

Associated Health Options, LLC
Solving Your Medicare Puzzle

Medicare Made Easy

Know the facts



How



Where



When



What



Why



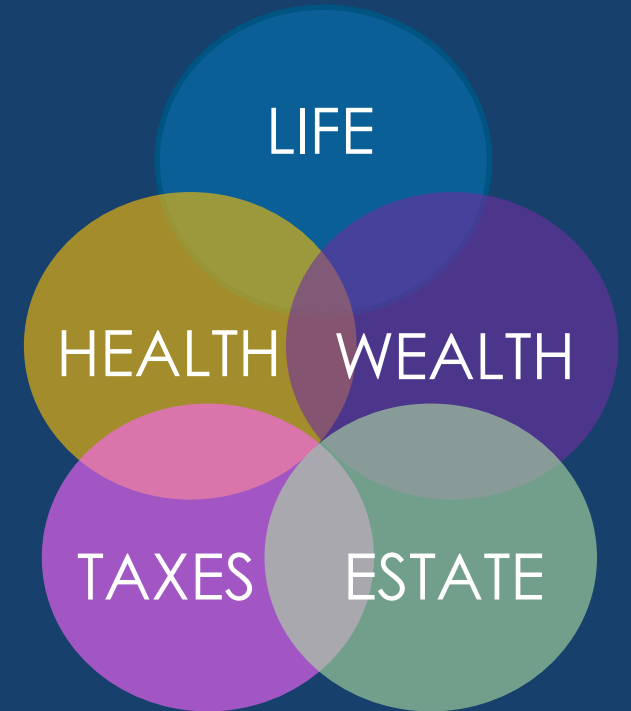
Who

248.648.8598

Securities offered through Centaurus Financial Inc., a registered broker/dealer. Member FINRA and SIPC
Centaurus Financial, Inc., and Herbert Financial Group are not affiliated companies

Welcome & Introductions

- We Provide Full Service Holistic Planning
 - **NOT** just Investment Management
 - Budgeting
 - Organizing and Goal Setting
 - Comprehensive Financial Plan
 - Retirement Income Analysis
 - Tax Advantaged Investing
 - Life Insurance Analysis
 - Long Term Care Insurance
 - Coordination with Tax, Legal & now Health Professionals



Health Care Cost in Retirement

- November 2015 Harris Poll of U.S. adults age 50 and older found that:
 - 69% of affluent pre-retirees listed soaring retirement health care costs as their #1 fear
 - 59% worry they will become a burden on their families as they get older
 - 38% expect healthcare costs to be their biggest expense in retirement
 - 55% fear healthcare costs will use up the money they planned to leave to their children
 - 78% don't have a plan to pay for medical and long term care expenses
 - 69% are concerned they will run out of money in retirement
 - 65% wish they understood Medicare better
- Changing Environment and our Clients Need Help

Introducing Associated Health Options, LLC

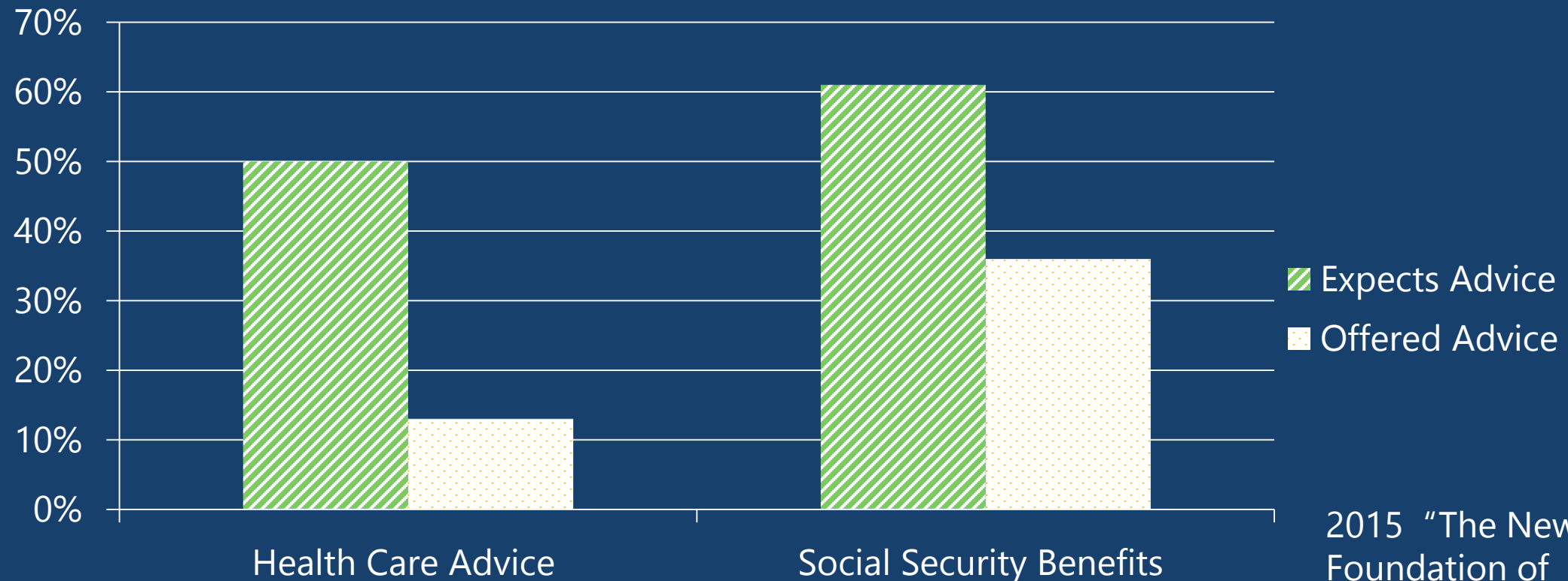
Evelyn Herbert



- Evy is a licensed independent Health Insurance Agent and the sole proprietor of Associated Health Options, LLC
- She specializes in senior health care, assisting her clients with their Medicare options
- There are no fees or additional costs to work with Evy. The appointment is completely no-cost and no-obligation. Whether you choose to work with her, call a 1-800 number or go online and do the research and enrollment yourself, the cost is always the same.
- Evy is licensed to offer:
 - Medicare Supplement Insurance
 - Medicare Advantage Plans
 - Part D Prescription Drug Plans



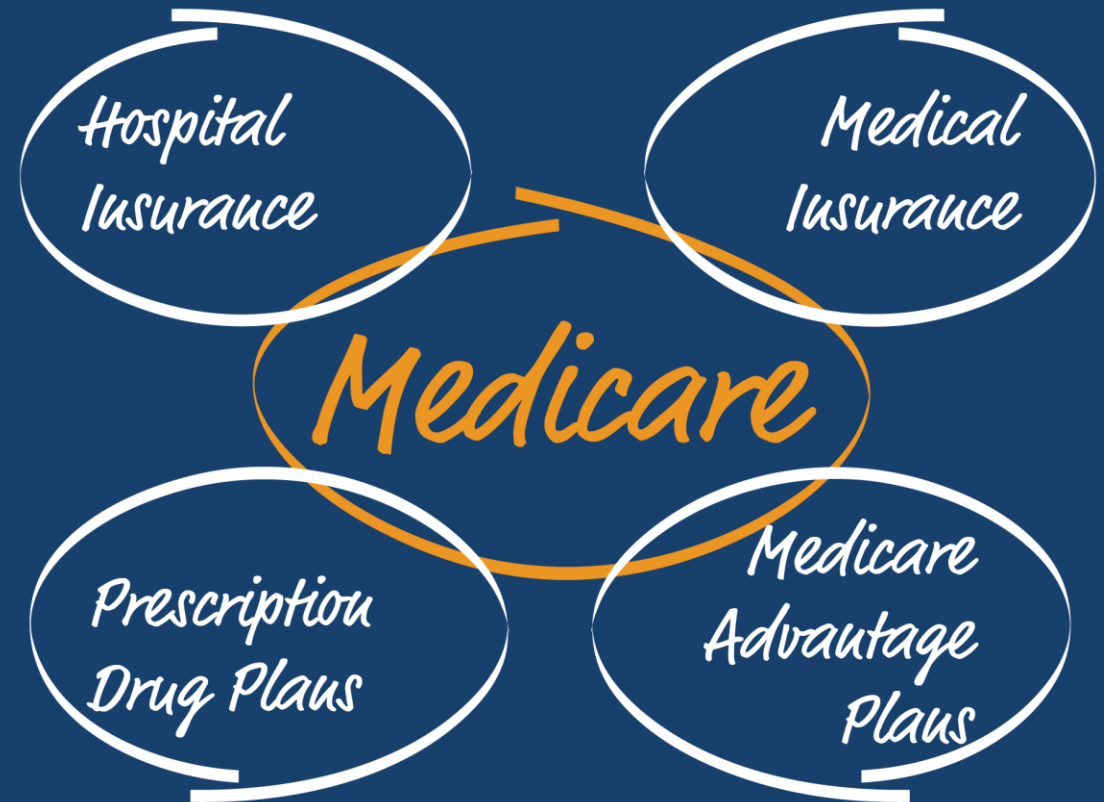
Big Problem: Gaps In Advice




2015 "The New Foundation of Retirement Planning : Social Security and Medicare" by Senior Market Sales

What Makes up Medicare?

- Medicare (Part A) Hospital Insurance
- Medicare (Part B) Medical Insurance
- Medicare (Part C) Medicare Advantage
- Medicare (Part D) Prescription Drug Coverage



Original Medicare – (Part A) Hospital

	
MEDICARE	HEALTH INSURANCE
1-800-MEDICARE (1-800-633-4227)	
NAME OF BENEFICIARY JOHN DOE	
MEDICARE CLAIM NUMBER 000-00-0000-A	SEX MALE
IS ENTITLED TO HOSPITAL (PART A)	EFFECTIVE DATE 01-01-2007
MEDICAL (PART B)	01-01-2007
SIGN HERE → _____	

Original Medicare – (Part A) Hospital

- You receive up to 60 days in the hospital for each admission as an in-patient, each year, for each separate medical issue. There is a deductible for each stay (\$1316 in 2017), for each separate issue. If returning for the same issue then there is no additional deductible.
- You also receive 20 days in-home visits or rehabilitation at no charge. Hospice is also covered under (Part A) at no charge to you during that period, after a three day minimum, medically necessary, inpatient hospital stay.
- Medicare (Part A) is a zero premium plan if you, or your spouse paid into Social Security for a minimum of 40 quarters (10 years).
- Everyone should begin (Part A) when they are first eligible, even if you are still employed and have other coverage. (Part A) is a zero premium plan and there is no penalty for having additional coverage.

Hospital Stay

Medicare pays all covered costs for the first 60 days, except the first \$1,316 (in 2017)

In 2017, you pay

- \$1,316 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$329 per day for days 61-90 of each benefit period
- \$658 per ******“lifetime reserve” after day 90 of each benefit period

******(Up to a maximum of 60 days over your lifetime)

Skilled Nursing Facility Stay

In 2017, you pay

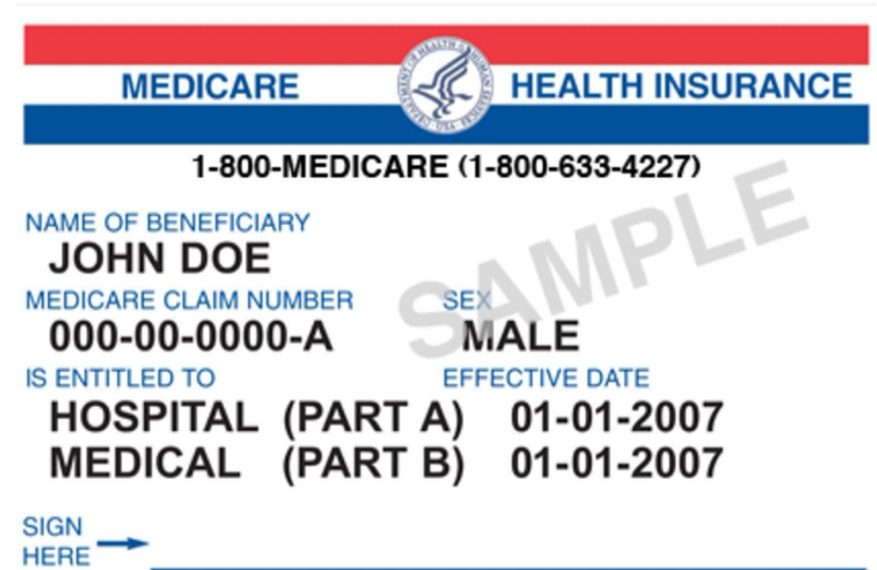
- \$0 for the first 20 days of each benefit period
- \$164.50 per day for days 21-100 of each benefit period

(Out of pocket for each day after 100th day)



Medicare (Part B): Medical Insurance

- Covers 80% of your medical bills
- Covers medical needs...i.e.: x-rays, lab, doctors, wheel chairs, etc.
- Average cost in 2017 is \$134 +/- a month depending on your income level
- You can begin Part B when you turn 65, or when you retire if working past 65
- Penalty can be imposed for failure to enroll



A sample Medicare Health Insurance card for John Doe. The card features a red and blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header is the phone number "1-800-MEDICARE (1-800-633-4227)". The card lists the beneficiary's name as "JOHN DOE", the Medicare claim number as "000-00-0000-A", and the sex as "MALE". It also shows the effective date for both Hospital (Part A) and Medical (Part B) coverage as "01-01-2007". At the bottom, there is a line for the beneficiary to sign, labeled "SIGN HERE" with an arrow pointing to the line.

NAME OF BENEFICIARY	
JOHN DOE	
MEDICARE CLAIM NUMBER	SEX
000-00-0000-A	MALE
IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL (PART A)	01-01-2007
MEDICAL (PART B)	01-01-2007
SIGN HERE → _____	

If your yearly income in 2015 (for what you pay in 2017) was			You pay each month (in 2017)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$134
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$187.50
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	Not applicable	\$267.90
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 and up to \$129,000	\$348.30
above \$214,000	above \$428,000	above \$129,000	\$428.60

What's the Part B late enrollment penalty?

If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B.

Your monthly premium for Part B may go up 10% for each full 12-month period that you could've had Part B, but didn't sign up for it. If you're allowed to sign up for Part B during a Special Enrollment Period, you usually don't pay a late enrollment penalty.

Original Medicare Can Leave You With:

- NO Maximum out of Your Pocket
- NO Prescription Drug Coverage
- NO Foreign Travel
- NO Dental, Vision, Hearing, Fitness

Ways to Protect Yourself Where Original Medicare Doesn't

- Replace with a Medicare Advantage Plan, (Part C)
- Add a Medicare Supplement and Stand Alone Prescription Drug Plan

Medicare (Part C)

Medicare Advantage

- Alternative to Original Medicare
- You still get complete Part A and Part B coverage through the plan. Note: You must continue to pay for your Part B premium.
- You still have Medicare rights and protections
- Medicare Advantage Plans have a yearly limit on your out-of-pocket costs for medical services. Once you reach this limit, you'll pay nothing for covered services. This limit may be different between Medicare Advantage Plans and can change each year.



Medicare - (Part C) Continued..

Types of Advantage Plans

HMO:

- You have a network of doctors and ancillary medical professionals who take care of your medical needs
- You must get referral from your Primary Care Physician before you see a specialist

HMO-POS:

- You have a network of medical professionals, but you may go out of network and you do not need a referral

PPO:

- You have a Primary Provider.
- You do not have a network and you do not need a referral to see a specialist

PFFS:

- You may see any doctor or medical professional as long as he/she accepts the terms and conditions of your insurance

Advantages

- You may receive additional, value-added benefits (i.e., dental, hearing, fitness, World Travel, etc.)
- You could save money if you stay reasonably healthy
- You can check with the plan before you get a service to find out if it's covered and what your costs may be
- You can join a Medicare Advantage Plan even if you have a pre-existing condition, except for End-Stage Renal Disease (ESRD)

Disadvantages

- You may be limited to “in network” medical professionals
- If the plan decides to stop participating in Medicare, you'll have to join another Medicare Health Plan or return to Original Medicare
- You may pay higher amounts if you have medical issues
- If you receive care outside the network, services may not be covered
- You can only join a plan at certain times during the year. In most cases, you're enrolled in a plan for a year

Medicare Supplements or “Medigap Plans”



Medicare Supplements or “Medigap Plans”

- Medicare Supplement Plans “supplement” Original Medicare
- You are still enrolled in Original Medicare Part A & B
- Covers the 20% medical expense that Original Medicare doesn’t
- Covers world travel for emergencies
- You must also have a Medicare Part D plan to provide appropriate prescription drug coverage (not provided by Medicare Supplements)
- Does not require open enrollment window to purchase
- Covers certain cost-sharing expenses required by Medicare, such as co-insurance and deductibles
- There are NO networks in a Med. Sup. Plan. You can see any doctor anywhere as long as he/she accepts Medicare.

Medicare Supplements or “Medigap Plans”

- The best time to buy a Medigap policy is during your Medigap Open Enrollment Period. This period lasts for 6 months and begins on the first day of the month in which you’re 65 or older and enrolled in Medicare Part B.
- During this period, an insurance company can’t use medical underwriting. This means the insurance company can’t do any of these because of your health problems:
 - Refuse to sell you any Medigap policy it offers
 - Charge you more for Medigap policy than they charge someone with no health problems
 - Make you wait for coverage to start

Medicare Supplements or Medigap Plans

- There are 10 Medicare Supplement plans (designated by letter) available in most states.
- Coverage is standardized across each plan letter, meaning you'll get the exact same benefits for Medicare Supplement Coverage within same letter.
- Even if benefits are the same across plans of the same letter category, premiums may vary by insurance company/location.

Medicare Supplemental Insurance AKA Medigap

Benefits	A	B	C	D	F	G	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ***
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care coinsurance	No	No	✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible	No	✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible	No	No	✓	No	✓	No	No	No	No	No
Part B excess charge	No	No	No	No	✓	✓	No	No	No	No
Foreign travel exchange (up to plan limits)	No	No	80%	80%	80%	80%	No	No	80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$4960	\$2480	N/A	N/A

Medicare (Part D)

Prescription Drug Coverage

- All prescription plans must have a minimum of 2 drugs in each area of need.
- Prescription drugs not on a plan's formulary may be approved by the plan with a request for exception by your physician.
- All plans follow Federal guidelines. All plans must provide a "therapeutic equivalent" to all medications in the standard Medicare formulary.



Medicare – (Part D) Gap and Penalties:

- The Part D GAP in coverage is when the cost of your prescription for that year (**both the cost you paid and the cost the health plan paid, combined**) exceeds a certain amount...\$3,700 in 2017. You may fall into the gap and pay much higher drug costs until you reach \$4,950 in 2017. (This only applies to small percentages of people).
- There are ways to avoid this gap, including buying inexpensive prescriptions without using your insurance card, or supplementing an expensive drug for another identical less expensive generic drug.
- Individuals who delay joining a Medicare prescription drug plan after their initial eligibility face a monthly premium that will increase by 1% per month for each month of delay
- Part D penalty: This is a 1% per month penalty that is applied to the cost of the Part D Plan for the rest of your life! This is imposed if you don't have other credible prescription coverage such as VA, TriCare, or credible drug coverage from your employer when you apply for Part B. The penalty is 1% of the average cost of a Medicare prescription plan (currently \$34/month). **1% X \$34 = \$0.34**

Part D - Premiums By Income

The chart shows your estimated prescription drug plan monthly premium based on your income as reported to your IRS tax return from 2 years ago and most recent year. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

If your filing status and year income in 2015 was:

File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	You Pay (in 2016)
\$85,000 or less	\$170,000 or less	\$85,000 or less	your plan premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	not applicable	\$13.30 + your plan premium
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	not applicable	\$34.20 + your plan premium
above \$160,000 up to \$214,000	above \$20,000 up to \$428,000	above \$85,000 up to \$129,000	\$55.20 + your plan premium
above \$214,000	above \$428,000	above \$129,000	\$76.20 + your plan premium

Annual Enrollment Period: Oct 15 – Dec 7

Each year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year.



Insurance Agents:

What does my insurance agent do?

- An insurance agent explains all of your policy choices and benefits every year. The agent will ask probing questions to help guide you through the process of choosing the right plan for you.
- Clients choose the policy. It is the agents job to tell them the positives and negatives to each policy they consider.
- He/she will help you with billing problems & concerns throughout the year.



How Are Agents Compensated?

- Insurance companies pay the agents. Clients pay nothing to the agent.
- Generally, agents/brokers receive an initial payment in the first year of the policy and half as much for years two (2) and beyond if the member remains enrolled in the plan.
- **You pay nothing extra for an agent's services. Whether you use an agent or not, your premiums will stay the same.**

My Contact Information

- Email – ahealthoptions@gmail.com
- Phone Number: **(248) 961-4669**

A man with grey hair, wearing a blue and white jacket and light-colored shorts, is riding a black mountain bike on a grassy hill. The background shows a bright blue sky with scattered white clouds. In the top left corner, there is a dark blue square with a white number '1' inside it.

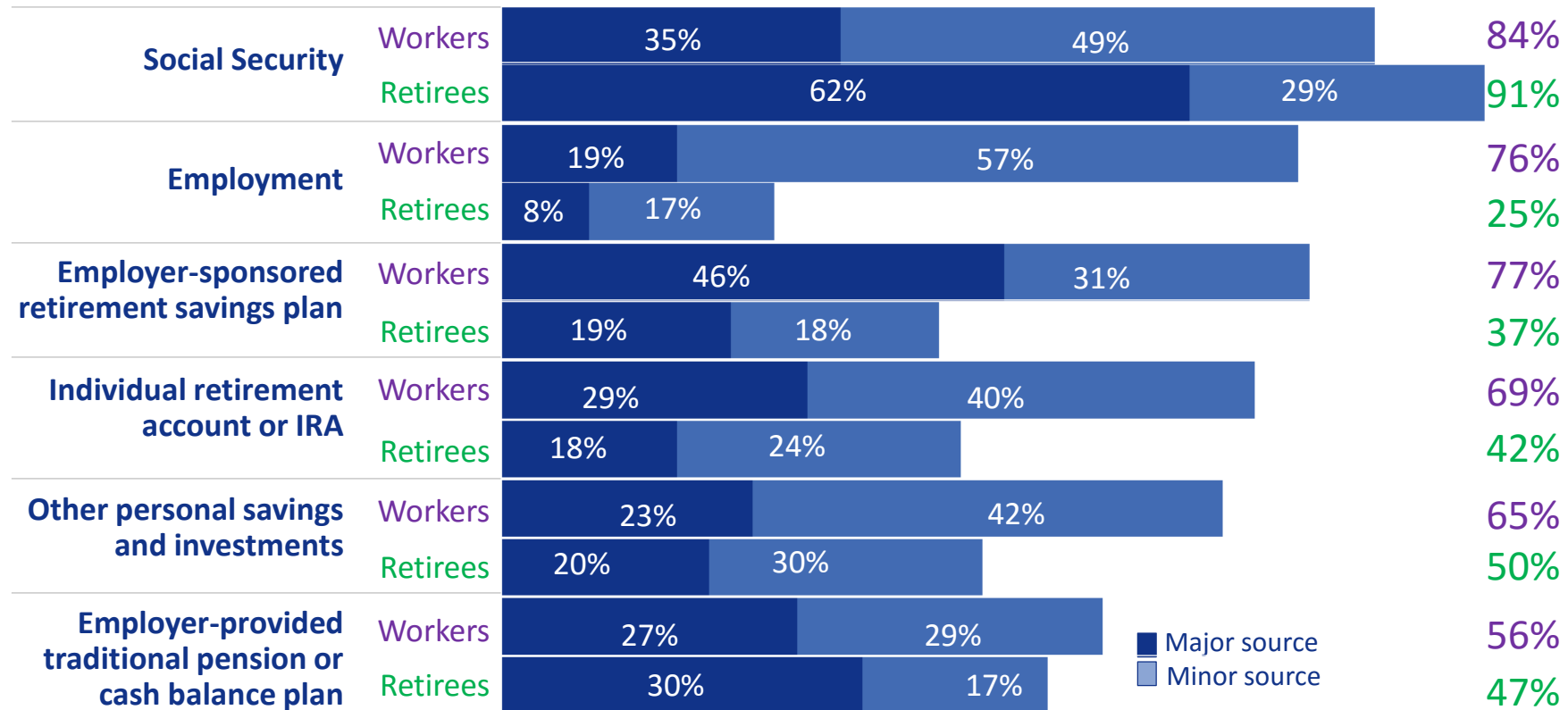
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Social Security

Key 1: Social Security basics

Facts to know

Expected (workers expecting to retire) and actual (retirees) sources of income in retirement

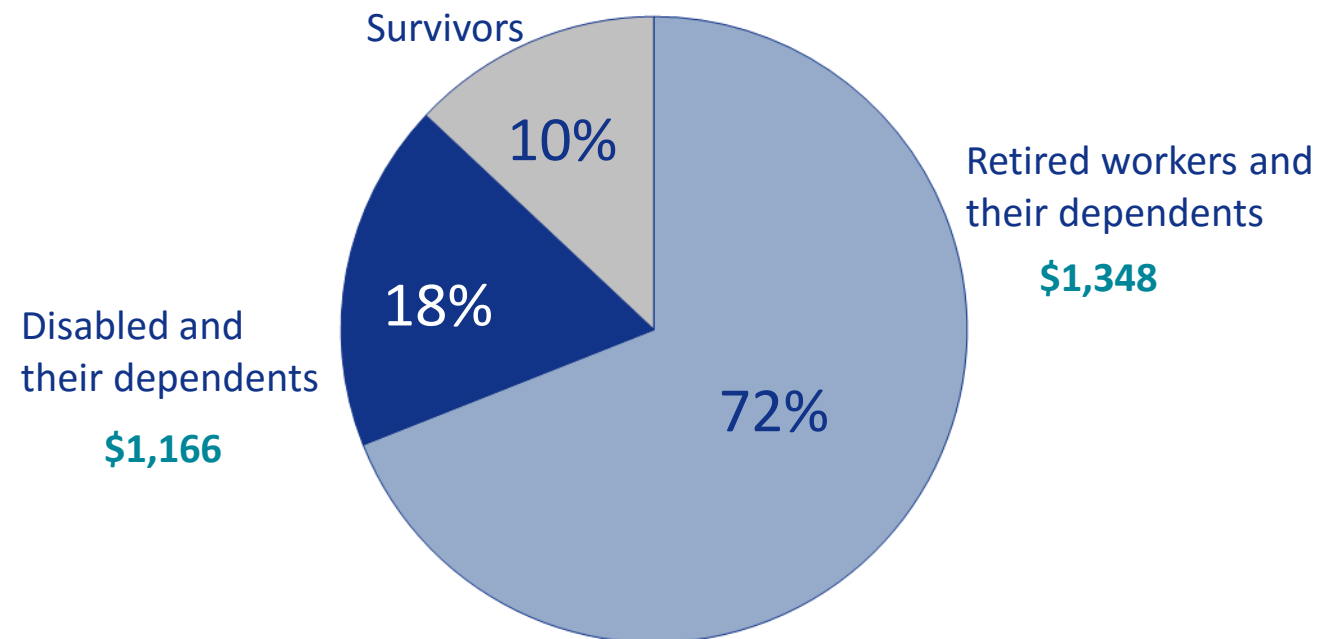


Employer Benefit Research Institute, "The 2016 Retirement Confidence Survey: Worker Confidence Stable, Retiree Confidence Continues to Increase," Issue Brief No. 422, March 2016.

Social Security is more than just retirement

Nearly 61 million Americans were estimated to receive approximately \$918 billion in Social Security benefits in 2016¹

Average monthly benefit using June 2016 beneficiary data



Social Security Administration, Fact Sheet, Social Security, 2016.

Will it be there?

- By 2034, the combined OASI (old age and survivor income) and DI (disability income) trust fund is expected to be depleted¹
- Revenue coming into the OASI and DI trust funds will be adequate to pay about 79% of scheduled benefits in 2034¹



¹ The 2016 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds, June 22, 2016.

Statements now online

<https://secure.ssa.gov/RIL/SiView.do>

 **Social Security**
The Official Website of the U.S. Social Security Administration

Sign In or Create an Account

New Users

You must be able to verify some information about yourself and:

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.



You can create an account only to gain access to your own personal information. You cannot use this online service to access the records of a person:

- With whom you have a business relationship;
- For whom you are a representative payee;
- For whom you are an appointed representative.

Unauthorized use of this service may subject you to civil penalties, or both.

[Create An Account](#) [? Learn More](#)

Existing Users

Username: [Forgot](#)


Password: [Forgot](#)

[Sign In](#)

Are you now, or have you ever been a victim of domestic violence? Identity theft? Do you have other concerns?

You can [block electronic access](#) to your information at any time, for any reason.

Create your own
Security account

 **Prevent identity theft—protect your Social Security number**
Your Social Security Statement www.socialsecurity.gov
Prepared especially for Wanda Worker

May 1, 2012
See inside for your personal information →

What's inside...

Your Estimated Benefits	2
Your Earnings Record	3
Some Facts About Social Security	4
If You Need More Information	4

What Social Security Means To You

This *Social Security Statement* can help you plan for your financial future. It provides estimates of your Social Security benefits under current law and updates your latest reported earnings.

Please read this *Statement* carefully. If you see a mistake, please let us know. That's important because your benefits will be based on our record of your lifetime earnings. We recommend you keep a copy of your *Statement* with your financial records.

Social Security is for people of all ages...
We're more than a retirement program. Social Security also can provide benefits if you become disabled and help support your family after you die.


Work to build a secure future...
Social Security is the largest source of income for most elderly Americans today, but Social Security was never intended to be your only source of income when you retire. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire.

Saving and investing wisely are important not only for you and your family, but for the entire country. If you want to learn more about how and why to save, you should visit www.mymoney.gov, a federal government website dedicated to teaching all Americans the basics of financial management.

About Social Security's future...
Social Security is a compact between generations. Since 1935, America has kept the promise of security for its workers and their families. Now, however, the Social Security system is facing serious financial problems, and action is needed soon to make sure the system will be sound when today's younger workers are ready for retirement.

Without changes, in 2033 the Social Security Trust Fund will be able to pay only about 75 cents for each dollar of scheduled benefits.* We need to resolve these issues soon to make sure Social Security continues to provide a foundation of protection for future generations.

Social Security on the Net...
Visit www.socialsecurity.gov on the Internet to learn more about Social Security. You can read publications, including *When To Start Receiving Retirement Benefits*; use our Retirement Estimator to obtain immediate and personalized estimates of future benefits; and when you're ready to apply for benefits, use our improved online application—It's so easy!


Michael J. Astrue
Commissioner

* These estimates are based on the intermediate assumptions from the Social Security Trustees' Annual Report to the Congress.

2



Social Security

Key 2: Income benefits

How to qualify for benefits

Must be fully insured (earned required number of Social Security credits to qualify)

- Most workers need **40 credits** or about 10 years of work¹
- Through 1977, you earned one credit for each calendar quarter in which you had wages or salary of at least \$50 in covered employment¹
- Since 1978, you earn credits on the basis of your annual earnings up to **four credits** in any year
- In 2017, one credit is recorded for every **\$1,300** you earn in a year, with four credits if you earn \$5,200 or more²

¹ Social Security Administration, Benefits Planner: Social Security Credits

² Social Security Administration, 2017 Social Security Changes, Fact Sheet

How benefits are calculated

$$\begin{array}{c} \text{PIA} \\ \text{(primary insurance amount)} \end{array} = \begin{array}{c} \$ \text{ FRA} \\ \text{(full retirement age)} \end{array}$$

- Benefit is reduced if taken prior to FRA
- Monthly benefit is adjusted up if your start is delayed



A man with grey hair, wearing a blue and white long-sleeved shirt and light-colored shorts, is riding a black mountain bike on a grassy hill. The hill is covered in tall, dry grass and some green plants. The sky is blue with scattered white clouds. In the top left corner, there is a dark blue square with a white number '3' inside it.

3

Social Security

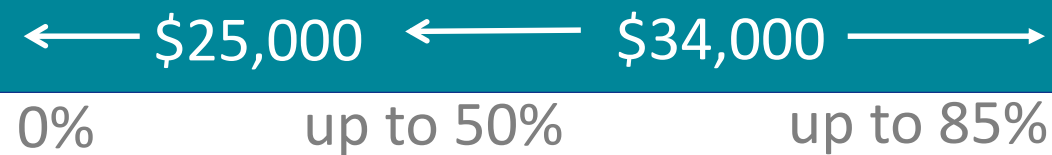
Key 3: Taxation of benefits

Benefits are subject to income tax

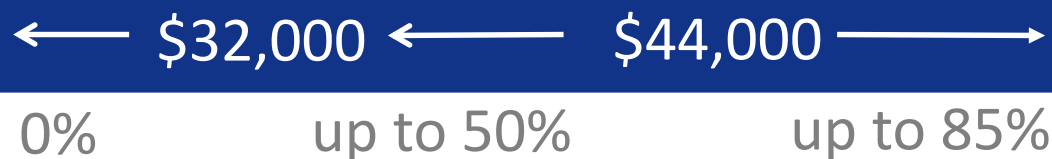
Sum of your adjusted gross income
+ nontaxable interest
+ $\frac{1}{2}$ of your Social Security benefits

= **Your combined income**

Combined income: single or head of household



Combined income: married, filing jointly



Note: These percentages are the amount of Social Security benefit included in income, not the tax rate on the Social Security benefit.

4



Social Security

Key 4: When to start benefits

When to start your benefits

Full retirement age (FRA)

- Can start benefits as **early as age 62**
- If age 62, receive less than at **full retirement age**
- Maximum benefits can be attained at **age 70**

Year of birth	Full retirement age (FRA)	Age 62 benefit reduction
1937 or earlier	65	20.00%
1938	65 and 2 months	20.83%
1939	65 and 4 months	21.67%
1940	65 and 6 months	22.50%
1941	65 and 8 months	23.33%
1942	65 and 10 months	24.17%
1943 - 1954	66	25.00%
1955	66 and 2 months	25.83%
1956	66 and 4 months	26.67%
1957	66 and 6 months	27.50%
1958	66 and 8 months	28.33%
1959	66 and 10 months	29.17%%
1960 and later	67	30.00%

Enhancing benefits by delaying start date

Starting benefits at various ages and living to different ages

Delaying your start past FRA will result in “delayed retirement credits” (DRC)

Start age	70	75	80	85	90
62	\$144,000	\$234,000	\$324,000	\$414,000	\$504,000
64	\$124,776	\$228,756	\$332,736	\$436,716	\$540,696
66	\$96,000	\$216,000	\$336,000	\$456,000	\$576,000
68	\$55,680	\$194,880	\$334,080	\$473,280	\$612,480
70	\$0	\$158,400	\$316,800	\$475,200	\$633,600

Full retirement age of 66, full retirement benefit \$2,000/month, no cost-of-living adjustment (COLA), no discounting. For illustration purposes only, not an actual client.

Social Security benefits are first received the month following the month they are due. However, this table reflects 12 monthly payments in the first year and all subsequent years.

Social Security Administration, Retirement Planner: Delayed Retirement Credits.

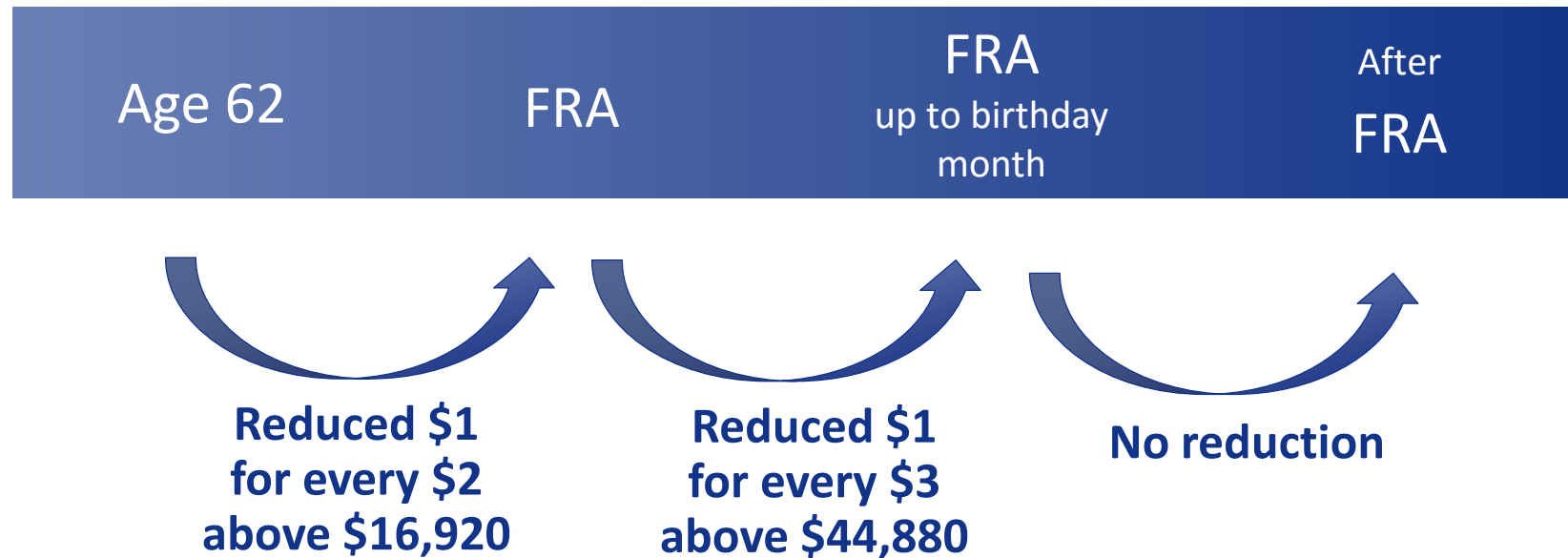
A man with grey hair, wearing a blue and white jacket and light-colored shorts, is riding a black mountain bike on a grassy hill. The background shows a bright blue sky with scattered white clouds. The foreground is filled with tall, dry grass.

5

Social Security

Key 5: Working in retirement

In 2017, if you work ...



Any reduction in Social Security income in early retirement (due to working) will result in positive adjustment to your monthly benefit when you reach your full retirement age

Hypothetical example

Susan, born 1955

<i>My benefits</i>	
■	
■	
Annual Social Security benefit	\$16,800
(75% of FRA benefits)	
Current year earnings	\$40,000
Social Security earning limit	\$16,920
Excess earnings	\$23,080
Reduction in Social Security benefits	\$11,540
Net Social Security benefits	\$ 5,260



This hypothetical example is for illustrative purposes only and does not represent an actual client.



6

Social Security

Key 6: Spouse and survivor benefits

Benefits available for spouses

When a spouse does not qualify for his or her own retirement benefits:

- Nonqualifying spouse **can collect on the record of the spouse who is qualified** to receive benefits
 - To qualify, the nonqualifying spouse must have been **married at least one year** to the qualifying spouse or be the parent of their child
 - If nonqualifying spouse is at FRA or later, receives an amount **equal to 50% of the PIA** of the qualifying spouse (not necessarily their benefit amount)
 - If nonqualifying spouse is age 62, they may receive permanently reduced benefits



The rules are complicated and vary depending on your situation, so talk to a Social Security representative about the options available to you.

Benefits available for spouses

When both spouses qualify for their own benefits, generally the spouse with the lower benefit would:

1. Take benefits generated by **own earnings history**
- OR**
2. Take **half of the other spouse's retirement benefit if greater** (made up of personal benefit plus the difference to make up half of the primary wage earners benefit)



The rules are complicated and vary depending on your situation, so talk to a Social Security representative about the options available to you.

Benefits available for spouses

When both spouses qualify for benefits

Advanced option for spouse A who was age 62 or older in 2015:

At full retirement age, spouse A could delay receiving their own retirement benefit and start a spousal benefit which is half of spouse B's benefit.

- To do so either **spouse B is receiving own benefits OR spouse B filed and suspended prior to April 30, 2016.**
- If spouse A's retirement benefits are delayed, a higher benefit may be received at a later date **based on the effect of delayed retirement credits.**



The rules are complicated and vary depending on your situation, so talk to a Social Security representative about the options available to you.

Benefits available for survivors

The earliest a widow(er) can start receiving Social Security benefits is age 60

If you receive survivor benefits early:

- Benefits based on your age can **begin any time between age 60 and your FRA**. Starting early, however, your survivor benefits are reduced a fraction of a percentage for each month before your FRA
- If you receive benefits AND you qualify for retirement benefits that are more than your survivor benefits **you can switch to your own benefit as early as age 62**



The rules are complicated and vary depending on your situation, so talk to a Social Security representative about the options available to you.

Benefits available for divorced spouse

- If **married for at least 10 years**, ex-spouse can get Social Security benefits based on other ex-spouse's record
- The person receiving benefits **must be age 62 or older and unmarried**
- The benefit that the receiving person is entitled to receive based on his or her own work is **less than the benefit** based on the divorce
- The amount of benefit has no effect on the other ex-spouse or their current spouse
- If **divorced for at least two years**, and if both ex-spouses are **at least age 62**, divorced spouse can get benefits even if other ex-spouse is not retired (has not started Social Security benefits)



The rules are complicated and vary depending on your situation, so talk to a Social Security representative about the options available to you.