



Windfall Elimination Provision

Your Social Security retirement or disability benefits may be reduced

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

When your benefits can be affected

The following provisions can affect you if both of them are true:

- You earn a retirement or disability pension from an employer who didn't withhold Social Security taxes.
- 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 1 of the following is true:

- You reached age 62 after 1985.
- You developed a qualifying disability after 1985.

If the latter applies, you must first have become 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 amount 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 3 amounts and multiply the amounts using 3 factors to compute your full Primary Insurance Amount (PIA). For example, for a worker who turns 62 in 2023, the first \$1,115 of average monthly earnings is multiplied by 90%; earnings between \$1,115 and \$6,721 are multiplied by 32%; and the

balance by 15%. The sum of the 3 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, consider workers age 62 in 2023, with average earnings of \$3,000 per month. They could receive a benefit at FRA of \$1,606 (approximately 53%) 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 \$2,989 (approximately 37%) plus COLAs. However, if either of these workers starts 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 that represented a higher percentage of their earnings. They also had 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% factor in our formula and phase it in for workers who reached age 62 or developed a disability between 1986 and 1989. For people who reach 62 or developed a disability in 1990 or later, we reduce the 90% factor to as little as 40%.

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. This does not apply if 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% 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% factor depending on the number of years of substantial earnings. If you have 21 to 29 years of substantial earnings, we reduce the 90% factor to between 45% and 85%. 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 Us

The most convenient way to do business with us is to visit www.ssa.gov to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

Or, you can 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 call from 8 a.m. to 7 p.m., weekdays. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** You can also use our automated services via telephone, 24 hours a day, so you do not need to speak with a representative.

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
1989	\$8,925

Year	Substantial earnings
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
2013	\$21,075
2014	\$21,750

Year	Substantial earnings
2015–2016	\$22,050
2017	\$23,625
2018	\$23,850
2019	\$24,675
2020	\$25,575
2021	\$26,550
2022	\$27,300
2023	\$29,700

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



Securing today
and tomorrow

Social Security Administration

Publication No. 05-10045

January 2023 (Recycle prior editions)

Windfall Elimination Provision

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
and tomorrow

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



my Social Security

How to Create an Online Account

You can create a personal *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 includes 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 personal *my* Social Security account if you meet certain requirements.

Create your personal *my* Social Security account

We modernized how you sign up for a personal *my* Social Security account. Instead of creating a username and password that can only be used with Social Security, all new *my* Social Security customers will now create a credential with our credential partner Login.gov. This provides an alternative method for people to access *my* Social Security.

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

- Valid email address.
- Social Security number (SSN).
- U.S. mailing address¹ (includes military addresses, APO/FPO/DPO, AE, AP, or AA).

Once you have a valid email address, you are ready to create your personal *my* Social Security account. When you visit www.ssa.gov/myaccount, select the "Create an Account" button.

Please note, if you already have a Login.gov or ID.me account, you can select the appropriate button to sign in with either one and access your personal *my* Social Security account. If you have previously verified your identity with Login.gov or ID.me, you do not need to verify your identity again with us.

If you don't have a Login.gov or ID.me account, select the "Create an Account" link to start this one-time registration process. If you create a new Login.gov credential, we will still complete the identity verification part, so you will need to provide some personal information to us. You will also receive an activation code from us to complete the process.

Using your activation code to finish creating your *my* Social Security account

You will receive an activation code to complete the process of creating your personal *my* Social Security account. You only have to do this part once. You are given the option to select whether to receive your activation code by postal mail, text message, or automated voice phone call if we can verify at least one of these options.

¹ Customers who have a foreign address can register and sign in with ID.me to access *my* Social Security. Select "Sign In with ID.me" to do so.

If you receive your activation code via text message or phone call, you can finish creating your account right away. If you receive your code by mail, you will need to go to www.ssa.gov/myaccount and select “Finish Setting Up Your Account” after receiving the code.

After successfully creating your account, you are redirected to the *my* Social Security Terms of Service screen prior to accessing your account.



Securing today
and tomorrow

Social Security Administration
Publication No. 05-10540
April 2022 (Recycle prior editions)
my Social Security — How to Create an Online Account
Produced and published at U.S. taxpayer expense



Securing today
and tomorrow

Retirement Benefits


SSA.gov





What's inside

Social Security and your retirement plan	1
Your retirement benefits	1
Family benefits	6
What you need to know when you're eligible for retirement benefits	9
A word about Medicare	14
Parts of Medicare	14
When should I apply for Medicare?	15
Contacting Us	18





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 us 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 about Social Security retirement benefits isn't intended to answer all questions. For specific information about your situation, you should talk with one of our representatives. Please 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 receive 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, we will add more credits based on the amount you earn. 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 throughout 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 ages to begin receiving retirement benefits. If you don't have a personal *my* Social Security account, create one at **www.ssa.gov/myaccount**. You can create an account if you have a Social Security number (SSN), a valid U.S. mailing address (includes military addresses, APO/FPO/DPO, AE, AP, or AA), and an email address.

Full retirement age

If you were born in 1956 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 chart below 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 receive Social Security retirement benefits as early as age 62. However, we'll reduce your benefit if you start receiving benefits before your full retirement age. For example, if you turn age 62 in 2023, your benefit would be about 30% lower than it would be at your full retirement age of 67.

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 decide to start receiving benefits.

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 get 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 continue working beyond your full retirement age. If you do, you can increase 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 from the time you reach full retirement age, until you start to receive benefits, or until you reach age 70. We'll add 8% to your benefit for each full year you delay receiving Social Security benefits beyond 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 below.*

Decide when to start receiving retirement benefits

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

Social Security benefits replace a percentage of a worker's pre-retirement income. 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% for very low earners, to about 40% for medium earners,

and about 27% for high earners. If you start benefits earlier than age 67, these percentages would be lower. After age 67 they'd be higher. Most financial advisers say you will need about 70% of pre-retirement income to live comfortably in retirement, which includes 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.

Advance Designation

Advance Designation is available to **capable** adult and emancipated minor applicants and beneficiaries of Social Security, Supplemental Security Income (SSI), and Special Veterans Benefits. It allows beneficiaries to designate up to three people 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 you file an application for benefits, online with your personal *my* Social Security account or by telephone.

Family benefits

Benefits for family members

If you get Social Security retirement benefits, some members of your family may also be eligible for benefits.

Eligible members include:

- Spouses age 62 or older.
- Spouses younger than 62, if they care for a child entitled on your record who is younger than age 16 or has a qualifying disability.
- Former spouses, if they are age 62 or older (see our section “**Benefits for a divorced spouse**” for more information).
- Unmarried children up to age 18, or up to 19 if full-time student at an elementary or secondary school (grade 12 or below).
- Unmarried children age 18 or older with a disability that began before age 22.

If you become the parent of a child (this includes an adopted child) after you begin to get benefits, let us know. 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 benefits. 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 receive a combination of benefits that equal the higher spouse's benefit.

For example, a person qualifies for a retirement benefit of \$1,250 and a spouse's benefit of \$1,400. At full retirement age, they will get their own \$1,250 retirement benefit. We

also will add \$150 from their spouse's benefit, for a total of \$1,400. If the person takes the retirement benefit before their 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.
- Delay your application 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 receive a pension based on work for which you didn't pay Social Security taxes, we may reduce your spouse's benefit. For more information see the section **"Pensions from work not covered by Social Security"**.

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

For example, if full retirement age is 67, a spouse can get 32.5% 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% at full retirement age.

Your spouse can receive full benefits, regardless of age, if taking care of a child entitled on your record. The child must be under age 16, or have a qualifying disability that began 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 receive benefits, your child must be unmarried and meet one of the following requirements:

- Younger than age 18.
- 18-19 years old and a full-time student at an elementary or secondary school (no higher than grade 12).
- 18 or older and have a qualifying disability that began before age 22.

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

NOTE: Children with disabilities whose parents have limited income and resources may be eligible for SSI. 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 receive 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% 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 receive 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 2 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**, call our toll-free number, or contact a local Social Security office.

Depending on your circumstances, you'll need some or all the documents listed below. Don't delay your application 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 SSN.
- 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 SSN if they're applying for benefits.
- Your children's birth certificates and SSNs, 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 to get your benefits on a prepaid debit card, you can get a Direct Express® card. For more information, visit ***www.GoDirect.gov***.

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 us. 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 us, 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 how to select a representative, read *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

If you work and receive benefits at the same time

You can continue to work and still receive 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, within 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 the first year you receive 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% 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% of your Social Security benefits. If your combined income is more than \$34,000, up to 85% of your Social Security benefits is subject to income tax.
- If you file a joint return, you may have to pay taxes on 50% 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% 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) that shows 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**. You can also 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 we may reduce your Social Security benefit. Work not covered by Social Security includes the federal civil service, some state or local government employment, or work in a foreign country.

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).

Have plans to leave the United States?

If you're a U.S. citizen, you can travel to, or live in, most foreign countries without any effect on 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 receive benefits.

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

A word about Medicare

Medicare is our country's 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 that requires dialysis or a kidney transplant), or amyotrophic lateral sclerosis (Lou Gehrig's disease).

Parts of Medicare

We enroll you in Original Medicare (Part A and Part B).

- Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, (that includes critical access hospitals), and skilled nursing facilities (not custodial or long-term care). Part A also pays for some home health care, hospice care, and inpatient care in a religious non-medical health care institution.
- Medicare Part B (Medical Insurance) helps cover medically necessary doctors' services, outpatient care, home health services, durable medical equipment, mental health services, and other medical services. Part B also covers many preventative 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 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).

When should I apply for Medicare?

If you're not already receiving benefits, you should contact us 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 receiving Social Security benefits or Railroad Retirement Board (RRB) 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 Original 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
-----------------	--

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 enrollment in Medicare Part B without the need 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 an 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 your contribution to your HSA, you shouldn't apply for Medicare, Social Security, or RRB benefits.

Premium-free Part A coverage begins 6 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 your contribution to HSA at least 6 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. Our 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/talk-to-someone*** or call **1-800-MEDICARE (1-800-633-4227)**.

Contacting Us

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 nearly 90 years, we have 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 business with us is online at ***www.ssa.gov***. You can accomplish a lot.

- Apply for most types of benefits.
- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Start or complete your request for an original or replacement Social Security card.
- 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.

Access to your personal *my* Social Security account may be limited for users outside the United States.

Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We provide free interpreter services upon request. You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated telephone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need to see, they must be original or copies that are certified by the issuing agency.

Notes



Securing today
and tomorrow

Social Security Administration | Publication No. 05-10035
January 2023 (Recycle prior editions)
Retirement Benefits
Produced and published at U.S. taxpayer expense