

# Your Benefits Checklist 2026

## Are you getting everything you've earned?

Over \$30 billion in government benefits goes unclaimed every year. Most of it because the agencies don't proactively tell you what you qualify for. Check each item below — if even one applies to you, there's money on the table.

- Are you 62 or older and haven't started Social Security yet?** SOCIAL SECURITY  
 When you claim affects your check for life. The 62-vs-67-vs-70 decision can swing **\$100,000+** over retirement. Don't guess — get the numbers first.
- Are you disabled AND 62 or older?** DISABILITY  
 You can file for both Retirement (RIB) and Disability (DIB) at the same time. Get retirement checks while your disability claim is being decided — don't wait with nothing.
- Has your spouse, ex-spouse, or parent passed away?** SOCIAL SECURITY  
 Survivor benefits may be available — even on an ex-spouse's record if the marriage lasted 10+ years. Available as early as age 60 (50 if disabled).
- Were you married 10+ years and are now divorced?** SOCIAL SECURITY  
 Divorced-spouse benefits let you claim on your ex's record — even if they've remarried. They are never notified.
- Divorced 2+ years, both 62+, and your ex hasn't filed yet?** SOCIAL SECURITY  
 You may be **independently entitled** to benefits on your ex's record — you don't have to wait for them to file first. Most people don't know this rule exists.
- Are you 65+ (or disabled) and paying full price for Medicare?** MEDICARE  
 Medicare Savings Programs (MSP) can pay your premiums, deductibles, and copays. Income limits apply — apply even if you're not sure you qualify.
- Do you take prescriptions and struggle with the cost?** MEDICARE  
 Extra Help (Low-Income Subsidy) cuts Part D drug costs — often to near zero. Most people with modest income qualify. The **\$2,100 annual cap** on Part D now helps everyone.
- Paying too much for your Medicare Supplement (Medigap)?** MEDICARE  
 You can shop for a cheaper plan **any time of year** — you're not locked in like Medicare Advantage. Some states require health underwriting; others don't. Chapter Medicare can help you compare — for free.
- Is your household income under approximately \$2,500/month?** INCOME SUPPORT  
 You may qualify for SNAP (food), Medicaid (health), LIHEAP (utilities), and other programs. Limits vary by state and household size.
- Are you a veteran or the spouse/survivor of one?** VETERANS  
 VA Pension, Aid & Attendance, DIC, CHAMPVA, state veteran benefits. Most eligible veterans never claim what they've earned — the VA doesn't call you.
- Do you have a disability that limits your ability to work?** DISABILITY  
 SSDI and SSI provide monthly income. SSDI also leads to Medicare after 24 months. Apply even if you're unsure — self-disqualifying is the #1 mistake.
- Are you caring for someone elderly, disabled, or a special-needs child?** FAMILY  
 Caregiver stipends, respite care, HCBS waivers, and state-paid caregiver programs can provide real support — even for family members.
- Are you working while receiving Social Security or disability?** SOCIAL SECURITY  
 Earnings test (under FRA): \$1 withheld per \$2 over **\$24,480/yr**. SSDI Trial Work Period: **\$1,210/mo** in 2026. You don't lose the withheld money — it's recalculated later.
- Are you paying more than 30% of your income on housing?** INCOME SUPPORT  
 Section 8 vouchers, public housing, and state programs can help. Waitlists exist — but apply anyway. You lose nothing by being on the list.
- Do you have a child or dependent with a disability?** FAMILY  
 SSI for children, ABLE accounts (up to **\$20,000/yr**; onset before age 46), Medicaid waivers, and school-based IEP services may apply.

# Checked even one? Here's what to do next.

Three steps — all free, all from Dr. Ed

## 1 Get all 11 free benefit checklists

Medicare, Social Security, SNAP, disability, veterans, survivor benefits, divorced spouse, caregivers, and more. Each one walks you through exactly what to check and who to call.

Visit [24help.org/free-checklists](https://24help.org/free-checklists)

One email → instant access to every PDF. We don't sell your email. Unsubscribe anytime.

## 2 Ask me live — free Q&A every weekday

I go live on YouTube every weekday at **3 PM Pacific / 6 PM Eastern**. No script, no screening. If you show up with a question, I'll answer it — or tell you straight where to call.

Subscribe at [youtube.com/@mygovexpert](https://youtube.com/@mygovexpert)

## 3 Medicare plan questions? Call Chapter Medicare.

I'm not licensed to pick your plan — and I won't pretend otherwise. But the licensed advisors at Chapter Medicare will compare every plan in your zip code. Free to you. No pressure.

**(352) 841-0632**

or visit [24help.org/chapter](https://24help.org/chapter)

Licensed advisors · No cost to you · Tell 'em Dr. Ed sent you

Ed

**Dr. Ed Weir, PhD**

20 years inside Social Security · Former District Manager · USMC Sergeant

**2M+**

people a month  
turn to Dr. Ed

**Know someone who needs this? Forward it.**

This checklist is free and always will be.

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