



# BEACON HILL

## FINANCIAL EDUCATORS

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### BEACON HILL *Course-in-a-Book™ Series*

#### *Social Security, Medicare, and Government Pensions*

**#190822**



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## Course Information

**Number of CFP® CE credit hours awarded for this course: 13.5**

Beacon Hill Financial Educators CFP Board sponsor number: 1008:

### Course Description

This course provides a comprehensive review of Social Security retirement, disability, dependents, and survivors benefits, as well as Supplemental Security Income (SSI), veterans benefits, and government pensions. In addition, detailed and up-to-date coverage is provided on Medicare, Medicaid, and Medigap.

### Course Content

Course book: *Social Security, Medicare, and Government Pensions* by Joseph Matthews (Nolo, 27th Ed., 16 chapters, 500 pages, © 2022, by Joseph L Mathews, ISBN 978-1413329414).

Study Guide: Course information, Learning Objectives, Table of Contents of the book, Glossary.

Final Exam (online): sixty-eight multiple-choice questions.

### Level of Complexity

**Overview** (programs that provide a general review of a subject from a broad perspective or dive into basic knowledge on a specific skill or topic. Best suited for CFP® professionals seeking knowledge in an unfamiliar subject area and with entry level experience.)

## Subject Codes

CFP Board of Standards, Inc.: Retirement Plans and Strategies  
NAPFA: Retirement Planning & Employee Benefits

## Instructions for Taking This Course

- **You must complete this course within one year** of purchase (If the course is "Expired," contact us and we will add the latest edition of the course to your account (no charge).
- **Complete the course by** following the learning objectives listed for the course and studying the text.
- **Once you have completed studying the course** and you are confident that the learning objectives have been met, answer the final exam questions (online).

## Instructions for Taking the Online Exam

- **Log in to your secure account at [www.bhfe.com](http://www.bhfe.com). Go to "My Account."**
- A passing grade of at least **70%** is required on the exam for this course.
- You will have three attempts to pass the exam (call or email us after three unsuccessful attempts for instructions).
- The exam is not timed, and it does not need to be completed in one session.
- For a **printed copy** of the exam questions, open the exam and press "Print Exam."
- Once you pass the exam, the results (correct/incorrect answers) and certificate of completion appear in "My Account." A confirmation email is also sent.
- CFP Board and CDFA credit hours, if applicable, are reported on Tuesdays and at the end of the month.

**Have a question?** Call us at 800-588-7039 or email us at [contact@bhfe.com](mailto:contact@bhfe.com).

## Learning Objectives

As a result of studying the text, you should be able to meet the following learning objectives:

- Recognize the basic characteristics of Social Security and the requirements for eligibility.
- Define Social Security credits.
- Recognize what constitutes retirement age.
- Recognize how age and date in which benefits are first claimed effect benefit amounts.
- Define the eligibility requirements for Social Security Disability Benefits.
- Recognize how eligibility and benefit amounts are determined for dependents.
- Recognize how eligibility and benefit amounts are determined for survivors.
- Recognize the considerations for deciding when to claim Social Security benefits.
- Define Supplemental Security Income.
- Differentiate between the different processes for applying for Social Security benefits for retirement, dependents, and survivors benefits.
- Define the process of appealing a Social Security decision regarding benefits and eligibility.
- Differentiate between Federal Employee Retirement System benefits, Veterans benefits, and Social Security retirement benefits.
- Define Medicare.
- Recognize the primary characteristics of Medicare procedures: Enrollment, claims, and appeals.
- Define Medigap insurance.
- Recognize the key characteristics of Medicare Part C.
- Recognize the workings of Medicaid and state supplements to Medicare.

# Chapter List of the Book

## Introduction:

- Your Social Security, Medicare & Government Pensions Companion
- Locating Chapters That Fit Your Needs

## 1. Social Security: The Basics

- History of Social Security
- Social Security Defined
- Eligibility for Benefits
- Earning Work Credits
- Determining Your Benefit Amount
- Your Social Security Earnings Record
- U.S. Citizens' Rights to Receive Benefits While Living Abroad
- Receiving Benefits as a Noncitizen

## 2. Social Security Retirement Benefits

- Work Credits Required
- Timing Your Retirement Benefits Claim
- The Amount of Your Retirement Check
- Working After Claiming Early Retirement Benefits

## 3. Social Security Disability Benefits

- Who Is Eligible
- What Is a Disability?
- Amount of Disability Benefit Payments
- Collecting Additional Benefits
- Continuing Eligibility Review
- Returning to Work

## 4. Social Security Dependents Benefits

- Who Is Eligible
- Calculating Dependents Benefits
- Eligibility for More Than One Benefit
- Working While Receiving Benefits
- Government Pension Offset

## 5. Social Security Survivors Benefits

- Work Credits Required for Eligibility
- Who Is Eligible
- Amount of Survivors Benefits
- Eligibility for More Than One Benefit
- Working While Receiving Benefits
- Government Pension Offset

## 6. When to Claim Social Security Benefits, and Which One to Claim

- Considerations for All Beneficiaries
- Considerations for Specific Situations

## 7. Supplemental Security Income

- Who Is Eligible

- Benefit Amounts
- Reductions to Benefits

## 8. Applying for Benefits

- Retirement, Dependents, and Survivors Benefits
- Disability Benefits
- Supplemental Security Income (SSI)
- Finding Out What Happens to Your Claim

## 9. Appealing a Social Security Decision

- Reconsideration of Decision
- Administrative Hearing
- Appeal to the National Appeals Council
- Lawsuit in Federal Court
- Lawyers and Other Assistance

## 10. Federal Civil Service Retirement Benefits

- Two Retirement Systems: CSRS and FERS
- Retirement Benefits
- Disability Benefits to Federal Workers
- Payments to Surviving Family Members
- Applying for CSRS or FERS Benefits

## 11. Veterans Benefits

- Types of Military Service Required
- Compensation for Service-Connected Disability
- Pension Benefits for Financially Needy Disabled Veterans
- Survivors Benefits
- Medical Treatment
- Getting Information and Applying for Benefits

## 12. Medicare

- The Medicare Maze
- Medicare: The Basics
- Part A Hospital Insurance
- How Much Medicare Part A Pays
- Part B Medical Insurance
- How Much Medicare Part B Pays
- Part D Prescription Drug Coverage
- Medicare Coverage for People With End-Stage Renal Disease (ESRD)

## 13. Medicare Procedures: Enrollment, Claims, and Appeals

- Enrolling in Part A Hospital Insurance
- Enrolling in Part B Medical Insurance
- Medicare's Payment of Your Medical Bills
- Paying Your Share of the Bill
- Your Medicare Summary Notice
- Appealing the Denial of a Claim
- Medicare Part D: Enrollment, Exceptions, and Appeals
- Switching Part D Plans

- State Health Insurance Assistance Programs (SHIPs)

## 14. Medigap Insurance

- Gaps in Medicare
- Standard Medigap Benefit Plans
- Terms and Conditions of Medigap Policies
- Finding the Best Medicare Supplement

## 15. Medicare Part C: Medicare Advantage Plans

- Medicare Advantage Managed Care Plans
- Medicare Advantage Fee-for-Service Plans
- Choosing a Medicare Advantage Plan
- Comparing Medigap and Medicare Advantage Plans
- Your Rights When Joining, Leaving, or Losing a Medicare Advantage Plan

## 16. Medicaid and State Supplements to Medicare

- Medicaid Defined
- Who Is Eligible
- Medical Costs Covered by Medicaid
- Requirements for Coverage
- Cost of Medicaid Coverage
- Other State Assistance
- Applying for Medicaid, QMB, SLMB, or QI
- What to Do If You Are Denied Coverage

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