



SOCIAL SECURITY



A Foundation for Planning Your Future

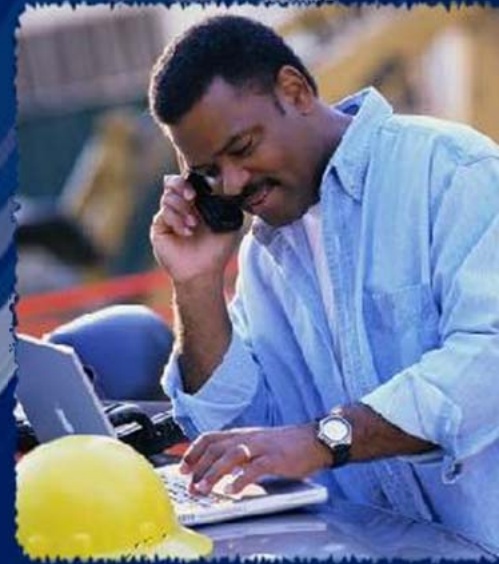


3-Legged Stool of Retirement Security



You Need to Work to Earn Social Security Credits

- **Each \$1,260 in earnings gives you one credit**
- **You can earn a maximum of 4 credits per year**



Example: To earn 4 credits in 2016, you must earn at least \$5,040. Earning 40 credits throughout your working life will qualify you for a retirement benefit.

Your Age When You Retire Affects Your Benefits

If You're A Worker and Retire

- At age 62, you get a lower monthly payment permanently
- At your full retirement age, you get your full benefit
- You get an even higher monthly payment if you work past your full retirement age

Full Retirement Age

Year of Birth	Full Retirement Age
1937	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943 – 1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 & later	67

In Addition to the Retiree, Who Else Can Get Benefits?

Your Spouse

- **At age 62**
- **At any age if caring for child under 16 or disabled**
- **Divorced spouses may qualify**

Your Child

- **Not married under 18**
(under 19 if still in elementary school or high school)
- **Not married and disabled before age 22**

In Addition to the Retiree, Who Else Can Get Benefits?

Your Ex-Spouse

- Marriage lasted at least 10 years
- Ex-spouse 62 or older and unmarried (you can be married)
- Divorced at least two years and you and your ex-spouse are at least 62, he or she can get benefits even if you are not retired
- Ex-spouse's benefit amount has no effect on the amount you or your current spouse can get

Who Can Get Survivors Benefits?

Widow or Widower:

- **Reduced benefits at age 60**
- **If disabled at age 50 up to age 59**
- **At any age if caring for child under 16 or disabled**
- **Divorced widows/widowers may qualify**

Your Child if:

- **Not married under age 18** (under 19 if still in elementary school or high school)
- **Not married and disabled before age 22**

Other Survivors Benefits

Parents

- **Age 62 and was receiving at least one-half support from deceased worker**

Lump Sum Death Payment (\$255)

- **Most spouses, or children who are eligible for benefits on the record of the deceased**



Social Security's Definition of Disability

A medical condition preventing substantial work for at least 12 months, or expected to result in death. The determination also considers age, education & work experience.

Who Can Get Disability Benefits?

Worker

- **Must have paid into Social Security five out of last 10 years**



Child (Disabled Adult Child)

- **Disabled before age 22 and not married**

Widow / Divorced Widow

- **Disabled at age 50 up to age 59**



What Will You Need When Applying for Your Social Security Benefits?

- ✓ **Social Security number for each applicant**
- ✓ **Proof of age** (birth certificate)
- ✓ **Latest W-2 or self-employment tax return**
(if filing US Income Tax)
- ✓ **Bank information for direct deposit**
- ✓ **Information about marriages/divorces**
- ✓ **Information about military or railroad service**

Changes to be Reported

- **Change of address**
 - **Absence from the U.S. for more than 3 months requires change to foreign address**
- **Direct deposit**
- **Work**
- **Eligibility for a pension based on work not covered by Social Security**

Changes to be Reported

- **Marriage**
- **Divorce or annulment**
- **Inability to manage funds**
- **Your disability improves**
- **Death**

Changes to be Reported

- **Birth of a child**
- **Adoption of a child**
- **Child leaves your care**
- **Child is nearing age 18 and is a full-time**
 - **Elementary or high school student or is**
 - **Disabled**

Important Reminder

**Failure to report an event
or
making a false or misleading report
may result in “administrative sanction.”**

Administrative Sanction

- **First occurrence**
 - **No payment for 6 months**
- **Second occurrence**
 - **No payment for 12 months**
- **No payment for 24 months for each subsequent occurrence**

Who Can Get Medicare?

Coverage is only available in the United States

65 & older

-or-

**Receiving Social Security disability
benefits at least 24 months**

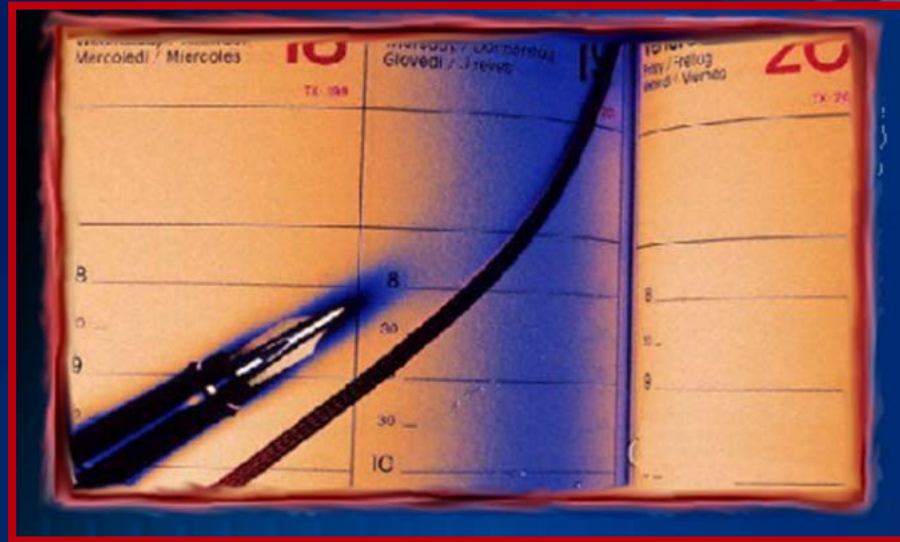
-or-

Permanent kidney failure

-or-

Amyotrophic Lateral Sclerosis (ALS)

When Can I Sign Up for Medicare?



Medicare Enrollment Periods:

- **Initial** - at age 65
- **Special** - if still working
- **General** - January-March

Medicare Coverage

Part A Hospital Insurance

- **Covers most inpatient hospital expenses**
Deductibles and possibly coinsurance applies

Part B Supplementary Medical Insurance

- **Covers 80% of doctors' bills & other outpatient medical expenses after the deductible.**
2016 Monthly Premium is \$104.90; Higher-income consumers pay more.

Medicare Coverage

Part C Medicare Advantage Plans

- For those with Parts A and B, typical eliminates the need for a Medigap policy.

Part D Medicare Prescription Drug Plan

- Covers a major portion of prescription drug costs for Medicare beneficiaries.

Enroll with Medicare prescription drug provider not SSA.

For More Information

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

www.medicare.gov

Social Security's Online Services

Retirement Estimator

<http://www.socialsecurity.gov/estimator>

- Convenient, secure, quick financial planning tool
- Immediate and accurate benefit estimates
- Create “What If” scenarios based on various ages and earnings

Social Security's Online Services

Apply for Benefits

- **Retirement**

<http://www.socialsecurity.gov/planners/about.htm>

- **Disability**

<http://www.socialsecurity.gov/applyfordisability/>

- **Medicare**

<http://www.socialsecurity.gov/medicareonly/>

Social Security's Online Services

Apply for Benefits

- **Simple, secure, easy, fast – at little as 15 minutes**
- **Eliminates need to wait for an appointment**
- **No paper forms to sign**
- **Can check status using the application number that is provided**
- **Will be contacted within 6 – 8 weeks**

Social Security's Online Services

my Social Security Account

<http://www.socialsecurity.gov/myaccount/>

- **To establish an account:**
 - **US/APO, DPO, FPO mailing address**
 - **North American 10-digit phone number**
 - **At least 18 years old**
 - **Valid E-mail address**
 - **A Social Security Number**

Social Security's Online Services

my Social Security Services

- **Social Security Statement**
 - **Estimate retirement and disability benefits**
 - **Estimate family benefits if you die**
 - **Earning's record**
 - **Estimated Social Security and Medicare taxes paid**
 - **Printable version**

Social Security's Online Services

my Social Security Services

- **Social Security Statement**
 - **If online account cannot be established, complete from SSA-7004 located at <http://www.socialsecurity.gov/myaccount/SSA-7004.pdf>, and mail to the US as instructed**
 - **Allow 3 months for receipt**

Social Security's Online Services

my Social Security Services

- **Benefit verification letter**
- **Change address and phone number**
- **Start or Change direct deposit (US account only)**
- **Replacement Medicare card**
- **Replacement SSA-1099 or SSA-1042S**

Social Security's Online Services

Hours of Operation

- Weekdays 5 AM - 1 AM Eastern Time (ET)
- Saturday 5 AM - 11 PM ET
- Sunday 8 AM - 11:30 PM ET
- US Holidays 5 AM - 1 AM ET

Foreign Enforcement Questionnaire (FEQ)

- Each year beneficiaries will receive an FEQ, either Form SSA-7161-OCR-SM, if they have a representative payee; or Form SSA-7162-OCR-SM, if there is not a representative payee.
- Addresses in Australia, Hong Kong, Japan, New Zealand, or APO/FPO/DPO, and under age 90, and do not have a representative payee, you will get the form every two years. The form is mailed in even numbered years for claim numbers ending in 00-49. The form is mailed in odd numbered years for claim numbers ending in 50-99.

Foreign Enforcement Questionnaire (FEQ)

- The form should be completed and returned with the business reply envelope. Forms should not be submitted to the Embassy, Consulate or SSA Manila because they are bar coded and are handled through an automated process in the US.
- The form is mailed each year in either May or June. A follow-up letter is mailed in September or October, if the form has not been received in the US. If the form is not received by the first week in January of the following year, benefits are suspended effective with the February 3 payment.

Foreign Enforcement Questionnaire (FEQ)

- If the beneficiaries have not received the form by November 1, they should contact SSA Manila at FBU.Manila@ssa.gov.

Adoptions – Three Scenarios

Scenario 1

Child adopted PRIOR to the worker being entitled to benefits, the child is entitled to benefits.

*** Note: Alien Non-Payment Provision may preclude payment.**

Adoptions – Three Scenarios

Scenario 2

Child adopted AFTER the worker is entitled to benefits, the child is entitled to benefits if:

- the worker's natural or stepchild; OR
- NOT the worker's natural or stepchild, and under age 18, and the adoption occurred in a US court; OR
- NOT the worker's natural or stepchild, and age 18 or older, and the adoption occurred in a US court, and living with or receiving 1/2 financial support from the worker for the year immediately preceding the month that the adoption is decreed.

*** Note: Alien Non-Payment Provision may preclude payment.**

Adoptions – Three Scenarios

Scenario 3

For survivor's benefits, adopted child is entitled to benefits.

*** Note: Alien Non-Payment Provision may preclude payment.**

Alien Non-Payment Provision (ANPP)

Effective January 1, 1985, non-US citizen dependents: spouse, widow, child or parent entitled on the worker's record are required to have lived in the U.S. for at least 5 years during which the family relationship to the insured has existed to be paid benefits.

Screening Tool

http://www.ssa.gov/international/payments_outsideUS.html

Adoption & Alien Non-Payment Provision (ANPP)

Adopted non-US citizen child must meet the following requirements in addition to meeting the 5-year residency requirement:

- **Adoption decreed in the US; AND**
- **Lived with the worker in the US; AND**
- **Received 1/2 financial support from the worker before age 18 for at least 1 year immediately preceding the month of the worker's entitlement to benefits or death.**

Exceptions from Alien Non-Payment Provision (ANPP)

- **Beneficiary is a US Citizen**
- **Beneficiary eligible to benefits prior to January 1, 1985**
- **Beneficiary entitled on the account of a worker who died while in the US military service or as a result of a service connected disease or injury**
- **Beneficiary is a citizen of a Treaty Country**
- **Beneficiary is a citizen or resident of countries with which the U.S. has Totalization Agreement**

Alien Non-Payment Provision (ANPP) Exceptions

- **Beneficiary resided in the United States for a period of at least five years**

A child who can not meet the residency on his own can meet residency if both of his parents resided in the U.S. for at least 5 years.

If NO exception from Alien Non-Payment Provision is Met

A beneficiary who lived in the US for 1 full calendar month and is lawfully present in the US may be paid benefits for 6 months.

Alien Non-Payment Provision (ANPP)

- **If the beneficiary is outside the U.S. for less than 30 days – Payments will continue.**
- **If the beneficiary is outside the U.S. for 30 days, must return to the U.S. and stay there for 30 consecutive days to break up the 6-month period of absence.**
- **If the beneficiary is outside the U.S. for 6 months, benefits will be suspended beginning with the 7th month of absence from the U.S. The beneficiary must return to the U.S. for one full calendar month for benefits to be reinstated.**

Nonresident Alien Tax Withholding

Benefits paid to Nonresident Alien benefits may be subject to tax withholding of 25.5%.

IRS not SSA law. SSA acts as the withholding agent similar to an employer withholding income taxes.

Screening Tool

http://www.ssa.gov/international/AlienTax_disclaimer.html

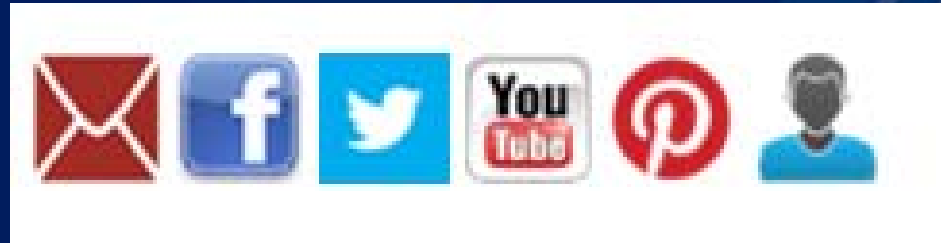
Nonresident Alien Tax Withholding

Typically the tax does not apply if:

- Lawful Permanent Resident (Green Card); or
- Physically present in the US at least 31 days during the current calendar year – does not have to be consecutive days; and
- Physically present in the US at least 183 days during the current and previous two calendar years; and
- You believe that you are a U.S. resident for tax purposes

IMPORTANT: See *U.S. Tax Guide for Aliens* - IRS Publication 519 <http://www.irs.gov/pub/irs-pdf/p519.pdf>

Social Media



- YouTube <http://www.youtube.com/socialsecurityonline>
- Webinars <http://socialsecurity.gov/webinars/>
- Podcasts <http://socialsecurity.gov/podcasts/>
- E-mail Updates <http://socialsecurity.gov/updates/>

Visit Our Website or Call Us

www.socialsecurity.gov

-or-

1-800-772-1213 (Within U.S.)

TTY 1-800-325-0778 (Within U.S.)



Manila

(632) 301-2000

Ext 9

FBU.Manila@ssa.gov

Social Security Administration

United States Embassy

1201 Roxas Blvd., Ermita

0930 Manila, Philippines