

# Appeal Letter 2

Social Security Administration  
8800 Watson Road Suite 100  
Webster Groves, MO. 63119

February 1, 2025

To Whom it May Concern,

Enclosed is my completed Form SSA-44 Medicare Income-Related Monthly Adjustment Amount- Life Changing Event. I am writing to respectfully request that my Medical Surcharge be waived because of a life changing event. On January 01,2022 I retired as an executive from XYZ Company after XX years and will no longer work there. A copy of a letter from XYZ Company, January 01,2022, is attached to verify my retirement.

As part of my employment agreement, I vested 50% of an accumulated Retirement Benefit for my XX years of employment on January 01,2022 and the other 50% on January 01,2022. Per IRS Requirements the vesting is treated as Ordinary Income. This was a one-time occurrence that significantly distorted our Adjusted Gross Income for 2020 and 2021. In addition, I received a one-year Severance Payment of \$100,000 in 2021 upon leaving employment that distorts my 2021 Adjusted Gross Income even more.

Starting in 2022 our only income will come from earnings on our investments and retirement accounts. We estimate this to be around \$60,000-\$85,000 per year. This is well below the Married Joint MAGI threshold of \$182,000 in 2022. My wife Jane Doe and I will not be taking our Social Security until we receive our full retirement amounts. For me that will take place in January 01,2022. For my wife that will take place in January 01,2022.

You should be aware that we went through this same IRRMA process when my wife Jane Doe for Medicare in January 01,2022 and our appeal was granted to eliminate the Income-Related Monthly Adjustment Amount because of the Life Changing Event of my retirement.

Thank you for your consideration,

*Jane Doe*

123 Nowhere Lane  
Nowhere, MO. 12345  
[Jdoe@gmail.com](mailto:Jdoe@gmail.com)  
123-123-1234 (cell)  
123-123-1234 (home)