

Your 2026 Benefits Checklist

Are You Getting Everything You Earned?

Over \$30 billion in government benefits goes unclaimed every year. Check each item below. If even ONE applies to you, there may be benefits worth looking into.

- Are you 62 or older and haven't started Social Security yet?** Social Security Retirement
 You may be able to claim retirement benefits. Filing strategy matters — when you start affects your check for life.
- Are you 65+ or have a disability, and paying full price for Medicare?** MSP / QMB / SLMB / QI
 Medicare Savings Programs can pay your premiums, deductibles, and copays. Income limit: up to \$1,796/mo (135% FPL).
- Do you take prescription medications and struggle with the cost?** Extra Help / LIS
 Extra Help (Low-Income Subsidy) can cut your Part D drug costs dramatically. Income limit: \$22,590–\$30,660/yr.
- Has your spouse, ex-spouse, or parent passed away?** Survivor Benefits
 You may qualify for survivor benefits — even on an ex-spouse's record if married 10+ years. Available as early as age 60.
- Were you married 10+ years and are now divorced?** Divorced Spouse Benefits
 Divorced spouse benefits let you claim on your ex's record — even if they remarried. Your ex is never notified.
- Is your household income under \$2,500/month?** SNAP / Medicaid / LIHEAP
 You may qualify for SNAP (food assistance), Medicaid, LIHEAP (utility help), or other programs. Limits by vary state and household size.
- Are you a veteran or the spouse/survivor of a veteran?** VA Benefits
 VA Pension, Aid & Attendance, DIC, CHAMPVA, and other programs may be available. Many veterans don't know what they've earned.
- Do you have a disability that limits your ability to work?** SSDI / SSI
 SSDI and SSI provide monthly income. SSDI also leads to Medicare after 24 months. Apply even if you're unsure.
- Are you caring for someone elderly, disabled, or a child with special needs?** Caregiver Programs
 Caregiver programs, respite care, HCBS waivers, and state-paid caregiver programs can provide real support.
- Are you working while receiving Social Security or disability?** Work Incentives / TWP / IRWE
 Earnings test: under FRA, \$1 withheld per \$2 earned over \$24,480/yr. Trial Work Period for SSDI: in 2026, \$1,210/mo
- Are you paying more than 30% of your income on housing?** Section 8 / Housing
 Section 8 vouchers, public housing, and state programs can help. Waitlists exist but apply first — you by lose nothing being on the list.
- Do you have a child or dependent with a disability?** SSI / ABLE / Medicaid Waivers
 SSI for children, ABLE accounts (contributions up to \$20K/yr, onset before age 46), Medicaid waivers, and school services may help.

Checked even one? Get your full results free.

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Dr. Ed Weir, PhD · 20 Years Inside Social Security · "Former" Sergeant, USMC

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