



Securing today
and tomorrow

Retirement Benefits

SSA.gov



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Social Security and your retirement plan

Social Security is part of the retirement plan of almost every American worker. It's important to know how the system works and how much you'll receive from Social Security when you retire. This booklet explains:

- How you qualify for Social Security benefits.
- How your earnings and age can affect your benefits.
- What you should consider in deciding when to retire.
- Why you shouldn't rely only on Social Security for all your retirement income.

This basic information on Social Security retirement benefits isn't intended to answer all questions. For specific information about your situation, talk with a Social Security representative. Please visit us online at **www.ssa.gov**, or call our toll-free number.

Your retirement benefits

How do you qualify for retirement benefits?

When you work and pay Social Security taxes, you earn "credits" toward Social Security benefits. The number of credits you need to get retirement benefits depends on when you were born. If you were born in 1929 or later, you need 40 credits (10 years of work).

If you stop working before you have enough credits to qualify for benefits, the credits will remain on your Social Security record. If you return to work later, you can add more credits to qualify. We can't pay any retirement benefits until you have the required number of credits.

How much will your retirement benefit be?

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily.

The age at which you decide to retire also affects your benefit. If you retire at age 62, the earliest possible Social Security retirement age, your benefit will be lower than if you wait. The “**Early retirement**” section explains this in more detail.

Get personalized retirement benefit estimates

As you make plans for your retirement, you may ask, “How much will I get from Social Security?” If you have a personal *my* Social Security account, you can get an estimate of your personal retirement benefits and see the effects of different retirement age scenarios. If you don't have a *my* Social Security account, create one at ***www.ssa.gov/myaccount*** or you can use our online *Retirement Estimator* at ***www.ssa.gov/estimator***.

You can create a personal *my* Social Security account if you have a Social Security number, a valid U.S. mailing address, and an email address. You'll need to provide some personal information to confirm your identity. You'll be asked to choose a username and password, and then you'll be asked for your email address. You'll also need to select how you would like to receive an activation code — to a text-enabled cell phone, to the email address you registered, or mailed to the physical address you provided — that you will need to enter to finish creating your account. Each time you sign in with your username and password, we'll send a one-time security code to your cell phone or to your email address. The security code

is part of our enhanced security feature to protect your personal information. Keep in mind that your cell phone provider's text message and data rates may apply.

Full retirement age

If you were born in 1954 or earlier, you’re already eligible for your full Social Security benefit. The full retirement age is 66 if you were born from 1943 to 1954. The full retirement age increases gradually if you were born from 1955 to 1960 until it reaches 67. For anyone born 1960 or later, full retirement benefits are payable at age 67. The following chart lists the full retirement age by year of birth.

Age to receive full Social Security benefits	
<i>Year of birth</i>	<i>Full retirement age</i>
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67
NOTE: People born on January 1 of any year, refer to the previous year.	

Early retirement

You can get Social Security retirement benefits as early as age 62. However, we’ll reduce your benefit if you retire before your full retirement age. For example, if you turn age 62 in 2021, your benefit would be about 29.2 percent lower than it would be at your full retirement age of 66 and 10 months.

Some people will stop working before age 62. But if they do, the years with no earnings will probably mean a lower Social Security benefit when they retire.

Sometimes health problems force people to retire early. If you can't work because of health problems, consider applying for Social Security disability benefits. The disability benefit amount is the same as a full, unreduced retirement benefit. If you're getting Social Security disability benefits when you reach full retirement age, we convert those benefits to retirement benefits. For more information, read *Disability Benefits* (Publication No. 05-10029).

Delayed retirement

You can choose to keep working beyond your full retirement age. If you do, you can increase your future Social Security benefits in two ways.

Each extra year you work adds another year of earnings to your Social Security record. Higher lifetime earnings can mean higher benefits when you retire.

Also, your benefit will increase a certain percentage from the time you reach full retirement age, until you start receiving benefits, or until you reach age 70. The percentage varies depending on your year of birth. For example, if you were born in 1943 or later, we'll add 8 percent to your benefit for each full year you delay receiving Social Security benefits beyond your full retirement age.

NOTE: *You should sign up for Medicare three months before your 65th birthday, even if you haven't started receiving retirement benefits yet. In some circumstances, medical insurance costs more if you delay applying for it. You can find more information in the “**A word about Medicare**” section.*

Deciding when to retire

Choosing when to start receiving retirement benefits is an important and personal decision. No matter the age you retire, contact Social Security in advance to learn your choices and make the best decision. Sometimes, your choice of the month to begin receiving benefits could mean higher benefit payments for you and your family.

Social Security replaces a percentage of a worker's pre-retirement income based on their lifetime earnings. The amount of your average wages that Social Security retirement benefits replaces varies depending on your earnings and when you choose to start benefits. If you start benefits at age 67, this percentage ranges from as much as 75 percent for very low earners, to about 40 percent for medium earners, and about 27 percent for high earners. If you start benefits earlier than age 67, these percentages would be lower, and after age 67 they'd be higher. Most financial advisers say you will need about 70 percent of pre-retirement income to live comfortably in retirement, including your Social Security benefits, investments, and other personal savings. For more information on other factors to consider as you think about when to start receiving Social Security retirement benefits, read *Your Retirement Checklist* (Publication No. 05-10377).

Apply for benefits about four months before you want your benefits to start. If you're not ready to begin receiving retirement benefits, but are thinking about doing so soon, visit our website at [**www.ssa.gov/benefits/retirement**](http://www.ssa.gov/benefits/retirement) to learn more.

Retirement benefits for widows and widowers

Widows and widowers can begin getting Social Security benefits at age 60, or at age 50, if disabled. Widows and widowers can take reduced benefits on one record, and then switch to full benefits on another record later. For

example, a woman can take a reduced widow's benefit at 60 or 62, and switch to her own full retirement benefit at full retirement age. Please contact Social Security to talk about your choices because the rules may be different for your specific situation.

Advance Designation

Advance Designation is part of the Strengthening Protections for Social Security Beneficiaries Act of 2018, which was signed into law on April 13, 2018.

Advance Designation allows **capable** adult and emancipated minor applicants and beneficiaries of Social Security, Supplemental Security Income (SSI), and Special Veterans Benefits to choose one or more individuals who could potentially serve as their representative payee in the future, if the need arises.

By selecting a representative payee in advance, you'll have peace of mind knowing that someone you trust may be appointed to manage your benefits if needed.

You can submit an Advance Designation request when filing a claim for benefits online using your personal *my* Social Security account, by telephone, or in-person.

Family benefits

Benefits for family members

If you're getting Social Security retirement benefits, some members of your family may also be eligible for benefits, including:

- Spouses age 62 or older.
- Spouses younger than 62, if they are taking care of a child entitled on your record who is younger than age 16 or disabled.

- Former spouses, if they are age 62 or older (see our section “**Benefits for a divorced spouse**” for more information).
- Children up to age 18, or up to 19 if full-time students and have not graduated from high school.
- Disabled children, even if they are age 18 or older, if they were disabled before age 22.

If you become the parent of a child (including an adopted child) after you begin getting benefits, let us know about the child. Then we'll decide if the child is eligible for benefits.

Spouse's benefits

Spouses who never worked or have low earnings can get up to half of a retired worker's full benefit. If you're eligible for both your own retirement benefits and spouse's benefits, we always pay your own benefits first. If your benefits as a spouse are higher than your own retirement benefit, you'll get a combination of benefits equaling the higher spouse's benefit.

For example, Mary Ann qualifies for a retirement benefit of \$1,250 and a spouse's benefit of \$1,400. At her full retirement age, she will get her own \$1,250 retirement benefit. We also will add \$150 from her spouse's benefit, for a total of \$1,400. If she takes her retirement benefit before her full retirement age, we'll reduce both amounts.

If you were born before January 2, 1954, are at least full retirement age and qualify for your own retirement benefits and also spouse's (or divorced spouse's) benefits, you can choose to restrict your application, apply for one of the benefits, and delay applying for the other until a later date.

If you were born on or after January 2, 1954, and qualify for both retirement and spouse's (or divorced spouse's) benefits, you must apply for both benefits. This

is called “deemed filing.” If you file for one benefit, you are “deemed” to file for the other one, too, even if you don’t become eligible for it until later.

If you’re receiving a pension based on work for which you didn’t pay Social Security taxes, we may reduce your spouse’s benefit. More information see the section **“Pensions from work not covered by Social Security”**.

If spouses get Social Security retirement benefits before they reach full retirement age, we reduce the benefit. The amount we reduce the benefit depends on when the person reaches full retirement age.

For example, if full retirement age is 67, a spouse can get 32.5 percent of the worker’s unreduced benefit at age 62.

The benefit increases the longer you wait to receive benefits, up to the maximum of 50 percent at full retirement age.

Your spouse can get full benefits, regardless of age, if taking care of a child entitled on your record. The child must be under age 16, or disabled, if they became disabled before age 22.

NOTE: Your current spouse can’t get spouse’s benefits until you file for retirement benefits.

Children’s benefits

Your dependent child may get benefits on your earnings record when you start your Social Security retirement benefits. Your child may get up to half of your full benefit.

To get benefits, your child must be unmarried and one of the following:

- Younger than age 18.
- 18-19 years old and a full-time student (no higher than grade 12).
- 18 or older and disabled before age 22.

Under certain circumstances, we can also pay benefits to a stepchild, grandchild, step-grandchild, or adopted child.

NOTE: *Disabled children whose parents have limited income or resources may be eligible for SSI benefits. For more information, visit our website or call our toll-free number.*

Maximum family benefits

If you have children eligible for Social Security, each will get up to half of your full benefit. But there's a limit to how much money we can pay to you and your family. This limit varies between 150 and 180 percent of your own benefit payment. If the total benefits due to your spouse and children are more than this limit, we'll reduce their benefits. Your benefit won't be affected.

Benefits for a divorced spouse

Your divorced spouse can get benefits on your Social Security record if the marriage lasted at least 10 years. Your divorced spouse must be 62 or older and unmarried.

The benefits they get don't affect the amount you or your current spouse can get.

Also, your former spouse can get benefits even if you haven't started to receive retirement benefits. You both must be at least 62 and divorced at least two years.

What you need to know when you're eligible for retirement benefits

How do you sign up for Social Security?

You can apply for retirement benefits online at **www.ssa.gov**, or call our toll-free number. Or you can make an appointment with a local Social Security office to apply in person.

Depending on your circumstances, you'll need some or all the documents listed below. Don't delay in applying for benefits if you don't have all the information. If you don't have a document you need, we can help you get it.

Information and documents you'll need, include:

- Your Social Security number.
- Your birth certificate.
- Your W-2 forms or self-employment tax return for last year.
- Your military discharge papers if you had military service.
- Your spouse's birth certificate and Social Security number if they're applying for benefits.
- Your children's birth certificates and Social Security numbers, if you're applying for children's benefits.
- Proof of U.S. citizenship or lawful alien status if you (or a spouse or child applying for benefits) were not born in the United States.
- The name of your financial institution, the routing number, and your account number for direct deposit. If you don't have an account at a financial institution, or prefer getting your benefits on a prepaid debit card, you can get a Direct Express® card. For more information, visit **www.GoDirect.org**.

You must submit original documents or copies certified by the issuing office. We must see the original document(s) or copies certified by the agency that issued them. We cannot accept expired, notarized, or photocopied documents. You can mail or bring them to Social Security. We'll make photocopies and return your documents.

Right to appeal

If you disagree with a decision made on your claim, you can appeal it. You can handle your own appeal with free help from Social Security, or you can choose to have a representative help you. We can give you information about organizations that can help you find a representative. For more information about the appeals process and selecting a representative, read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

If you work and get benefits at the same time

You can continue to work and still get retirement benefits. Your earnings in (or after) the month you reach your full retirement age won't reduce your Social Security benefits. We'll reduce your benefits, however, if your earnings exceed certain limits for the months before you reach full retirement age. (See the chart in the "**Full retirement age**" section).

Here is how it works:

If you're younger than full retirement age, we'll deduct \$1 in benefits for each \$2 you earn above the annual limit.

In the year you reach your full retirement age, we'll reduce your benefits \$1 for every \$3 you earn over an annual limit. This reduction continues until the month you reach full retirement age. Once you reach full retirement age, you can keep working, and we won't reduce your Social Security benefit no matter how much you earn.

If, during the year, your earnings are higher or lower than you estimated, let us know as soon as possible, so we can adjust your benefits.

A special monthly rule

A special rule applies to your earnings for one year, usually your first year receiving retirement benefits. Under this rule, you can get a full Social Security payment for any month you earn under a certain limit, regardless of your yearly earnings.

If you want more information on how earnings affect your retirement benefit, read *How Work Affects Your Benefits* (Publication No. 05-10069). This pamphlet has a list of the current annual and monthly earnings limits.

Your benefits may be taxable

About 40 percent of people who get Social Security have to pay income taxes on their benefits. For example:

- If you file a federal tax return as an “individual,” and your combined income is between \$25,000 and \$34,000, you may have to pay taxes on up to 50 percent of your Social Security benefits. If your combined income is more than \$34,000, up to 85 percent of your Social Security benefits is subject to income tax.
- If you file a joint return, you may have to pay taxes on 50 percent of your benefits if you and your spouse have a combined income between \$32,000 and \$44,000. If your combined income is more than \$44,000, up to 85 percent of your Social Security benefits is subject to income tax.
- If you’re married and file a separate return, you’ll probably pay taxes on your benefits.

At the end of each year, we’ll mail you a *Social Security Benefit Statement* (Form SSA-1099) showing the amount of benefits you received. Use this statement when you complete your federal income tax return to find out if you must pay taxes on your benefits.

Although you're not required to have Social Security withhold federal taxes, you may find it easier than paying quarterly estimated tax payments.

For more information, read *Tax Guide for Seniors* (IRS Publication No. 554) and *Social Security and Equivalent Railroad Retirement Benefits* (IRS Publication No. 915) at **www.irs.gov/publications**, or call the Internal Revenue Service's toll-free telephone number, **1-800-829-3676**.

NOTE: *On the 1040 tax return, your “combined income” is the sum of your adjusted gross income plus nontaxable interest plus half of your Social Security benefits.*

Pensions from work not covered by Social Security

If you get a pension from work for which you paid Social Security taxes, that pension won't affect your Social Security benefits. However, if you get a retirement or disability pension from work not covered by Social Security — for example, the federal civil service, some state or local government employment, or work in a foreign country — we may reduce your Social Security benefit.

Government workers who are eligible for Social Security benefits on the earnings record of a spouse, can read *Government Pension Offset* (Publication No. 05-10007) for more information. People who worked in another country, or government workers who are also eligible for their own Social Security benefits, can read *Windfall Elimination Provision* (Publication No. 05-10045).

Leaving the United States

If you're a U.S. citizen, you can travel to, or live in, most foreign countries without affecting your Social Security benefits. There are, however, a few countries where we can't send Social Security payments. These countries

are Azerbaijan, Belarus, Cuba, Kazakhstan, Kyrgyzstan, Moldova, North Korea, Tajikistan, Turkmenistan, and Uzbekistan. We can make exceptions, however, for certain eligible beneficiaries in countries other than Cuba and North Korea. For more information about these exceptions, contact your local Social Security office.

If you work outside the United States, different rules apply in deciding if you can get benefits.

For more information, read *Your Payments While You Are Outside The United States* (Publication No. 05-10137).

A word about Medicare

Medicare is a health insurance plan for people who are age 65 or older. However, you can get Medicare at any age if:

- You've been entitled to Social Security disability benefits for 24 months.
- You have End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant), or amyotrophic lateral sclerosis (Lou Gehrig's disease).

When should I apply for Medicare?

If you're not already getting benefits, you should contact Social Security about three months before your 65th birthday to sign up for Medicare. You should sign up for Medicare even if you don't plan to retire at age 65 to avoid the late enrollment penalty.

If you're already getting Social Security benefits or Railroad Retirement Board benefits, we'll contact you a few months before you become eligible for Medicare and send you information. If you live in one of the 50 states, Washington, D.C., the Northern Mariana Islands, Guam, American Samoa, or the U.S. Virgin Islands,

we'll automatically enroll you in Medicare Parts A and B. However, because you must pay a premium for Part B coverage, you can choose to turn it down.

We will not automatically enroll you in a Medicare prescription drug plan (Part D). Part D is optional, and you must elect this coverage. For the latest information about Medicare, visit the website, or call the toll-free number listed below.

Medicare	Website: <i>Medicare.gov</i> Toll-free number: 1-800-MEDICARE (1-800-633-4227) TTY number: 1-877-486-2048
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If you don't enroll in Part B or Part D when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B or Part D coverage. Also, you may have to wait to enroll, which will delay coverage.

Residents of Puerto Rico or foreign countries won't receive Part B automatically. They must elect this benefit.

If you're 65 or older and covered under a group health plan, either from your own or your spouse's **current employment**, you may qualify for a Special Enrollment Period (SEP) to sign up for Medicare Part B. This means that you may delay enrolling in Medicare Part B without having to wait for a general enrollment period and paying the penalty for late enrollment.

If you have a Health Savings Account (HSA)

If you have a HSA when you sign up for Medicare, you can't contribute to your HSA once your Medicare coverage begins. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty. If you'd like to continue contributing to your HSA, you shouldn't apply for Medicare, Social Security, or Railroad Retirement Board (RRB) benefits.

Premium-free Part A coverage begins six months before the date you apply for Medicare (or Social Security/RRB benefits), but no earlier than the first month you were eligible for Medicare.

NOTE: *To avoid a tax penalty, you should stop contributing to your HSA at least six months before you apply for Medicare.*

“Extra Help” with Medicare prescription drug costs

If you have limited resources and income, you may qualify for Extra Help to pay for your prescription drugs under Medicare Part D. Social Security’s role in this program is to:

- Help you understand how you may qualify.
- Help you complete the Extra Help application.
- Process your application.

If you apply for Extra Help, we also will start an application for the Medicare Savings Programs, unless you tell us not to. To see if you qualify or to apply, visit our website at **www.ssa.gov/benefits/medicare/prescriptionhelp** or contact us.

Help with other Medicare costs

If you have limited income and resources, your state may pay your Medicare premiums and, in some cases, other “out-of-pocket” medical expenses, such as deductibles, copayments, and coinsurance.

Only your state can decide whether you qualify for help from the Medicare Savings Programs. For more information, contact your state medical assistance (Medicaid) office or State Health Insurance Assistance Program (SHIP). You can look up your state telephone numbers online at **Medicare.gov/contacts** or call **1-800-MEDICARE (1-800-633-4227)**.

Parts of Medicare

Social Security enrolls you in Original Medicare (Part A and Part B).

- Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or limited time at a skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.
- Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.

Other parts of Medicare are run by private insurance companies that follow rules set by Medicare.

- Medicare Advantage Plan (previously known as Part C) includes all benefits and services covered under Part A and Part B — prescription drugs and additional benefits such as vision, hearing, and dental — bundled together in one plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.
- Supplemental (Medigap) policies help pay Medicare out-of-pocket copayment, coinsurance, and deductible expenses.

For more information, read *Medicare* (Publication No. 05-10043).

Contacting Social Security

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For more than 85 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

Visit our website

The most convenient way to conduct Social Security business from anywhere is online at **www.ssa.gov**.

You can:

- Apply for Extra Help with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information.
- Request a replacement Medicare card.
- Get a replacement SSA-1099/1042S.
- Request a replacement Social Security card, if you have no changes and your state participates.

Call us

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak with someone. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Schedule an office visit

You can find the closest office location by entering your ZIP code on our office locator webpage.

If you are bringing documents for us to see, remember that they must be original or certified copies that are certified by the issuing agency.



Securing today
and tomorrow

Social Security Administration | Publication No. 05-10035
ICN 457500 | Unit of Issue — HD (one hundred)
January 2021 (Recycle prior editions)
Retirement Benefits
Produced and published at U.S. taxpayer expense



my Social Security

How to Create an Online Account

You can create a *my* Social Security account to access your *Social Security Statement*, check your earnings, and get your benefit estimates.

If you receive benefits, you can also:

- Get your benefit verification letter.
- Change your address and phone number.
- Start or change your direct deposit.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Opt out of notices available online.

Even if you do not currently receive benefits, you can:

- Check the status of your application or appeal.
- Get a benefit verification letter stating that you:
 - Never received Social Security benefits, Supplemental Security Income (SSI) or Medicare.
 - Received benefits in the past, but do not currently receive them (The letter will include the date your benefits stopped and how much you received that year).
 - Applied for benefits but haven't received a decision yet.

In most states, you can request a replacement Social Security card online using your free, personal *my* Social Security account as long as you are not requesting a name change or any other change to your card, and you meet other requirements.

To create your free, personal *my* Social Security account, you must have a valid email address.

Email account set up

There are many options available to set up an email address and it can be done in as little as five minutes. Each email provider has its own criteria for setting up an account and you must accept the provider's terms of use agreement. Some examples of free email providers include:

AOL: aolmail.com

Gmail: gmail.com

iCloud Mail (Apple): icloud.com

Outlook: outlook.com

Yahoo: yahoo.com

*This is not a complete list of email providers. Social Security is not endorsing any of these particular email account provider(s), and you may use other email account providers as appropriate.

NOTE: *Even if you do not use email on the computer, if you have a smartphone it is likely that you already have an email account. Contact your cell phone service provider to find out.*

Create your personal *my* Social Security account

To create a *my* Social Security account, you must be at least 18 years old and have:

- A valid email address.
- A Social Security number.
- A U.S. mailing address.

Once you have a valid email address, you are ready to set up your personal *my* Social Security account. Visit www.ssa.gov/myaccount, select the "Create an Account" button, then follow the steps below and on the back of this page:

Select "Create New Account"

1. Enter your ZIP code on the next screen.
2. Depending on the state you live in, you will have the option of verifying your identity using your driver's license or state-issued ID. If you want to use your ID select "Yes, I'll try it" and then "Next."
3. Read and agree to the Terms of Service, and select "Next."
4. If you do not want to use your ID to verify your identity, select "No, thanks" and select "Next." Then read and agree to the Terms of Service, and select "Next."
5. If the option to use your ID is not available, you will go straight to the terms of service page. Read and agree to the Terms of Service, and select "Next."

You must provide some personal information to verify your identity

To complete the verification process, you must provide your:

- Name.
- Social Security number.
- Date of birth.
- Home address.
- Email address.
- Phone number (suggested).

Driver's license or state-issued ID option

If you provided a cell phone number, you will be given the choice to upload a photo or to enter your information manually. If you did not provide a cell phone number, you will only be able to enter your information manually.

Photo Upload:

1. Select the "Request Text Message" button.
2. Select the link in the text message and select "Continue."
3. Take a photo of the front of your driver's license, learner's permit, or state-issued ID and select "Continue."
4. When prompted, take a photo of the back of your driver's license, learner's permit, or state-issued ID and select "Continue."
5. If the upload was successful, you will see the screen with the message, "you have completed the photo capture." Go to the window that you left open before taking the photos and finish setting up your account.

If there is a technical issue uploading your photos, you will receive an alert "Retake photo — select try again." If you are still unable to upload your photos, you will be directed to enter your information manually.

Manual Entry:

1. Enter the type of ID you have (driver's license, learner's permit, or state-issued ID), the issuing state, and the ID number.
2. Enter some financial information to complete the verification.

Answer questions only you would know option

If there were verification issues above or you elected not to use your ID, you will need to answer questions only you should know. In some cases, you may be asked to enter additional financial information to verify your identity.

Using your activation code to finish creating your account

You will receive an activation code to complete the process of creating your personal *my* Social Security account. You will be given the option to select whether to receive your activation code by postal mail, email, or text message if we can verify at least one of those three options.

If you receive your activation code via email or text message then you can finish creating your account right away by using the link in the message. If you receive your code by mail, you will need to go to **www.ssa.gov/myaccount** and select "Finish Setting Up Your Account" once you have received your letter.

Choose a username, password, and create your security questions

Choose a username that is between 8 and 20 characters in length, consisting of letters and numbers only. Once we confirm that your requested username is available, you can then create your password.

Your password must:

- Begin with a letter or number.
- Contain 8 to 64 characters.
- Contain upper and lower case letters.
- Contain numbers.
- Contain symbols (! @ # \$ % ^ & *).

To choose your security questions, select one question from each of the three drop-down menus and provide an answer for each selected question. Answers to the questions cannot be the same.

NOTE: We'll send a one-time security code to your cell phone or to your email address each time you sign in with your username and password. The security code is part of our enhanced security feature to protect your personal information. Keep in mind that your cell phone provider's text message and data rates may apply.



Securing today
and tomorrow

Social Security Administration
Publication No. 05-10540 | ICN 459261 | Unit of Issue — HD (one hundred)
November 2020
my Social Security — How to Create an Online Account
Produced and published at U.S. taxpayer expense



What You Can Do Online

www.socialsecurity.gov

Apply for benefits

You can apply for many different Social Security benefits at www.socialsecurity.gov/applyonline.

- Apply for Social Security retirement/spouse's benefits;
- Apply for Social Security disability benefits (and Supplemental Security Income (SSI) if applying at the same time and you meet other criteria);
- Apply for Medicare and Extra Help with Medicare prescription drug costs.

Estimate your future benefits

Create a my Social Security account to:

- Get your Social Security Statement;
- Check your earnings record; and
- See estimates of your potential benefit amounts.

www.socialsecurity.gov/myaccount

Get your retirement benefit estimate based on your earnings record and when you might retire.

www.socialsecurity.gov/estimator

Use our planners to help you better understand your Social Security protection as you plan for your financial future. Then choose a benefit calculator to find out your monthly benefit amounts.

www.socialsecurity.gov/planners

If you get benefits

Create a my Social Security account and

- Get proof of your benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit;
- Get a replacement SSA-1099/1042S for tax season;
- Report your wages if you work and receive disability benefits; and
- Request a replacement Medicare card.

www.socialsecurity.gov/myaccount

Other things you can do online

- Check the status of your claim.
- Request a replacement Social Security card online, as long as you live in one of the participating states or the District of Columbia, are not requesting a name change or any other change to your card, and you meet other requirements.

www.socialsecurity.gov/myaccount

If your application for disability benefits was denied recently for medical reasons, you can request an appeal online or continue working on an appeal you already started.

www.socialsecurity.gov/benefits/disability/appeal.html

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov where you can also take care of some business with an online my Social Security account.

Call us toll-free at **1-800-772-1213** or at **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your calls from 7 a.m. to 7 p.m., week days. Or use our auto-mated services via telephone, 24 hours a day. We look forward to serving you.



Securing today
and tomorrow

SocialSecurity.gov |   

Social Security Administration
Publication No. 05-10121 | ICN 444812 | Unit of Issue — HD (one hundred)
December 2017 (September 2017 edition may be used)
What You Can Do Online
Produced and published at U.S. taxpayer expense



Government Pension Offset

A law that affects spouses and widows or widowers

If you receive a retirement or disability pension from a federal, state, or local government based on your own work for which you didn't pay Social Security taxes, we may reduce your Social Security spouses or widows or widowers benefits. This fact sheet provides answers to questions you may have about the reduction.

How much will my Social Security benefits be reduced?

We'll reduce your Social Security benefits by two-thirds of your government pension. In other words, if you get a monthly civil service pension of \$600, two-thirds of that, or \$400, must be deducted from your Social Security benefits. For example, if you're eligible for a \$500 spouses, widows, or widowers benefit from Social Security, you'll get \$100 a month from Social Security ($\$500 - \$400 = \$100$). If two-thirds of your government pension is more than your Social Security benefit, your benefit could be reduced to zero.

If you take your government pension annuity in a lump sum, Social Security will calculate the reduction as if you chose to get monthly benefit payments from your government work.

Why will my Social Security benefits be reduced?

Benefits we pay to spouses, widows, and widowers are "dependent" benefits. Set up in the 1930s, these benefits were to compensate spouses who stayed home to raise a family and were financially dependent on the working spouse. It's now common for both spouses to work, each earning their own Social Security retirement benefit. The law requires a person's spouse, widow, or widower benefit to be offset by the dollar amount of their own retirement benefit.

For example, if a woman worked and earned her own \$800 monthly Social Security benefit, but was also due a \$500 spouse's benefit on her husband's record, we couldn't pay that spouse's benefit because her own benefit offsets it. Before enactment of the Government Pension Offset law, if that same woman was a government employee who didn't pay into Social Security and earned an \$800 government pension, there was no offset. We had to pay her a full spouse's benefit and her full government pension.

If this person's government work had been subject to Social Security taxes, we would reduce any spouse, widow, or widower benefit because of their own Social Security retirement benefit. The Government Pension Offset ensures that we calculate the benefits of government employees who don't pay Social Security taxes the same as workers in the private sector who pay Social Security taxes.

When won't my Social Security benefits be reduced?

Generally, we won't reduce your Social Security benefits as a spouse, widow, or widower if you:

- Receive a government pension that's not based on your earnings; or
- Are a federal (including Civil Service Offset), state, or local government employee and your government pension is from a job for which you paid Social Security taxes; and:
 - Your last day of employment (that your pension is based on) is before July 1, 2004; or
 - You filed for and were entitled to spouses, widows, or widowers benefits before April 1, 2004 (you may work your last day in Social Security covered employment at any time); or
 - You paid Social Security taxes on your earnings during the last 60 months of government service. (Under certain

conditions, we require fewer than 60 months for people whose last day of employment falls after June 30, 2004, and before March 2, 2009.)

There are other situations for which we won't reduce your Social Security benefits as a spouse, widow, or widower; for example, if you:

- Are a federal employee who switched from the Civil Service Retirement System (CSRS) to the Federal Employees' Retirement System (FERS) after December 31, 1987; and:
 - Your last day of service (that your pension is based on) is before July 1, 2004;
 - You paid Social Security taxes on your earnings for 60 months or more during the period beginning January 1988 and ending with the first month of entitlement to benefits; or
 - You filed for and were entitled to spouses, widows, or widowers benefits before April 1, 2004 (you may work your last day in Social Security covered employment at any time).
- Received, or were eligible to receive, a government pension before December 1982 and meet all the requirements for Social Security spouse's benefits in effect in January 1977; or
- Received, or were eligible to receive, a federal, state, or local government pension before July 1, 1983, and were receiving one-half support from your spouse.

Note: A Civil Service Offset employee is a federal employee, rehired after December 31, 1983, following a break in service of more than 365 days, with five years of prior CSRS coverage.

What about Medicare?

Even if you don't get benefit payments from your spouse's work, you can still get Medicare at age 65 on your spouse's record if you aren't eligible for it on your own record.

Can I still get Social Security benefits from my own work?

The offset applies only to Social Security benefits as a spouse, or widow, or widower. However, we may reduce your own benefits because of another provision. For more information, go online to read *Windfall Elimination Provision* (Publication No. 05-10045).

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today
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Social Security Administration
Publication No. 05-10007 | ICN 451453 | Unit of Issue — HD (one hundred)
May 2019 (Recycle prior editions)
Government Pension Offset
Produced and published at U.S. taxpayer expense



Windfall Elimination Provision

Your Social Security retirement or disability benefits can be reduced

The Windfall Elimination Provision can affect how we calculate your retirement or disability benefit. If you work for an employer who doesn't withhold Social Security taxes from your salary, such as a government agency or an employer in another country, any retirement or disability pension you get from that work can reduce your Social Security benefits.

When your benefits can be affected

This provision can affect you when you earn a retirement or disability pension from an employer who didn't withhold Social Security taxes **and** you qualify for Social Security retirement or disability benefits from work in other jobs for which you did pay taxes.

The Windfall Elimination Provision can apply if:

- You reached age 62 after 1985; or
- You became disabled after 1985; and
- You first became eligible for a monthly pension based on work where you didn't pay Social Security taxes after 1985. This rule applies even if you're still working.

This provision also affects Social Security benefits for people who performed federal service under the Civil Service Retirement System (CSRS) after 1956. We won't reduce your Social Security benefit amounts if you only performed federal service under a system such as the Federal Employees' Retirement System (FERS). Social Security taxes are withheld for workers under FERS.

How it works

Social Security benefits are intended to replace only some of a worker's pre-retirement earnings.

We base your Social Security benefit on your average monthly earnings adjusted for average wage growth. We separate your average earnings into three amounts and multiply the amounts using three factors to compute your full Primary Insurance Amount (PIA). For example, for a worker who turns 62 in 2021, the first \$996 of average monthly earnings is multiplied by 90 percent; earnings between \$996 and \$6,002 are multiplied by 32 percent; and the balance by 15 percent. The sum of the three amounts equals the PIA, which is then decreased or increased depending

on whether the worker starts benefits before or after full retirement age (FRA). This formula produces the monthly payment amount.

When we apply this formula, the percentage of career average earnings paid to lower-paid workers is greater than higher-paid workers. For example, workers age 62 in 2021, with average earnings of \$3,000 per month could receive a benefit at FRA of \$1,537 (approximately 50 percent) of their pre-retirement earnings increased by applicable cost of living adjustments (COLAs). For a worker with average earnings of \$8,000 per month, the benefit starting at FRA could be \$2,798 (approximately 35 percent) plus COLAs. However, if either of these workers start benefits earlier than their FRA, we'll reduce their monthly benefit.

Why we use a different formula

Before 1983, people whose primary job wasn't covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers. They had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job for which they didn't pay Social Security taxes. Congress passed the Windfall Elimination Provision to remove that advantage.

Under the provision, we reduce the 90 percent factor in our formula and phase it in for workers who reached age 62 or became disabled between 1986 and 1989. For people who reach 62 or became disabled in 1990 or later, we reduce the 90 percent factor to as little as 40 percent.

Some exceptions

The Windfall Elimination Provision doesn't apply if:

- You're a federal worker first hired after December 31, 1983.
- You're an employee of a non-profit organization who was exempt from Social Security coverage on December 31, 1983, unless the non-profit organization waived exemption and did pay Social Security taxes, but then the waiver was terminated prior to December 31, 1983.
- Your only pension is for railroad employment.
- The only work you performed for which you didn't pay Social Security taxes was before 1957.
- You have 30 or more years of substantial earnings under Social Security.

The Windfall Elimination Provision doesn't apply to survivors benefits. We may reduce spouses, widows, or widowers benefits because of another law. For more information, read *Government Pension Offset* (Publication No. 05-10007).

Social Security years of substantial earnings

If you have 30 or more years of substantial earnings, we don't reduce the standard 90 percent factor in our formula. See the first table that lists substantial earnings for each year.

The second table shows the percentage used to reduce the 90 percent factor depending on the number of years of substantial earnings. If you have 21 to 29 years of substantial earnings, we reduce the 90 percent factor to between 45 and 85 percent. To see the maximum amount we could reduce your benefit, visit www.ssa.gov/benefits/retirement/planner/wep.html.

A guarantee

The law protects you if you get a low pension. We won't reduce your Social Security benefit by more than half of your pension for earnings after 1956 on which you didn't pay Social Security taxes.

Contacting Social Security

The most convenient way to do business with us from anywhere, on any device, is to visit www.ssa.gov. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and request a replacement Social Security card (if you have no changes and your state participates).

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Year	Substantial earnings
1937–1954	\$900
1955–1958	\$1,050
1959–1965	\$1,200
1966–1967	\$1,650
1968–1971	\$1,950
1972	\$2,250
1973	\$2,700
1974	\$3,300
1975	\$3,525
1976	\$3,825
1977	\$4,125
1978	\$4,425
1979	\$4,725
1980	\$5,100
1981	\$5,550
1982	\$6,075
1983	\$6,675
1984	\$7,050
1985	\$7,425
1986	\$7,875
1987	\$8,175
1988	\$8,400

Year	Substantial earnings
1989	\$8,925
1990	\$9,525
1991	\$9,900
1992	\$10,350
1993	\$10,725
1994	\$11,250
1995	\$11,325
1996	\$11,625
1997	\$12,150
1998	\$12,675
1999	\$13,425
2000	\$14,175
2001	\$14,925
2002	\$15,750
2003	\$16,125
2004	\$16,275
2005	\$16,725
2006	\$17,475
2007	\$18,150
2008	\$18,975
2009–2011	\$19,800
2012	\$20,475

Year	Substantial earnings
2013	\$21,075
2014	\$21,750
2015–2016	\$22,050
2017	\$23,625
2018	\$23,850
2019	\$24,675
2020	\$25,575
2021	\$26,550

Years of substantial earnings	Percentage
30 or more	90 percent
29	85 percent
28	80 percent
27	75 percent
26	70 percent
25	65 percent
24	60 percent
23	55 percent
22	50 percent
21	45 percent
20 or less	40 percent



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Social Security Administration

Publication No. 05-10045

January 2021 (Recycle prior editions)

Windfall Elimination Provision

Produced and published at U.S. taxpayer expense