The IRMAA Quick-Reference Checklist

A companion to "The Medicare IRMAA Cliff: How a TSP Withdrawal Can Bite Back Two Years Later"

Before You Take a TSP Withdrawal or Roth Conversion

Run through these five checks before making a decision that will show up on this year's tax return — and on your Medicare premium two years from now.

- [ ] **Know your projected MAGI.** Add up your FERS annuity, Social Security, TSP withdrawals or conversions, interest, dividends, and capital gains — plus any tax-exempt interest.
- [ ] **Know which tax year counts.** Medicare generally looks back two years. This year's decision affects your premium two years from now, not this year's.
- [ ] **Know your room to the next threshold.** Being $20,000 under a bracket is very different from being $200 under it. Leave a real cushion — not just $1.
- [ ] **Consider spreading it out.** A withdrawal or conversion split across two or three years may avoid crossing a tier at all.
- [ ] **Decide if it's worth it — on purpose.** If the long-term benefit (lower future RMDs, tax-free growth, flexibility for a survivor) outweighs one year of IRMAA, that's a deliberate choice, not a surprise.

2026 IRMAA Brackets

2024 MAGI — Single	2024 MAGI — Married Filing Jointly	Total Part B / Mo.	Part D Surcharge / Mo.
$109,000 or less	$218,000 or less	$202.90	$0
$109,001–$137,000	$218,001–$274,000	$284.10	+$14.50
$137,001–$171,000	$274,001–$342,000	$405.80	+$37.50
$171,001–$205,000	$342,001–$410,000	$527.50	+$60.40
$205,001–$499,999	$410,001–$749,999	$649.20	+$83.30
$500,000 or more	$750,000 or more	$689.90	+$91.00

> **Just retired?** If your IRMAA notice is based on a year that still reflects your federal salary, you may be able to file **Form SSA-44** and ask Social Security to use a more recent, lower income estimate instead. Stopping work is a qualifying life-changing event — a voluntary TSP withdrawal or Roth conversion is not.

Sources: CMS 2026 Medicare Parts A & B Premiums and Deductibles Fact Sheet · SSA IRMAA Sliding Scale Tables (POMS HI 01101.020) · Form SSA-44

For the full article, including the two-year lookback rule and a worked example, see "The Medicare IRMAA Cliff: How a TSP Withdrawal Can Bite Back Two Years Later" at myfederalretirement.com. This checklist is for general information only and is not tax, legal, or financial advice.

IRMAA Planning Worksheet

Work through your own numbers before you withdraw from or convert your TSP

Use this worksheet alongside the 2026 IRMAA bracket table on page 1. Fill in your estimated income for the tax year that will affect your Medicare premium two years from now, then work through Steps 2 and 3 to see how much room you have and think through the decision before you act. These are estimates to guide your planning — for your exact numbers, work with a tax advisor or financial planner.

Step 1: Your Filing Status & Income

Filing status

Tax year this affects (this year + 2)

Income sources for this tax year

FERS annuity + Social Security (taxable portion) + interest/dividends/capital gains + planned TSP withdrawal or conversion + tax-exempt interest

Projected MAGI (total)

Step 2: Find Your Room

Next IRMAA threshold above you

See the bracket table on page 1

Room remaining before that threshold

Threshold minus your projected MAGI

Planned TSP withdrawal or Roth conversion amount

Does the planned amount fit inside your room?

☐ Yes, comfortably ☐ Yes, but tight ☐ No — it crosses a threshold

Step 3: Decide — On Purpose

1. **If this crosses a threshold, what's the added annual Medicare cost?**
2. **What long-term benefit does the withdrawal or conversion provide?**
3. **Could the amount be spread across two or three years instead?**
4. **Have you had a life-changing event (retirement, divorce, loss of a spouse) that might qualify for an SSA-44 recalculation?**
5. **Decision: proceed as planned, adjust the amount, or spread it out?**

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