

# Retirement And Survivors Benefits



Almost everyone who lives in the United States is affected by the Social Security system—either by working and paying Social Security taxes or by receiving Social Security benefits. Social Security benefits are paid to workers and their eligible family members when the worker retires or becomes disabled. Survivors benefits can be paid to eligible family members when a worker dies. This fact sheet tells you about retirement and survivors benefits. For information about disability benefits, contact Social Security to get the publication, *Disability Benefits*, (Publication No. 05-10701-EN).

People who are age 65 or older, or blind or disabled may be eligible for Supplemental Security Income (SSI) payments. SSI provides payments to people who have little or no income and assets. For information about SSI, ask Social Security for a copy of the publication, *Supplemental Security Income Payments*, (Publication No. 05-10702-EN).

## Your working years

You do not have to be a United States citizen to earn Social Security coverage. If you have been lawfully admitted for work in the U.S., you can work at jobs covered by the Social Security system. When you work, you also earn coverage for Medicare health insurance benefits.

During your working years, you pay Social Security taxes on your earnings. If you work for someone else, your employer pays an equal amount of Social Security taxes on your behalf. If you are self-employed, you pay both the employee and the employer shares of the tax. Your Social Security number is used to keep track of your earnings under a record kept for you by the Social Security Administration. Even if you change jobs, you continue to use the same Social Security number to build on the record of your earnings.

Because your Social Security benefits will be based on your earnings over your working career, it is important to always use the same Social Security number and to make sure all your employers deduct Social Security taxes. You can verify that all of your earnings are recorded by reading your Social Security

Statement that we send you each year. Your Statement also will give you an estimate of the amount of retirement, disability and survivors benefits payable on your Social Security record.

## Retirement benefits

Most people need at least 10 years of work at jobs where they paid Social Security taxes in order to qualify for retirement benefits. If you were born before 1929, you need fewer than 10 years of work. The amount of your retirement benefit is based on your total earnings under the Social Security system. The higher your earnings are, the higher your benefits will be.

Social Security retirement benefits can be paid as early as age 62. However, the amount of your benefit at age 62 is less than it would be if you started your retirement benefits when you were older. The full benefit amount is paid at age 65 if you were born before 1938. The Social Security law was changed to gradually increase the full retirement age until it reaches age 67. This change affects people born in 1938 and later.

Some family members may be eligible to receive Social Security benefits based on your work record. Your wife or husband can get benefits as early as age 62, or even earlier if she or he is caring for your child who also is getting benefits on your record. If you were married at least 10 years, your former wife or husband may be eligible for benefits.

Children can get Social Security benefits up to age 18 or up to age 19 if they are attending elementary or secondary school. Children over age 18 can get benefits if they are disabled and their disability began before age 22.

When signing up for retirement, you should talk to a Social Security representative in the year before the year you plan to retire. That is because the rules are complicated, and it may be to your advantage to start your retirement benefits before you actually stop working.

## Survivors benefits

When a worker dies, family members may be able to get monthly Social Security benefits. The amount of work needed to pay survivors benefits depends on the age of the worker at

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the time of death. It may be as little as one and one-half years for a young worker. No worker needs more than 10 years.

A widow or widower can get benefits as early as age 60, or even earlier if she or he is caring for your child who also is getting benefits on your record. A widow or widower who is disabled can get benefits at age 50. A divorced widow or widower may also be eligible for benefits.

Children can get benefits up to age 18 or up to age 19 if they are attending elementary or secondary school. Children over 18 can get benefits if they are disabled and their disability began before age 22.

To receive survivor's benefits, you should apply as soon as you are eligible.

## Medicare

Medicare is a health insurance plan for people who are 65 or older, under 65 and disabled or who have permanent kidney failure or have Amyotrophic Lateral Sclerosis (also known as Lou Gehrig's disease).

If you already are getting Social Security when you reach age 65, your Medicare coverage will start automatically. Otherwise, you should contact Social Security two to three months before you reach age 65 to sign up for Medicare.

## What records will you need?

To show that you are eligible for Social Security and to help us decide the amount of benefits you should receive, there are certain documents we may ask you to provide. The ones you will need depend on the circumstances of your claim. Here is a list of some of the documents you may need when you sign up for Social Security:

- Your Social Security card (or a record of your number);
- Your birth certificate;
- Children's birth certificates (if they are applying);
- Proof of U.S. citizenship or lawful alien status if you (or a child who is applying) were not born in the U.S.;
- Your spouse's birth certificate and Social Security number if he or she is applying for benefits based on your record;

- A marriage certificate (if signing up on a spouse's record);
- Your military discharge papers if you had military service; and
- Your most recent W-2 form or your tax return, if you are self-employed.

This is just a partial list to help you get prepared. We will let you know if other documents are needed when you file a claim.

**Here is an important point:** You will need to submit original documents or copies certified by the issuing office. You can mail or bring them to Social Security. We will make photocopies and return your documents. If you do not have all the documents you need, do not delay signing up for Social Security. We will help you get the information you need.

## Contacting Social Security

For more information and to find copies of our publications, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call toll-free **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer specific questions and provide information by automated phone service 24 hours a day.

**If you need an interpreter** to conduct your Social Security business, we will provide one free of charge. Interpreter services are available whether you talk to us by phone or in the Social Security office. Call our toll-free number, **1-800-772-1213**. If you speak a language other than English, press 1 and stay on the line until a representative answers. An interpreter will be contacted to help with your call. If your business cannot be completed by phone, we will make an appointment for you at a local Social Security office and arrange for an interpreter to be there at the time of your visit.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.