SOCIAL SECURITY • MEDICARE • TAXES

THE UNCLAIMED MONEY PLAYBOOK

FOR SENIORS



2027 EDITION • BRIGHTPAGE STUDIO

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AT A GLANCE

What Changed for 2027

These are the figures most retirees will meet this year. Each is explained in the chapter shown. Figures marked "2026" were the latest published when this edition was written.

Item	2027 figure	Ch.
Social Security cost-of-living raise (COLA)	3.6%	3
Average retired-worker benefit, as announced by SSA	$2,095 → $2,170	3
Earnings limit, under full retirement age	$25,560 a year	3
Earnings limit, year you reach full retirement age	$67,920 a year	3
Medicare Part B standard premium	$209.40 a month	5
Medicare Part B deductible	$292	5
Medicare Part A hospital deductible	$1,776	5
IRMAA starts above (2025 income)	$112,000 single $224,000 joint	5
Part D yearly out-of-pocket cap	$2,400	5
Extra Help resource limit	$17,210 single $34,340 couple	5, 8
Medicare Savings Program income, QMB (2026 figure)	$1,350 single $1,824 couple	5
SSI federal payment	$1,029 single $1,544 couple	8
SNAP maximum, one person (Oct 2026–Sep 2027)	$306 a month	8
Senior deduction, age 65+ (tax years 2025–2028)	$6,000 per person	9
Qualified charitable distribution limit	$114,000	9

Sources: SSA 2027 COLA fact sheet (October 2026); CMS 2027 Medicare Parts A & B fact sheet (November 17, 2026); Medicare & You 2027; CMS Extra Help resource memo (November 5, 2026); USDA SNAP FY2027 table; IRS. The 2027 Medicare Savings Program limits are due from CMS in early 2027. That update is free to every buyer of this edition.

ACTION CHECKLIST — THE MONEY AUDIT

- ☐ Gather the benefit letter, SSA-1099, a bank statement, your Medicare cards and last year's tax return.
- ☐ Create or sign in to *my Social Security* by typing ssa.gov/myaccount yourself.
- ☐ Compare your gross benefit with what lands in the bank. Name every deduction.
- ☐ Check your Part B deduction against the 2027 standard of $209.40.
- ☐ If any letter mentions an overpayment, read Chapter 4 today and note the date on the letter.
- ☐ Answer the "what you may be missing" questions. Circle each yes or not sure.
- ☐ Fill in the worksheet and choose your first three actions.
- ☐ Put a reminder in your calendar to repeat this audit every January, when the new figures start.

CHAPTER RECAP

The money retirees miss is usually not hidden. Nobody applied for it, or nobody checked. Fifteen minutes with your benefit letter, a bank statement and your Medicare papers shows what comes in, what goes out and what might be missing. A Part B deduction above $209.40, an overpayment letter, a zero year on your earnings record, or a yes to any program question each points to a chapter. Start with the one that has a deadline.