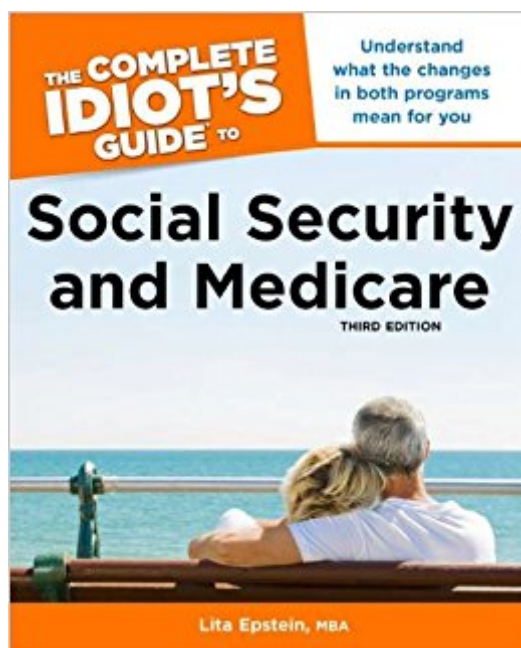


The book was found

The Complete Idiot's Guide To Social Security And Medicare, 3rd Edition



Synopsis

What senior citizens need to know in changing times. How will the economy affect Social Security? How will new legislation affect Medicare? These and many other urgent questions are addressed in the third edition of *The Complete Idiot's Guide(r) to Social Security and Medicare*. Completely revised and updated with the latest 2008 statistics by an expert in the field, this guide incorporates the latest information on these important social programs-how they work, how they are changing with the current administration, and what the future holds. ?Completely new chapters on Medicare and the Medicare Drug Programs ?Thoroughly revised resource section ?Completely new chapter on the effects of the current financial climate on benefits

Book Information

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Customer Reviews

Although this book covers a lot of ground and is fairly readable, two misstatements and one key omission may actually lead to some bad decisions:a) The book says there is a 10% tax penalty for withdrawals from a qualified plan (such as 401k) under age 59.5 unless one of a list of exceptions apply..one of which is "leaving a job involuntarily after you reach age 55". But there is no penalty for withdrawals under those circumstances if you leave voluntarily and the rule is that you turn 55 that year (you can retire earlier than your birthday).b) The book says "when you decide on an age for retirement...there is no going back". Actually if you file a "withdrawal of claim" and pay back the benefits you've recieved, you get a fresh start.c) A very important option for married couples: if a

dependent (i.e. lower earning) spouse wants to start collecting the spouse benefit but the primary earner wants to defer collecting, that can be done (the primary earner has to "file and suspend" for his benefit). A couple of recent studies have demonstrated that this is often the best option. In combination, I think these defects really impair the usefulness of the book.

With 65 approaching, I had many questions about Medicare and all the issues that accompany this difficult subject. Instead of "reading" the book, I used it as a reference for specific questions, and it provided the answers which brought the subject of Medicare into focus. The chapters were named very simply making it easy to navigate through the book without getting involved in the minutiae of these complicated subjects. A book I would recommend for anyone approaching 65.

The second edition of SOCIAL SECURITY AND MEDICARE is a top pick any public library will want to include in their collection. It updates all information on rules, coverage, benefits and more, providing tips on everything from timing retirement benefits to understanding how divorce and death affects social security benefits. An ever-increasing population of baby boomers will find it useful. Diane C. Donovan California Bookwatch

I bought this book to learn more about Medicare. To my disappointment, it only contains several chapters on Medicare. The book is really about retirement with chapters on making the most of your benefits and living on your retirement income...that sort of thing. The content on Medicare is superficial and at this point out of date (the copyright is 2006). DEFINITELY not for a professional who wants detailed information on the program!

Not as extensive as I thought it would be. Good explanations, however. Somewhat useful for a first book on Social Security.

I found the Idiot's Guide to be very informative. It answered most of my questions, and told me where to find answers to those questions that it didn't answer.

For anyone just learning about what Medicare [does not] cover and what Social Security does cover, it's good background training. The specifics, especially of Medicare, change too often to use this for more than getting an idea of how the what-you-might-call system works. However, knowing that is essential, and you will learn what questions to ask.

What I read was informative, but may not be what I NEED! I have a problem with getting the correct coverage. I am a cancer patient and have to make sure my medications are all covered. I am on a special program where a lot of my medications are paid for through "patient assistance". I can't have any drug programs with my social security program. If I want to have my prescriptions paid for and furnished by pharmaceuticals. I'll continue to look for better ways to handle my meds.

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