



Social Security

What You Need To Know When You Get Retirement Or Survivors Benefits

2015

www.socialsecurity.gov

Contacting Social Security

Visit our website

At our website, www.socialsecurity.gov, you can:

- Create a **my Social Security** account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, and more.
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Get the address of your local Social Security office;
- Request a replacement Medicare card;
- Find copies of our publications; and
- Get answers to frequently asked questions.

Call us

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.

We provide general information by automated phone service 24 hours a day. You can also use this automated response system to tell us a new address or request a replacement Medicare card.

We can answer your case-specific questions from 7 a.m. to 7 p.m., Monday through Friday. You'll generally have a shorter wait time if you call after Tuesday.

We treat all calls confidentially, and a second Social Security representative monitors some telephone calls, because we want to make sure you receive accurate and courteous service.

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Introduction

This booklet explains some of your rights and responsibilities when you receive retirement or survivors benefits.

We suggest you take time now to read this booklet, and then, put it in a safe place to refer to in the future.

If you also get Supplemental Security Income (SSI) payments, read *What You Need To Know When You Get Supplemental Security Income (SSI)* (Publication No. 05-11011).

About your benefits

When and how we pay your benefits

We pay Social Security benefits monthly. The benefits are paid in the month following the month for which they are due. For example, you would receive your July benefit in August. Generally, the day of the month you receive your benefit payment depends on the birth date of the person on whose earnings record you receive benefits. For example, if you get benefits as a retired worker, we base your benefit payment date on your birth date. If you receive benefits based on your spouse's work, we base your benefit payment date on your spouse's birth date.

Date of birth	Benefits paid each month on
1st - 10th	Second Wednesday
11th - 20th	Third Wednesday
21st - 31st	Fourth Wednesday

If you receive both Social Security and SSI benefits, your Social Security payment will arrive on the third of the month and your SSI payment will arrive on the first of the month.

Electronic payments

When you applied for Social Security benefits, you should have signed up to receive your payments electronically.

Direct deposit is a simple, secure way to receive your benefits. Contact your bank to help you sign up. Or you can sign up for direct deposit by contacting us.

You can also choose to receive your payment through the Direct Express® card program. With Direct Express®, deposits from federal payments go directly to the card account. Signing up for the card is quick and easy. Call the toll-free Treasury Electronic Payment Solution Contact Center at **1-800-333-1795**. Or sign up online at **www.GoDirect.org**. Social Security can help you sign up, too.

A third alternative is an Electronic Transfer Account. This low-cost federally insured account lets you enjoy the security and convenience of automatic payments. You can contact us or visit the website at **www.eta-find.gov** to get information about this program, or to find a bank, savings and loan, or credit union near you offering this account.

If you don't receive your electronic payment on its due date, call us immediately at our toll-free number, **1-800-772-1213**.

If you receive an electronic payment that you know is not due you, have your financial institution return it to the U.S. Treasury Department. If you knowingly accept payments that aren't due you, you may face criminal charges.

Paying taxes on your benefits

About 40 percent of all people receiving Social Security benefits have to pay taxes on their benefits. You'll have to pay taxes on your benefits if you file a federal tax return as an "individual," and your total income is more than \$25,000. If you file a joint return, you'll have to pay taxes if you and your spouse have a total income that is more than \$32,000. If married and filing separate returns, you probably will pay taxes on your benefits.

To have federal taxes withheld, you can get a Form W-4V from the Internal Revenue Service by calling the toll-free telephone number, **1-800-829-3676**, or by visiting our website. After completing and signing the form, return it to your local Social Security office by mail or in person.

For more information, call the Internal Revenue Service's toll-free number, **1-800-829-3676**, to ask for Publication 554, *Tax Guide for Seniors*, and Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*.

Services we offer

Free Social Security services

Some businesses advertise that they can provide name changes or Social Security cards for a fee. We provide these services free, so don't pay for them. Call us or visit our website first. Social Security is the best place to get information about Social Security.

Information updates

Occasionally, we'll send you important information about your Social Security benefits, such as:

- **Cost-of-living adjustments.** If the cost of living has increased, your benefits will increase automatically in January. We'll let you know your new amount in advance.
- **Annual earnings limit.** If you're younger than full retirement age, there is a limit to how much you can earn and still receive all your Social Security benefits. This amount usually changes each year. We'll let you know the new amount in advance. For more information, including the year 2015 limits, see pages 13-14.

How we'll contact you

We usually mail you a letter or notice when we want to contact you, but sometimes a Social Security representative may come to your home. Our representative will show you

identification before talking about your benefits. If you ever doubt someone who says he or she is from Social Security, call the Social Security office to ask if we sent someone to see you. And remember, Social Security employees will never ask you for money to have something done.

Online **my** Social Security account

You can now easily set up a secure online **my** Social Security account to access your *Social Security Statement* to 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; or
- Start or change your direct deposit.

You can create a **my** Social Security account if you're age 18 or older, have a Social Security number, and valid email and U.S. mail addresses. To create an account, go to www.socialsecurity.gov/myaccount. You'll need to provide some personal information to confirm your identity, and then you'll be asked to choose a username and password.

What you need to report to us

Your responsibilities

Let us know as soon as possible when one of the changes listed in this section occurs.

NOTE: *Failure to report a change may result in an overpayment. If you're overpaid, we'll recover any payments not due you. Also, if you fail to report changes in a timely way or you intentionally make a false statement, we may stop your benefits. For the first violation, your benefits will stop for six months; for the second violation, 12 months; and for the third, 24 months.*

You can call, write, or visit us to make a report. Have your claim number handy. If you receive benefits based on your work, your claim number is the same as your Social

Security number. If you receive benefits on someone else's work record, your claim number will be on any letter we send you about your benefits.

Another government agency may give Social Security information you report to them, but you must also report the change to us.

If your estimated earnings change

If you're working, we usually ask you to estimate your earnings for the year. If later you realize your earnings will be higher or lower than you estimated, let us know as soon as possible so we can adjust your benefits. See "Working and getting Social Security at the same time" on page 13 for help in making accurate estimates.

If you move

When you plan to move, tell us your new address and phone number as soon as you know them. Even if you receive your benefits by direct deposit, Social Security must have your correct address so we can send letters and other important information to you. We'll stop your benefits if we can't contact you. You can change your address at our website by opening a **my Social Security** account. Or you can call **1-800-772-1213** and use our automated system.

If any family members who are getting benefits are moving with you, please tell us their names. Be sure you also file a change of address with your post office.

If you change direct deposit accounts

If you change financial institutions, or open a new account, you can change your direct deposit online if you have a **my Social Security** account. Or, we can change your direct deposit information over the telephone after we confirm your identity. Have your new and old bank account numbers handy when you call us. These numbers are printed on your personal checks or account statements. This information takes about 30-60 days to change.

Don't close your old account until after you make sure your Social Security benefits are being deposited into the new account.

If a person isn't able to manage funds

Sometimes a person can't manage their own money. If this happens, someone should let us know. We can arrange to send benefits to a relative, other person, or organization that agrees to use the money for the well-being of the person getting benefits. We call this person or organization a "representative payee." For more information, read *A Guide For Representative Payees* (Publication No. 05-10076).

NOTE: *People who have "legal guardianship" or "power of attorney" for someone don't automatically qualify to be a representative payee.*

If you get a pension from non-covered work

If you start receiving a pension from a job for which you did not pay Social Security taxes—for example, from the federal Civil Service Retirement System or some state or local pension systems—your Social Security benefits may need to be recalculated, and they may be reduced. Also, tell us if the amount of your pension changes.

If you get married or divorced

If you get married or divorced, your Social Security benefits may be affected, depending on the kind of benefits you receive.

If we stop your benefits because of marriage or remarriage, we may start them again if the marriage ends.

The chart on the next page includes examples.

If you get:	Then:
Your own retirement benefits	Your benefits will continue.
Spouse's benefits	Your benefits will continue if you get divorced and you're age 62 or older unless you were married less than 10 years.
Widow's or widower's benefits	Your benefits will continue if you remarry when you're age 60 or older.
Any other kind of benefits	Generally, your benefits will stop when you get married. Your benefits may be started again if the marriage ends.

If you change your name

If you change your name—by marriage, divorce, or court order—you need to tell us right away. If you don't give us this information, your benefits will come under your old name and, if you have direct deposit, payments may not reach your account.

If you get benefits because you're caring for a child

If you receive benefits because you're caring for a child who is younger than age 16 or disabled, you should notify us right away if the child is no longer in your care or changes address. Give us the name and address of the person with whom the child is living.

A temporary separation may not affect your benefits if you continue to exercise parental control over the child, but your benefits will stop if you no longer have responsibility for the child. If the child returns to your care, we can start sending benefits to you again.

Your benefits will end when the youngest unmarried child in your care reaches age 16, unless the child is disabled. Your child's benefits can continue as explained on pages 18-19.

If someone adopts a child who is receiving benefits

When a child who is receiving benefits is adopted, let us know the child's new name, the date of the adoption decree, and the adopting parent's name and address. The adoption won't cause benefits to end.

If you become a parent after you begin to receive benefits

If you become the parent of a child (including an adopted child) after you begin receiving benefits, let us know so we can decide whether the child is eligible for benefits.

If you have an outstanding warrant for your arrest

You must tell us if you have an outstanding arrest warrant for any of the following felony offenses:

- Flight to avoid prosecution or confinement;
- Escape from custody; and
- Flight-escape.

You can't receive regular retirement, survivors, disability benefits, or any underpayments you may be due, for any month in which there is an outstanding arrest warrant for any of these felony offenses.

If you're convicted of a criminal offense

If you get Social Security benefits and are convicted of a crime, Social Security should be notified immediately. Benefits generally aren't paid for the months a person is confined, but any family members who are eligible may continue to receive benefits.

If you've committed a crime and are confined to an institution

Benefits usually aren't paid to persons who commit a crime and are confined to an institution by court order and at public expense for more than 30 continuous days. This applies if the person has been found:

- Guilty, but insane; or

- Not guilty by reason of insanity or similar factors (such as mental disease, mental defect or mental incompetence); or
- Incompetent to stand trial; or
- Sexually dangerous.

If you violate a condition of parole or probation

You must tell us if you're violating a condition of your probation or parole imposed under federal or state law. You can't receive Social Security benefits for any month in which you violate a condition of your probation or parole.

If you leave 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, Georgia, Kazakhstan, Kyrgyzstan, Moldova, North Korea, Tajikistan, Turkmenistan, Ukraine, Uzbekistan and Vietnam. However, we can make exceptions for certain eligible beneficiaries in countries other than Cuba and North Korea. For more information about these exceptions, please contact your local Social Security office.

Let us know if you plan to go outside the United States for a trip that lasts 30 days or more. Tell us the name of the country or countries you plan to visit and the date you expect to leave the United States. We'll send you special reporting instructions and tell you how to arrange for your benefits while you're away. Be sure to let us know when you return to the United States.

If you aren't a U.S. citizen, and you return to live in the United States, you must provide evidence of your noncitizen status to continue receiving benefits. If you work outside the United States, different rules apply in deciding whether you can get your benefits.

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

If your citizen status changes

If you aren't a citizen, let us know if you become a U.S. citizen or your noncitizen status changes. If your immigration status expires, you must give us new evidence that shows you continue to be in the United States lawfully.

If a beneficiary dies

Let us know if a person receiving Social Security benefits dies. We can't pay benefits for the month of death. That means if the person died in July, the check received in August (which is payment for July) must be returned. If the payment is by direct deposit, notify the financial institution as soon as possible so it can return any payments received after death.

Family members may be eligible for Social Security survivors benefits when a person getting benefits dies.

If you're receiving Social Security and Railroad Retirement benefits

If you're receiving both Social Security and Railroad Retirement benefits based on your spouse's work, and your spouse dies, you must tell us immediately. You'll no longer be eligible to receive both benefits. You'll be notified which survivor benefit you'll receive.

Working and getting Social Security at the same time

How earnings affect your benefits

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

you reach your full retirement age. (The full retirement age is 66 for people born in 1943-1954 and will gradually increase to 67 for people born in 1960 or later.)

- If you're younger than full retirement age, we deduct \$1 in benefits for each \$2 in earnings you have above the annual limit (\$15,720 in 2015).
- In the year you reach your full retirement age, we reduce your benefits \$1 for every \$3 you earn over a different limit (\$41,880 in 2015) until the month you reach full retirement age. Then you get your full Social Security benefit payments, no matter how much you earn.

If you're younger than full retirement age, and some of your benefits are withheld because your earnings are more than \$15,720, there is some good news. About one year after you reach full retirement age, we recalculate and increase your benefits to take into account those months in which you received no benefit or reduced benefits.

Also, any wages you earn after signing up for Social Security may increase your overall average earnings, and your benefit probably will increase.

For more information, read *How Work Affects Your Benefits* (Publication No. 05-10069).

A special monthly rule

Sometimes people who retire in mid-year already have earned more than the yearly earnings limit. That is why a special monthly rule applies to earnings for one year, usually the first year of retirement. Under this rule, you can get full Social Security benefits for any whole month you earn under a certain limit, regardless of your yearly earnings.

In 2015, we consider a person younger than full retirement age (age 66 for people born in 1943-1954) retired, if monthly earnings are \$1,310 or less. For example, John Smith retires at age 62 on August 30, 2015. He will make \$45,000 through August. He takes a part-time job beginning in September, earning \$500 a month. Although

his earnings for the year substantially exceed the 2015 limit (\$15,720), he will receive a Social Security payment for September through December. This is because his earnings in those months are less than \$1,310, the special “first year of retirement” monthly limit for people younger than full retirement age. If Mr. Smith earns over \$1,310 in any of those months (September through December), he won’t receive a benefit for that month.

Beginning in 2016, only the yearly limits will apply to him because he will be beyond his first year of retirement and have already used the special monthly rule during that year.

If you’re self-employed, we base the monthly limit on whether you perform substantial services in your business. In general, if you work over 45 hours a month in self-employment, you won’t get benefits for that month.

If you worked for wages

Wages count toward the earnings limit when they’re earned, not when they’re paid. If you have income you earned in one year, but the payment was deferred to a following year, these earnings won’t count for the year you receive them. Some examples of deferred income include accumulated sick or vacation pay, bonuses, stock options, and other deferred compensation. If you receive wages in one year for work you did in previous years, you should contact us.

We have arrangements with the Internal Revenue Service to have employers report some types of deferred compensation on the Form W-2. These amounts are in the box labeled, “Nonqualified plans.” We’ll subtract the amount shown in the box from your total earnings to decide which earnings we count for that year.

If you’re self-employed

If you’re self-employed, income counts when you receive it—not when you earn it—except if it’s paid in a year after you become entitled to Social Security and was earned before you became entitled to Social Security. For example,

if you started getting Social Security in June 2014 and you receive some money in February 2015 for work you did before June 2014, it won't count against your 2015 earnings limit. If the money you receive in February 2015 was for work you did after June 2014, however, it will count against your 2015 earnings limit.

Reporting your earnings

Because your earnings may affect your Social Security benefits, we need to know how much you earn during the year. Usually, we get that information from:

- The earnings your employer reports on your W-2; and
- Your self-employment earnings reported on your income tax return.

You need to report your earnings to us after the end of the year only if:

- You're eligible for the special monthly rule (see page 14) and you earned less than the monthly limit (if so, let us know so we can pay you benefits for that month);
- Some or all of the earnings shown on your W-2 weren't earned in the year reported;
- Your wages were over the limit, and you also had a net loss in self-employment;
- Your W-2 shows employer-reported wages that you'll include on a self-employment tax return (ministers, for example);
- You filed a self-employment tax return, but you did not perform any services in your business, or you file your tax return by fiscal year;
- You're a farmer, and you get federal agricultural program payments, or you have income from carryover crops; or
- We withheld some benefits, but you had no earnings for the year, or your earnings were less than you told us.

If we have to adjust your benefit amount based on your report, we'll tell you. Reviewing the information is important. About mid-year, we may send you a letter asking you to estimate your current and next year's earnings. Your estimates will help us avoid paying you too much or too little in benefits.

NOTE: *If you get Supplemental Security Income (SSI) payments in addition to your Social Security benefits, you must report all of your earnings.*

Your earnings estimate and your benefits

We adjusted your benefits this year based on the earnings you told us you expected to receive this year.

If other family members get benefits on your record, your earnings may affect the total family benefits. But, if you get benefits as a family member, your earnings affect only your benefits.

Revising your earnings estimate

When you work, you should save your pay stubs. If during the year, you see your earnings will be different from what you estimated, you should call us to revise the estimate. This will help us pay you the correct amount of Social Security benefits.

Other important information

Retirement benefits for widows or widowers

You can switch to retirement benefits based on your own work if they're higher than those you receive for your deceased spouse's work. These benefits may be higher as early as age 62 or possibly as late as age 70. The rules are complex and vary depending on your situation. If you haven't talked with a Social Security representative about retirement benefits (or your circumstances have changed), contact your local Social Security office to discuss the choices available to you.

Benefits for children

If a child is getting benefits based on your work, there are important things you should know about his or her benefits:

- **When a child reaches age 18**

- A child's benefits stop with the month before the child reaches age 18, unless the child is disabled or is a full-time elementary or secondary school student.
- About five months before the child's 18th birthday, the person receiving the child's benefits will get a form explaining how benefits can continue.
- A child whose benefits stopped at age 18 can have them started again, if he or she becomes disabled before reaching age 22. Benefits can also start again if the child becomes a full-time elementary or secondary school student before reaching age 19.

- **If a child is disabled**

- A child can continue to receive benefits after age 18, if he or she has a disability. The child also may qualify for SSI disability payments. Call us for more information.

- **If a child age 18 is a student**

- A child can receive benefits until age 19, if he or she continues to be a full-time elementary or secondary school student. When your child's 19th birthday occurs during a school term, their benefits can continue until completion of the term, or for two months following the 19th birthday, whichever comes first.
- Tell Social Security immediately if the student drops out of school, changes status from full-time to part-time, is expelled or suspended, or changes schools. Also tell us if the student's employer pays him or her for attending school.

- We send each student a form at the start and end of the school year. Filling out the form, and returning it to us, is important. We can stop benefits if we don't receive the form.
 - A student can keep receiving benefits during a vacation period of four months or less, if he or she plans to go back to school full time at the end of the vacation.
 - A student who stops attending school can restart benefits, if he or she returns to school full time before age 19. The student needs to contact us and reapply for benefits.
- **How divorce affects a stepchild's benefits**
 - If a stepchild is receiving benefits based on your work, and you and the child's parent divorce, the stepchild's benefit will end the month after the divorce becomes final. You must tell us as soon as the divorce becomes final.

Supplemental Nutrition Assistance Program (food stamps)

You might be able to get help through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. Visit www.fns.usda.gov/snap to find out how to apply. For more information, read *Nutrition Assistance Programs* (Publication No. 05-10100) or *Supplemental Nutrition Assistance Program Facts* (Publication No. 05-10101).

Can you get SSI?

If you have limited income and resources, SSI may be able to help. SSI is a federal program that we manage. General revenues, not Social Security taxes, finance the SSI program.

SSI pays monthly checks to people who are age 65 or older, or who are blind or disabled. If you get SSI, you may also qualify for Medicaid, SNAP, and other social services.

We don't count some income and some resources when we decide whether you're eligible for SSI. Your house and your car, for example, usually don't count as resources. Call us for more information or to apply for SSI.

If you disagree with a decision we make

If you have any questions about your payment amount, or about information we send you, contact us.

If you disagree with a decision we make, you have the right to ask us to reconsider it. Your request must be in writing, and filed with any Social Security office, within 60 days of the date you receive the letter you're questioning.

If you still aren't satisfied, there are additional steps you can take. Read *Your Right To Question The Decision Made On Your Claim* (Publication No. 05-10058).

Your right to be represented

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 selecting a representative, read *Your Right To Representation* (Publication No. 05-10075).

Protection of your personal information

You should keep your Social Security card in a safe place with your other important papers. Don't carry it with you unless you need to show it to an employer or service provider.

Social Security keeps personal and confidential information—names, Social Security numbers, earnings records, ages, and beneficiary addresses—for millions of people. Generally, we'll discuss your information only with you. When you call or visit us, we'll ask you several questions to help us confirm your identity. If you want

someone else to help with your Social Security business, we need your permission to discuss your information with that person.

We urge you to be careful with your Social Security number and to protect its confidentiality whenever possible.

We're committed to protecting the privacy of your records. When we're required by law to give information to other government agencies that administer health or welfare programs, such as Medicaid and SNAP, those agencies aren't allowed to share that information with anyone else.

A word about Medicare

Medicare is a health insurance plan for people who are age 65 or older. People who are disabled, or have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease), can get Medicare at any age.

Medicare has four parts

- Hospital insurance (Part A) helps pay for inpatient hospital care and certain follow-up services.
- Medical insurance (Part B) helps pay for doctors' services, outpatient hospital care, and other medical services.
- Medicare Advantage plans (Part C) are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through a provider organization under Part C.
- Prescription drug coverage (Part D) helps pay for medications doctors prescribe.

Who is eligible for hospital insurance (Part A)?

Most people get hospital insurance when they turn 65. You qualify for it automatically if you're eligible for Social Security or Railroad Retirement benefits. Or you may qualify based on a spouse's (including divorced

spouse's) work. Others qualify because they're government employees not covered by Social Security who paid the Medicare tax.

If you get Social Security disability benefits for 24 months, you'll qualify for hospital insurance.

If you get disability benefits because you have amyotrophic lateral sclerosis (Lou Gehrig's disease), you don't have to wait 24 months to qualify.

Also, people who have permanent kidney failure that requires maintenance dialysis or a kidney replacement qualify for hospital insurance, if they've worked long enough or if they're the spouse or child of a person who's worked long enough.

Who can get medical insurance (Part B)?

Anyone eligible for hospital insurance can get medical insurance. Part B is an optional program that isn't free. In 2015, the standard monthly premium is \$104.90. Some people with higher incomes pay higher premiums.

Who can get Medicare Advantage plans (Part C)?

Anyone who has Medicare hospital insurance (Part A) and medical insurance (Part B) can join a Medicare Advantage plan. Medicare Advantage plans include:

- Medicare managed care plans;
- Medicare preferred provider organization (PPO) plans;
- Medicare private fee-for-service plans; and
- Medicare specialty plans.

As well as your Part B premium, you might have to pay another monthly premium because of the extra benefits the Medicare Advantage plan offers.

Who can get Medicare prescription drug coverage (Part D)?

Anyone who has Medicare hospital insurance (Part A), medical insurance (Part B), or a Medicare Advantage plan (Part C) is eligible for prescription drug coverage (Part D). Prescription insurance is optional, and you pay an extra monthly premium for the coverage. Some people with higher incomes pay higher premiums.

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

“Extra Help” with Medicare prescription costs

If you have limited income and resources, you may qualify for Extra Help to pay for your prescription drugs under Medicare Part D. Social Security’s role is to help you understand how you may qualify and to process your application for Extra Help. To see if you qualify or to apply, call Social Security’s toll-free number, or visit our website.

Help with Medicare expenses for people with low income

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

Only your state can decide whether you qualify for help under this program. For more information, contact your state or local medical assistance (Medicaid) agency, social services, or welfare office. Visit www.medicare.gov/contacts or call **1-800-MEDICARE** (TTY **1-877-486-2048**) to get their phone number.

www.socialsecurity.gov



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