HARBORLINE RETIREMENT PRESS • PRINTABLE READER BONUS #1

2027 Official Medicare, Social Security & Senior Tax Quick-Reference Card

Verified against CMS Fact Sheets (Nov 17, 2026), SSA 2027 Changes (Oct 2026), and IRS Rev. Proc. 2026-35 / Pub. 6142.

1. Official 2027 Medicare Parts A, B, C & D Rates

Medicare Parameter	Official 2027 Rate	Key Rule / Threshold
Part B Standard Monthly Premium	$209.40 / month (+$6.50)	Annual deductible: $292 (+$9); 20% uncapped coinsurance
Part A Hospital Deductible	$1,776 per benefit period	Days 61–90: $444/day; Reserve (91–150): $888/day
Part A Skilled Nursing (SNF)	$0 (Days 1–20) / $222/day (21–100)	Requires qualifying 3-day inpatient hospital stay
Part A Premium (If <40 Qtrs)	$328/mo (30–39) / $597/mo (<30)	$0/month for 40+ Social Security work credits
Part D Annual Drug OOP Cap	$2,400 maximum / year	Max deductible: $700; national base premium: $41.33
Medicare Negotiated Part D Drugs	25 total (+15 new Jan 1, 2027)	Includes Ozempic/Wegovy ($274), Trelegy ($175), Janumet ($80)
Medicare Advantage Max MOOP	$9,850 in-network / $14,800 PPO	Applies to Part A & B services; excludes Part D drugs
Medigap High-Deductible Plan G	$3,050 annual deductible	Plan K OOP: $8,360; Plan L OOP: $4,180
2027 IRMAA Trigger (2025 MAGI)	>$112,000 Single / >$224,000 MFJ	Part B +$83.70 to +$502.40/mo; Part D +$15.40 to +$96.40/mo

2. Official 2027 Social Security & Senior Tax Figures

Social Security / IRS Parameter	Official 2027 Figure	Planning Guardrail
2027 Social Security COLA	3.6% (avg +$75/mo)	Takes effect with January 2027 benefit payments
Max Taxable Wages & Work Credit	$192,300 cap / $1,970 per credit	4 credits/yr = $7,880 earned income
2027 PIA Bend Points	$1,340 (90%) and $8,077 (32%/15%)	Family max bend points: $1,712 / $2,471 / $3,223
Max Jan 2027 Monthly Benefit	$3,094 (62) / $4,188 (67) / $5,358 (70)	Delaying from 62 to 70 raises monthly income by ~77%
2027 Retirement Earnings Test	$25,560/yr under FRA ($1 per $2)	$67,920/yr in FRA year ($1 per $3); $0 limit at FRA
WEP / GPO Public Pension Rules	Permanently Repealed (P.L. 118-273)	Full SS & spousal/survivor benefits restored retro to Jan 2024
2027 Stacked Age-65+ Deduction	$24,700 Single / $48,600 MFJ (both 65+)	Includes 2025–2028 $6,000/$12,000 Enhanced Senior Deduction
Enhanced Senior Deduction Phaseout	6% per spouse above $75k / $150k MAGI	Below-the-line: does NOT lower Provisional Income or IRMAA