contacts you asking for money to "release" survivors benefits; SSA never charges a fee for this.

劳动者去世后，遗属配偶最高可领取劳动者福利的 100%，具体取决于遗属领取时的年龄和劳动者生前的领取情况。鳏夫或寡妇一般最早可在 60 岁领取遗属福利（残障者为 50 岁）。18 岁以下子女（高中在读可至 19 岁）以及照顾年幼子女的配偶也可能符合资格。请及时向 SSA 报告死亡情况，并警惕任何以“发放”遗属福利为名索要钱财的人——SSA 从不为此收费。

Try this today / 今天试一试

Write one sentence about your household: who has the higher earnings record, and has anyone in your household claimed yet? Bring that sentence to Lesson 8's worksheet.

用一句话写下您的家庭情况：谁的收入记录更高？家里是否已有人开始领取？把这句话带到第 8 课的工作表中。

Check yourself / 自我检查

- I know the 2026 earnings-test limits. / 我知道 2026 年的收入测试限额。
- I know withheld benefits are credited back at full retirement age. / 我知道被扣发的福利在完全退休年龄会得到补算。
- I know a spouse can receive up to 50% and a survivor up to 100%. / 我知道配偶最高可领 50%，遗属最高可领 100%。

Quiz 4 · 第 4 课小测验

1. In 2026, if you are under full retirement age, you may earn up to this much before benefits are withheld: / 2026 年，若您未达完全退休年龄，收入不超过以下金额时福利不会被扣发：

A. $24,480 a year / 每年 24,480 美元

B. $65,160 a year / 每年 65,160 美元

C. $184,500 a year / 每年 184,500 美元

D. There is no limit / 没有限额

2. True or False: Above that limit, $1 in benefits is withheld for every $2 earned. / 判断正误：超出限额后，每多收入 2 美元扣发 1 美元福利。

3. From the month you reach full retirement age, the earnings limit is: / 从达到完全退休年龄的当月起，收入限额为：
A. $24,480 / 24,480 美元
B. $65,160 / 65,160 美元
C. No limit / 无限额
D. $2,040 a month / 每月 2,040 美元

4. True or False: A spouse claiming at full retirement age can receive up to 50% of the worker's full benefit. / 判断正误：配偶在完全退休年龄领取时最高可获得劳动者全额福利的 50%。

5. A surviving spouse can receive up to: / 遗属配偶最高可领取：
A. 50% of the worker's benefit / 劳动者福利的 50%
B. 70% of the worker's benefit / 劳动者福利的 70%
C. 100% of the worker's benefit / 劳动者福利的 100%
D. Nothing, if the worker already claimed / 劳动者已领取则什么都没有

Check your answers / 核对答案： 1–A · 2–True / 正确 · 3–C · 4–True / 正确 · 5–C

Lesson 5 · 第 5 课

Medicare Parts A and B: Hospital and Medical Coverage

医疗保险 A 部分和 B 部分：住院与医疗保障

Goal / 学习目标

By the end of this lesson, you will know what Parts A and B cover, what they cost in 2026, and how Original Medicare differs from a private plan.

学完本课，您将了解 A 部分和 B 部分的保障范围、2026 年的费用，以及原始医疗保险与私人计划的区别。

Medicare at 65 — separate from Social Security / 65 岁的医疗保险——与社会保障分开

Most people become eligible for Medicare at age 65, even if they have not claimed Social Security yet. Full retirement age for Social Security (66 or 67) is not the same as Medicare eligibility (65). If you already receive Social Security when you turn 65, you are usually enrolled in Parts A and B automatically. If not, you must sign up yourself during your Initial Enrollment Period: the 7

months around your 65th birthday — the 3 months before, your birthday month, and the 3 months after.

大多数人在 65 岁时即有资格参加医疗保险，即使尚未领取社会保障。社会保障的完全退休年龄（66 或 67 岁）与医疗保险的资格年龄（65 岁）不同。如果您满 65 岁时已在领取社会保障，通常会自动加入 A 部分和 B 部分；否则，您必须在初始参保期（65 岁生日当月前后共 7 个月：前 3 个月、生当月、后 3 个月）内自行参保。

Part A — Hospital insurance / A 部分——住院保险

Part A covers inpatient hospital stays, skilled nursing facility care (after a qualifying hospital stay), hospice, and some home health care. Most people pay **no Part A premium** because they (or their spouse) paid Medicare taxes for at least 10 years (40 quarters). People with fewer quarters who buy Part A pay up to $565 a month in 2026 (CMS).

A 部分保障住院、专业护理机构护理（需先符合条件的住院）、临终关怀和部分居家护理。大多数人**无需缴纳 A 部分保费**，因为本人（或配偶）已缴纳医疗保险税至少 10 年（40 个季度）。季度不足而需购买 A 部分的人，2026 年每月最高缴纳 565 美元（来源：CMS）。

Part A costs in 2026 (CMS): a hospital deductible of **$1,736 per benefit period** (not per year — a new benefit period can start after 60 days out of hospital or skilled care); hospital coinsurance

of **$434 a day for days 61–90** and **$868 a day for lifetime reserve days**; skilled nursing facility coinsurance of **$217 a day for days 21–100**.

2026 年 A 部分费用（来源：CMS）：住院免赔额为每个福利期 **1,736 美元**（不是每年——出院或离开专业护理机构 60 天后可开始新的福利期）；住院第 61–90 天自付额为每天 **434 美元**，终身备用天数为每天 **868 美元**；专业护理机构第 21–100 天自付额为每天 **217 美元**。

Part B — Medical insurance / B 部分——医疗保险

Part B covers doctors' services, outpatient care, preventive services, and durable medical equipment. In 2026 (CMS): the standard monthly premium is **$202.90**, and the annual deductible is **$283**. After you meet the deductible, you generally pay **20% coinsurance** for most Part B services, with no yearly cap under Original Medicare alone — which is why many people add a Medigap policy or choose a Medicare Advantage plan (Lesson 6).

B 部分保障医生服务、门诊护理、预防服务和耐用医疗设备。2026 年（来源：CMS）：标准月保费为 **202.90 美元**，年免赔额为 **283 美元**。达到免赔额后，大多数 B 部分服务您一般需支付 **20%的共保费用**，且仅有原始医疗保险时没有年度自付上限——这正是许多人另外购买补充保险（Medigap）或选择优势计划（Medicare Advantage）的原因（见第 6 课）。

> **Higher incomes pay more (IRMAA) / 高收入者缴纳更多（IRMAA）：** If your income from two years earlier was above $109,000 (single) or $218,000 (joint) on your 2024 tax return, your 2026 Part B premium is higher — from $284.10 up to $689.90 a month (CMS). If your income has dropped since then (for example, you retired), you can ask Social Security to review the surcharge using your current income.

> 如果您两年前的收入（以 2024 年报税表为准）超过单身 109,000 美元或夫妻联合 218,000 美元，2026 年的 B 部分保费会更高——从每月 284.10 美元到 689.90 美元不等（来源：CMS）。如果此后您的收入下降（例如已经退休），您可以要求社会保障局按当前收入重新审核附加费。

Try this today / 今天试一试

Find your Medicare card (or note the month you turn 65). Write down your Initial Enrollment Period months: the 3 months before, the month of, and the 3 months after your 65th birthday month. Put that window on your calendar now — missing it can mean penalties (Lesson 7).

找到您的医疗保险卡（或记下您满 65 岁的月份）。写下您的初始参保期：65 岁生日当月的前 3 个月、当月和后 3 个月。现在就把这个窗口记

在日历上——错过可能意味着罚款（见第 7 课）。

Check yourself / 自我检查

- I know Medicare starts at 65 and the enrollment window is 7 months. / 我知道医疗保险从 65 岁开始，参保窗口为 7 个月。
- I know the 2026 Part B premium ($202.90) and deductible ($283). / 我知道 2026 年 B 部分保费（202.90 美元）和免赔额（283 美元）。
- I know Part A is usually premium-free and its 2026 hospital deductible is $1,736. / 我知道 A 部分通常免保费，2026 年住院免赔额为 1,736 美元。

Quiz 5 · 第 5 课小测验

1. Most people become eligible for Medicare at age: / 大多数人在以下年龄有资格参加医疗保险：

A. 62

B. 65

C. 67

D. 70

2. True or False: Your Initial Enrollment Period is the 7 months around your 65th birthday. / 判断正误：初始参保期为 65 岁生日当月前后共 7 个月。

3. In 2026, the standard Part B monthly premium is: / 2026 年，B 部分标准月保费为：

A. $185.00 / 185.00 美元

B. $202.90 / 202.90 美元

C. $283 / 283 美元

D. $1,736 / 1,736 美元

4. True or False: After the Part B deductible, you generally pay 20% coinsurance for most Part B services. / 判断正误：达到 B 部分免赔额后，大多数 B 部分服务您一般需支付 20%的共保费用。

5. The 2026 Part A hospital deductible per benefit period is: / 2026 年 A 部分每个福利期的住院免赔额为：

A. $283 / 283 美元

B. $434 / 434 美元

C. $1,736 / 1,736 美元

D. $202.90 / 202.90 美元

Check your answers / 核对答案： 1–B · 2–True / 正确 · 3–B · 4–True / 正确 · 5–C

Lesson 6 · 第 6 课

Parts C and D, Medigap, and Choosing Coverage

C 部分、D 部分、补充保险与如何选择

Goal / 学习目标

By the end of this lesson, you will be able to compare Original Medicare plus a drug plan and Medigap with a Medicare Advantage plan, and know what to check before choosing.

学完本课，您将能够比较“原始医疗保险＋药品计划＋补充保险”与“优势计划”，并知道选择前要核对什么。

Two paths / 两条路径

Path 1 — Original Medicare (Parts A + B) + Part D + Medigap. You stay in traditional Medicare. You add a stand-alone Part D drug plan from a private insurer, and optionally a Medigap (Medicare Supplement) policy, which helps pay the 20% coinsurance and deductibles that Original Medicare leaves you. Medigap plans are standardized by letter (for example, Plans G and N cover different combinations) and have their own monthly premiums, which vary by plan and location.

路径一——原始医疗保险（A 部分＋B 部分）＋D 部分＋补充保险。您保留传统医疗保险，另加一家私人保险公司的独立 D 部分药品计划，还可选择购买补充保险（Medigap），帮助支付原始医疗保险留下的 20% 共保费用和免赔额。补充保险按字母标准化（如 G 计划和 N 计划保障组合不同），月保费因计划和地区而异。

Path 2 — Medicare Advantage (Part C). A private plan approved by Medicare that bundles Part A, Part B, and usually Part D into one plan, often with extra benefits such as dental or vision. You still pay the Part B premium, plus any plan premium. Advantage plans have networks: you may need to use in-network doctors, and the plan — not Medicare — decides coverage rules. Advantage plans must cap your yearly out-of-pocket spending on covered medical services, unlike Original Medicare alone.

路径二——优势计划（C 部分）。经医疗保险批准的私人计划，将 A 部分、B 部分和通常的 D 部分合为一个计划，常附带牙科或视力等额外福利。您仍需缴纳 B 部分保费，另加任何计划保费。优势计划有医疗网络：您可能需要使用网络内医生，且由该计划（而非医疗保险）决定保障规则。与仅有原始医疗保险不同，优势计划必须对承保医疗服务的年度自付费用设上限。

Part D — prescription drugs / D 部分——处方药

Part D covers outpatient prescription drugs through private

plans. In 2026 (CMS): the national base beneficiary premium is **$38.99 a month** (your plan's actual premium varies); the maximum standard deductible is **$615**; and your yearly out-of-pocket spending on covered drugs is capped at **$2,100** — once you reach it, you pay $0 for covered drugs for the rest of the year. The old coverage gap ("donut hole") is gone. Covered insulin costs no more than **$35 a month**, and recommended adult vaccines covered under Part D have no cost sharing. Higher-income enrollees also pay a Part D income-related adjustment of **$14.50 to $91.00 a month** (CMS, 2026).

D 部分通过私人计划保障门诊处方药。2026 年（来源：CMS）：全国基准受益人保费为每月 **38.99 美元**（您所在计划的实际保费各不相同）；最高标准免赔额为 **615 美元**；承保药品的年度自付费用上限为 **2,100 美元**——达到上限后，当年剩余时间承保药品费用为 0 美元。旧的保障缺口（“甜甜圈洞”）已经取消。承保胰岛素每月不超过 **35 美元**，D 部分承保的推荐成人疫苗无需自付。高收入参保人还需缴纳每月 **14.50 至 91.00 美元**的 D 部分收入相关调整费（CMS，2026 年）。

How to compare / 如何比较

Do not choose by premium alone. Check, for each plan you consider: (1) Are my doctors and hospital in the network? (2) Are my medicines on the plan's list (formulary), and what will each cost? (3) What is my total yearly cost — premium plus deductible

plus copays — not just the monthly premium? (4) Can I see specialists without a referral? Use the official plan finder at medicare.gov/plan-compare, and compare during the Annual Enrollment Period, October 15 to December 7 each year.

不要只看保费来选择。对每个考虑的计划，请核对：（1）我的医生和医院是否在网络内？（2）我的药品是否在计划的药品目录内，每种药多少钱？（3）我的年度总费用是多少——保费＋免赔额＋自付额，而不仅仅是月保费？（4）看专科医生是否需要转诊？请使用官方计划比较工具 medicare.gov/plan-compare，并在每年的年度参保期（10 月 15 日至 12 月 7 日）进行比较。

Try this today / 今天试一试

Make a list of your current medicines (names and doses) and your regular doctors. That list is exactly what the Medicare plan finder will ask for — and it makes comparing plans far easier.

列出您目前服用的药品（名称和剂量）和常看的医生。这正是医疗保险计划比较工具会要求提供的信息——有了它，比较计划会容易得多。

Check yourself / 自我检查

- I can describe the two paths: Original Medicare + Part D + Medigap, or Medicare Advantage. / 我能描述两条路径：原始医疗保险＋D 部分＋补充保险，或优势计划。

- I know the 2026 Part D out-of-pocket cap is $2,100. / 我知道 2026 年 D 部分自付上限为 2,100 美元。
- I know what to check before choosing a plan. / 我知道选择计划前要核对什么。

Quiz 6 · 第 6 课小测验

1. Medicare Advantage (Part C) is: / 优势计划（C 部分）是：
A. The same as Original Medicare, run by the government / 与原始医疗保险相同，由政府运营
B. A private plan approved by Medicare that bundles Parts A, B, and usually D / 经医疗保险批准的私人计划，整合 A、B 部分和通常的 D 部分
C. A drug-only plan / 仅保障药品的计划
D. Only for people under 65 / 仅适用于 65 岁以下人群

2. True or False: Under Original Medicare alone, there is no yearly cap on your 20% coinsurance costs. / 判断正误：仅有原始医疗保险时，20%共保费用没有年度上限。

3. In 2026, your yearly out-of-pocket spending on covered Part D drugs is capped at: / 2026 年，承保 D 部分药品的年度自付费用上限为：
A. $615 / 615 美元
B. $1,736 / 1,736 美元
C. $2,100 / 2,100 美元

D. $38.99 / 38.99 美元

4. True or False: With a Medicare Advantage plan, you still pay the Part B premium. / 判断正误：参加优势计划时，您仍需缴纳 B 部分保费。

5. When comparing plans, you should check all EXCEPT: / 比较计划时，以下哪项不需要核对：
A. Whether your doctors are in the network / 您的医生是否在网络内
B. Whether your medicines are on the plan's list / 您的药品是否在计划目录内
C. The plan's television advertisements / 计划的电视广告
D. Your total yearly cost / 您的年度总费用

Check your answers / 核对答案： 1–B · 2–True / 正确 · 3–C · 4–True / 正确 · 5–C

Lesson 7 · 第 7 课

Costs, Enrollment Windows, and Avoiding Late Penalties

费用、参保窗口与避免迟缴罚款

Goal / 学习目标

By the end of this lesson, you will know the enrollment windows, the late penalties for Parts B and D, and how to avoid them.

学完本课，您将了解参保窗口、B 部分和 D 部分的迟缴罚款，以及如何避免罚款。

The windows / 参保窗口

- **Initial Enrollment Period (IEP):** 7 months around your 65th birthday — 3 months before, your birthday month, 3 months after. Sign up here if you can; it is the safest window.
- **Special Enrollment Period (SEP):** If you kept working past 65 with health coverage through current employment (yours or your spouse's), you generally get 8 months after that employment or coverage ends to sign up for Part B without penalty. Note: COBRA and retiree-only plans do not count as current-employment coverage.

- **General Enrollment Period (GEP):** January 1 to March 31 each year, with coverage starting the month after you enroll — for people who missed their other windows.
- **Annual Enrollment Period (AEP):** October 15 to December 7 each year, when you can change your Medicare Advantage or Part D plan for the next year.

- **初始参保期（IEP）：** 65 岁生日当月前后共 7 个月——前 3 个月、生当月、后 3 个月。如有可能请在此期间参保，这是最稳妥的窗口。

- **特殊参保期（SEP）：** 如果您 65 岁后继续工作并通过在职工作（本人或配偶）享有健康保障，在该工作或保障结束后的 8 个月内一般可参保 B 部分而不受罚款。注意：COBRA 和仅限退休人员的计划不算作在职保障。
- **一般参保期（GEP）：** 每年 1 月 1 日至 3 月 31 日，保障从参保次月开始——适用于错过其他窗口的人。
- **年度参保期（AEP）：** 每年 10 月 15 日至 12 月 7 日，可为下一年更换优势计划或 D 部分计划。

The late penalties / 迟缴罚款

Part B penalty: If you delay Part B without qualifying coverage, your premium rises by **10% for each full 12-month period** you were eligible but not enrolled — and the surcharge lasts as long as you have Part B. With the 2026 standard premium of $202.90, a

two-year delay adds about $40.60 a month, for life.

B 部分罚款：若无合格保障而推迟参保 B 部分，保费将按**每满 12 个月增加 10%**——且附加费伴随您持有 B 部分的整个期间。以 2026 年标准保费 202.90 美元计算，推迟两年每月约增加 40.60 美元，终身如此。

Part D penalty: If you go 63 or more days without Part D or other creditable drug coverage, you pay an extra **1% of the national base beneficiary premium ($38.99 in 2026) for each full month** without coverage — permanently. A 24-month gap adds about $9.40 a month to your Part D premium. Keep your employer's annual creditable-coverage letter as proof.

D 部分罚款：若连续 63 天或更久没有 D 部分或其他合格药品保障，您需为每个无保障的完整月份额外支付**全国基准受益人保费（2026 年为 38.99 美元）的 1%**——永久有效。24 个月的缺口会使 D 部分保费每月约增加 9.40 美元。请保存雇主每年提供的合格保障证明信。

Your yearly cost, at a glance (2026) / 年度费用一览（2026 年）

Item / 项目	2026 amount / 2026 年金额
Part B standard premium / B 部分标准保费	$202.90 a month / 每月 202.90 美元
Part B deductible / B 部分免赔额	$283 a year / 每年 283 美元

Part A hospital deductible / A 部分住院免赔额	$1,736 per benefit period / 每个福利期 1,736 美元
Part D base premium / D 部分基准保费	$38.99 a month / 每月 38.99 美元
Part D out-of-pocket cap / D 部分自付上限	$2,100 a year / 每年 2,100 美元

Sources: CMS 2026 Medicare Parts A and B premiums and deductibles announcement (November 2025); CMS 2026 Part D benefit parameters. Amounts change every year — confirm at medicare.gov.

来源：CMS 2025 年 11 月公布的 2026 年医疗保险 A 部分和 B 部分保费与免赔额；CMS 2026 年 D 部分参数。金额每年变化——请在 medicare.gov 核实。

Try this today / 今天试一试

Write down which enrollment window applies to you, and one date: the month you must act by. If you have employer coverage now, ask your employer for the creditable-coverage letter and file it where you can find it.

写下适用于您的参保窗口和一个日期：您必须在此之前行动的月份。如果您目前有雇主保障，请向雇主索取合格保障证明信并妥善保存。

Check yourself / 自我检查

- I know the four enrollment windows. / 我知道四个参保窗口。
- I know the Part B penalty (10% per 12 months, permanent) and the Part D penalty (1% per month, permanent). / 我知道 B 部分罚款（每 12 个月 10%，永久）和 D 部分罚款（每月 1%，永久）。
- I know my own enrollment deadline. / 我知道自己的参保截止日期。

Quiz 7 · 第 7 课小测验

1. Your Initial Enrollment Period lasts: / 您的初始参保期为：

A. 3 months / 3 个月

B. 7 months / 7 个月

C. 12 months / 12 个月

D. Until you retire / 直到您退休

2. True or False: The Part B late penalty is 10% for each full 12-month period you delayed without qualifying coverage, and it lasts as long as you have Part B. / 判断正误：B 部分迟缴罚款为每推迟满 12 个月增加 10%，且伴随您持有 B 部分的整个期间。

3. The Part D late penalty is: / D 部分迟缴罚款为：

A. 10% per year / 每年 10%

B. 1% of the national base premium per month without creditable

coverage / 无合格保障的每月按全国基准保费的 1%

C. A one-time $100 fee / 一次性 100 美元费用

D. Nothing, if you enroll within 5 years / 5 年内参保则没有罚款

4. The General Enrollment Period runs: / 一般参保期为：

A. October 15 to December 7 / 10 月 15 日至 12 月 7 日

B. January 1 to March 31 / 1 月 1 日至 3 月 31 日

C. Your birthday month only / 仅生日当月

D. All year / 全年

5. True or False: COBRA coverage counts as current-employment coverage that lets you delay Part B without penalty. / 判断正误：COBRA 保障算作在职保障，可让您无罚款推迟参保 B 部分。

Check your answers / 核对答案： 1–B · 2–True / 正确 · 3–B · 4–B · 5–False / 错误（COBRA does not count / COBRA 不算）

Lesson 8 · 第 8 课

My Benefits Plan: A Checklist and Questions to Ask

我的福利计划：清单与要问的问题

Goal / 学习目标

By the end of this lesson, you will have a one-page plan of your own: your dates, your numbers, and your questions for SSA and Medicare.

学完本课，您将拥有一页属于自己的计划：您的日期、数字，以及要向 SSA 和医疗保险提出的问题。

Pulling it all together / 汇总所学

You now know the whole picture: Social Security is earned through work credits; your claiming age sets your monthly amount for life; Medicare starts at 65 with Parts A and B, plus your choice of drug coverage and extra protection; and the enrollment windows and penalties reward acting on time. The most common costly mistakes are simple ones: not checking your earnings record, missing the 7-month Medicare window, and choosing a drug plan without checking whether your medicines

are covered.

您现在已经了解全貌：社会保障通过工作积分获得；领取年龄终身决定您的月金额；医疗保险从 65 岁开始，包括 A 部分和 B 部分，以及您选择的药品保障和额外保护；而参保窗口和罚款制度奖励按时行动。最常见的 costly 错误都很简单：不核对收入记录、错过 7 个月的医疗保险窗口、不核对药品是否承保就选择药品计划。

Questions worth asking / 值得提出的问题

- What is my estimated benefit at 62, at full retirement age, and at 70 — and what would my spouse receive on my record?
- Is my earnings record complete and correct?
- Am I automatically enrolled in Medicare at 65, or must I sign up myself?
- Do I have creditable drug coverage now, and do I have the letter to prove it?
- Which of my medicines and doctors are covered by the plan I am considering, and what is my total yearly cost?
- Has my income changed since the tax year used for IRMAA — should I request a review?

- 我在 62 岁、完全退休年龄和 70 岁时的预估福利各是多少？配偶按我的记录能领多少？

- 我的收入记录完整正确吗?
- 我 65 岁时会自动加入医疗保险，还是必须自己参保?
- 我现在有合格药品保障吗？有证明信吗?
- 我考虑的计划是否承保我的药品和医生？我的年度总费用是多少?
- 自用于计算 IRMAA 的报税年度以来，我的收入是否变化——是否应申请重新审核?

Try this today / 今天试一试

Complete the worksheet on the next page. Then pick one action from it — checking your earnings record, marking your enrollment window, or calling 1-800-MEDICARE — and do it this week.

请完成下一页的工作表。然后从中挑选一项行动——核对收入记录、标记参保窗口，或拨打 1-800-MEDICARE——并在本周内完成。

Check yourself / 自我检查

- I can explain the whole picture to a friend in a few sentences. / 我能用几句话向朋友说明全貌。
- I have a list of questions for SSA or Medicare. / 我已列出要向 SSA 或医疗保险提出的问题。
- I know my next step and when I will take it. / 我知道自己的下一步行动和时间。

Quiz 8 · 第 8 课小测验

1. Which is the most common costly mistake in this course? / 本课程中最常见的代价高昂的错误是：

A. Reading too slowly / 阅读太慢

B. Missing the 7-month Medicare enrollment window / 错过 7 个月的医疗保险参保窗口

C. Asking SSA too many questions / 向 SSA 提问太多

D. Keeping your Medicare card at home / 把医疗保险卡放在家里

2. True or False: The best first step before planning is checking your own earnings record and benefit estimate. / 判断正误：规划前最好的第一步是核对自己的收入记录和福利预估。

3. If your income has dropped since the tax year used for IRMAA, you can: / 如果自用于计算 IRMAA 的报税年度以来您的收入下降，您可以：

A. Do nothing — the surcharge is fixed forever / 什么都不做——附加费永远固定

B. Ask Social Security to review the surcharge using your current income / 要求社会保障局按当前收入重新审核附加费

C. Stop paying Part B / 停止缴纳 B 部分保费

D. Switch to Part D only / 只转投 D 部分

4. Free, local, one-on-one Medicare counseling is available from: / 免费的本地一对一医疗保险咨询来自：

A. Your State Health Insurance Assistance Program (SHIP) / 您所在州的医疗保险援助计划（SHIP）

B. Television advertisements / 电视广告

C. Your pharmacy cashier / 药房收银员

D. Social media / 社交媒体

Check your answers / 核对答案： 1–B · 2–True / 正确 · 3–B · 4–A

My Benefits Worksheet / 我的福利工作表

Fill this in as you finish the course. Keep it somewhere safe — but never write your Social Security number here.

完成课程时填写此表。请妥善保管——但切勿在此写下您的社会保障号码。

- My full retirement age: _____ / 我的完全退休年龄：_____
- My estimated benefit at 62: _____ / 我在 62 岁时的预估福利：_____
- My estimated benefit at full retirement age: _____ / 我在完全退休年龄时的预估福利：_____
- My estimated benefit at 70: _____ / 我在 70 岁时的预估福利：_____
- My 65th birthday month: _____ / 我满 65 岁的月份：_____
- My Initial Enrollment Period (7 months): _____ to _____ / 我的初始参保期（7 个月）：_____至_____
- Do I have creditable drug coverage now? Yes / No / 我现在有合格药品保障吗？有 / 没有
- My medicines list is ready: Yes / No / 我的药品清单已准备好：是 / 否

- My doctors are in my plan's network: Yes / No / Not checked yet / 我的医生在计划网络内：是 / 否 / 尚未核对
- Questions I will ask SSA or Medicare: / 我要向 SSA 或医疗保险提出的问题：

  1. _____

  2. _____

  3. _____
- My next step, and the date I will take it: / 我的下一步行动及日期：_____

Progress checklist / 学习进度：

- Lesson 1 — Social Security in Plain Language / 第 1 课——社会保障通俗讲
- Lesson 2 — When to Claim / 第 2 课——何时领取
- Lesson 3 — How Benefits Are Calculated / 第 3 课——福利怎么算
- Lesson 4 — Working, Spouses, and Survivors / 第 4 课——边工作边领、配偶与遗属
- Lesson 5 — Medicare Parts A and B / 第 5 课——医疗保险 A 部分和 B 部分
- Lesson 6 — Parts C and D, Medigap, and Choosing / 第 6 课——C 部分、D 部分、补充保险与选择
- Lesson 7 — Costs, Windows, and Penalties / 第 7 课——费用、窗口与罚款

- Lesson 8 — My Benefits Plan / 第 8 课——我的福利计划

Sources for 2026 figures in this course: Social Security Administration, "2026 Social Security Changes" fact sheet (COLA 2.8%; taxable maximum $184,500; quarter of coverage $1,890; earnings-test limits $24,480 and $65,160) and SSA full retirement age and delayed retirement credit tables; Centers for Medicare & Medicaid Services, 2026 Medicare Parts A and B premiums and deductibles announcement (Part B premium $202.90; Part B deductible $283; Part A deductible $1,736; IRMAA thresholds $109,000 / $218,000) and 2026 Part D benefit parameters (base premium $38.99; out-of-pocket cap $2,100; maximum standard deductible $615). Figures change every year — confirm current amounts at ssa.gov and medicare.gov before deciding anything.

本课程 2026 年数字来源：社会保障局《2026 年社会保障变化》资料表（COLA 2.8%；应税上限 184,500 美元；季度积分 1,890 美元；收入测试限额 24,480 美元和 65,160 美元）及 SSA 完全退休年龄与延迟退休积分表；医疗保险与医疗补助服务中心 2026 年 A 部分和 B 部分保费与免赔额公告（B 部分保费 202.90 美元；B 部分免赔额 283 美元；A 部分免赔额 1,736 美元；IRMAA 门槛 109,000 美元／218,000 美元）及 2026 年 D 部分参数（基准保费 38.99 美元；自付上限 2,100 美元；最高标准免赔额 615 美元）。数字每年变化——做决定前请在 ssa.gov 和 medicare.gov 核实最新金额。