



# Social Security

## Your Payments While You Are Outside The United States

[www.socialsecurity.gov](http://www.socialsecurity.gov)

## Contacting Social Security

### Visit our website

Our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), is a valuable resource for information about all of Social Security's programs. At our website, you also can request important documents, such as a replacement Medicare card or a letter to confirm your benefit amount.

### For more information

If you are outside the United States, see pages 14 and 15 for the list of offices where you can get more information.

**If you are in the United States**, you can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services by phone and in our offices. Generally, you'll have a shorter wait time if you call during the week after Tuesday. We can provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

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.

This publication also is printed in French, German, Greek, Italian and Spanish.

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## Introduction

This booklet explains how being outside the United States may affect your Social Security payments. It also tells you what information you need to report to us. That way, we can make sure you receive all Social Security payments you are entitled to. Page 14 lists the information you must report. Pages 14 and 15 explain how to report.

## When you are “outside the United States”

When we say you are “outside the United States,” we mean you are **not** in one of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands or American Samoa. Once you have been outside the United States for at least 30 days in a row, we consider you to be outside the country. You remain in that status until you return and stay in the United States for at least 30 consecutive days. If you are not a U.S. citizen, you also may have to prove you were lawfully present in the United States for that 30-day period. For more information, contact the nearest U.S. Embassy, consulate or Social Security office.

## What happens to your right to Social Security payments when you are outside the United States

If you are a **U.S. citizen**, you may receive your Social Security payments outside the United States as long as you are eligible.

**However, there are some countries to which we cannot send payments. See pages 12 and 13 for more.**

If you are a **citizen** of one of the countries listed below, we will continue your U.S. Social Security payments as long as you are eligible, no matter how long you stay outside the United States:

- Austria
- Belgium
- Canada
- Chile
- Czech Republic
- Finland
- France
- Germany
- Greece
- Ireland
- Israel
- Italy
- Japan
- Korea (South)
- Luxembourg
- Netherlands
- Norway
- Poland
- Portugal
- Spain
- Sweden
- Switzerland
- United Kingdom

(This list of countries is subject to change. For the latest information, visit [www.socialsecurity.gov/international/countrylist1.htm](http://www.socialsecurity.gov/international/countrylist1.htm) or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.)

If you are a **citizen** of one of the countries listed below, you also may get payments as long as you are outside the United States **unless you are receiving your payments as a dependent or survivor**. In those cases, we require you meet additional requirements. See pages 10 and 11 for more.

- Albania
- Antigua and Barbuda
- Argentina
- Bahama Islands
- Barbados
- Belize
- Bolivia
- Bosnia-Herzegovina
- Bulgaria
- Brazil
- Burkina Faso
- Colombia
- Costa Rica
- Côte d'Ivoire
- Croatia
- Cyprus
- Dominica
- Dominican Republic
- Ecuador
- El Salvador
- Gabon
- Grenada
- Guatemala
- Guyana
- Hungary
- Iceland
- Jamaica
- Jordan
- Latvia
- Liechtenstein
- Lithuania
- Macedonia
- Malta
- Marshall Islands
- Mexico
- Micronesia, Fed. States of
- Monaco
- Montenegro
- Nicaragua
- Palau
- Panama
- Peru
- Philippines
- Romania
- St. Kitts and Nevis
- St. Lucia
- St. Vincent and the Grenadines
- Samoa (formerly Western Samoa)
- San Marino

- Serbia
- Slovakia
- Slovenia
- Trinidad-Tobago
- Turkey
- Uruguay
- Venezuela

(This list of countries is subject to change. For the latest information, visit [www.socialsecurity.gov/international/countrylist2.htm](http://www.socialsecurity.gov/international/countrylist2.htm) or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.)

If you are not a **U.S. citizen** or a **citizen** of one of the countries listed on pages 5, 6 and 7, we will stop your payments after you have been outside the United States for six full calendar months unless you meet one of the following exceptions:

- You were eligible for monthly Social Security benefits for December 1956;
- You are in the active military or naval service of the United States;
- The worker on whose record your benefits are based had railroad work treated as covered employment by the Social Security program;
- The worker on whose record your benefits are based died while in the U.S. military service or as a result of a service-connected disability and was **not** dishonorably discharged; or
- You are a **resident** of a country with which the United States has a social security agreement.

Currently, these countries have a social security agreement with the United States:

- Australia
- Austria
- Belgium
- Canada
- Chile
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Greece
- Ireland
- Italy
- Japan
- Korea (South)
- Luxembourg
- Netherlands
- Norway
- Poland
- Portugal
- Spain
- Sweden
- Switzerland
- United Kingdom

(This list of countries is subject to change. For the latest information, visit [www.socialsecurity.gov/international/countrylist3.htm](http://www.socialsecurity.gov/international/countrylist3.htm) or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.) However, our agreements with Austria, Belgium, Germany, Sweden and Switzerland allow you to get benefits as a dependent or survivor of a worker while residing in the foreign country. This is true only if:

- The worker is (or was at the time of death) a U.S. citizen or a citizen of your country of residence; or
- You are a **citizen** of one of the countries listed on page 9, and the worker on whose record your benefits are based lived in the United States for at least 10 years or earned at least 40 credits under

the U.S. Social Security system. If you are getting benefits as a dependent or survivor, **see pages 10 and 11 for more requirements.**

- Afghanistan
- Australia
- Bangladesh
- Bhutan
- Botswana
- Burma
- Burundi
- Cameroon
- Cape Verde
- Central African Republic
- Chad
- China
- Congo, Rep. of
- Ethiopia
- Fiji
- Gambia
- Ghana
- Haiti
- Honduras
- India
- Indonesia
- Kenya
- Laos
- Lebanon
- Lesotho
- Liberia
- Madagascar
- Malawi
- Malaysia
- Mali
- Mauritania
- Mauritius
- Morocco
- Nepal
- Nigeria
- Pakistan
- Senegal
- Sierra Leone
- Singapore
- Solomon Islands
- Somalia
- South Africa
- Sri Lanka
- Sudan
- Swaziland
- Taiwan
- Tanzania
- Thailand
- Togo
- Tonga
- Tunisia
- Uganda
- Yemen

(This list of countries is subject to change. For the latest information, visit [www.socialsecurity.gov/international/countrylist4.htm](http://www.socialsecurity.gov/international/countrylist4.htm))

or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.) If you are **not a citizen** of one of the countries listed on page 9, you cannot use this exception.

If you are not a U.S. citizen and **none** of these exceptions applies to you, we will stop your payments after you have been outside the United States for six full months. Once this happens, we cannot start your payments again until you come back and stay in the United States for a whole calendar month. You must be in the United States on the first minute of the first day of any month and stay through the last minute of the last day of that month. In addition, we may ask you to prove you have been lawfully present in the United States for the full calendar month. For more information, contact the nearest U.S. Embassy, consulate or Social Security office.

### **Additional residency requirements for dependents and survivors**

If you receive benefits as a dependent or survivor of a worker, special requirements may affect your right to get Social Security payments while you are outside the United States. If you are not a U.S. citizen, you must have lived in the United States for at least five years. During those five years, the

family relationship on which we base benefits must have continued to exist.

Children may meet this residency requirement on their own or may be considered to have met it if the worker and other parent (if any) meet it. However, we will not pay children who were adopted outside the United States while they reside outside the United States, even if the child has met the residency requirement.

The residency requirement does **not** apply if you meet any of the following conditions:

- You were initially eligible for monthly benefits before January 1, 1985;
- Your entitlement is based on the record of a worker who died during U.S. military service or as a result of a service-connected disease or injury;
- You are a citizen of a country page 5 lists; or
- You are a resident of a country that has a social security agreement with the United States. Page 8 lists these countries.

## Countries to which we cannot send payments

### **U.S. Treasury regulations**

U.S. Department of the Treasury regulations prohibit making payments if you are in Cuba or North Korea. If you are a U.S. citizen in Cuba or North Korea, you can get all the payments we withheld once you go to a country where we can send payments. Generally, if you are not a U.S. citizen, you cannot receive payments for months in which you lived in Cuba or North Korea, even if you go to another country and satisfy all other requirements.

### **Social Security restrictions**

Generally, Social Security cannot send payments to individuals in Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan, Ukraine, Uzbekistan and Vietnam. Also, we cannot send your payments to anyone else for you. However, we make exceptions for some eligible beneficiaries in countries with Social Security restrictions in place.

To qualify for an exception, you must agree to the conditions of payment. One of the conditions is that you must appear in person at the U.S. Embassy each month to pick up your benefit payments. Contact your nearest U.S. Social Security office, U.S. Embassy or consulate for more information about these conditions

and whether you might qualify for an exception.

If you do not qualify for payment under this process, we will send all the withheld payments you were eligible for once you leave that country and go to one where we can send payments.

## **What you need to do to protect your right to benefits**

When you live outside the United States, periodically we will send you a questionnaire. Your answers will help us figure out if you still are eligible for benefits. Return the questionnaire to the office that sent it as soon as possible. If you do not, your payments will stop.

In addition to responding to the questionnaire, notify us promptly about changes that could affect your payments. If you fail to report or deliberately make a false statement, you could be penalized by a fine or imprisonment. You also may lose some of your payments if you do not report changes promptly.

## Things you must report

Listed below are things you must report to Social Security. An explanation of each is given on the following pages:

- Page 15 Change of address
- Page 16 Work outside the United States
- Page 20 If you return to work or your disability improves
- Page 21 Marriage
- Page 21 Divorce or annulment
- Page 21 Adoption of a child
- Page 22 Child leaves the care of a spouse or surviving spouse
- Page 22 Child nearing age 18 is a full-time student or disabled
- Page 23 Death
- Page 23 Inability to manage funds
- Page 23 Deportation or removal from the United States
- Page 24 Changes in parental circumstances
- Page 24 Eligibility for a pension from work not covered by Social Security

## How to report

You can report by contacting us in person, by mail or by telephone. If you live in the British Virgin Islands, Canada or Samoa, you can send your report to the nearest U.S. Social Security office.

In all other countries, send your report to the nearest U.S. Embassy or consulate. Visit [www.socialsecurity.gov/foreign](http://www.socialsecurity.gov/foreign) for a complete list of offices.

If you find it easier to contact us by mail, send your report by airmail to:

Social Security Administration  
P.O. Box 17769  
Baltimore, MD 21235-7769  
USA

When you contact us, include:

- The name of the person or persons about whom the report was made;
- What is being reported and the date it happened; and
- The claim number that appears on letters or other correspondence we send you. (This is a nine-digit number—000-00-0000—followed by a letter or a letter and a number.)

## **Change of address**

Tell us if your address changes so your checks will not be lost or delayed. Even if we are sending your payments to a bank or another financial institution, report any change in your home address.

When you write to the U.S. Embassy, consulate or the Social Security Administration about a change of address, please type or print your new address carefully. Be sure to include the country and ZIP or postal code. Also, list the names

of all family members moving to the new address.

## **Work outside the United States**

If you work or own a business outside the United States and are younger than full retirement age, notify the nearest U.S. Embassy, consulate or Social Security office right away. If you do not, you could be penalized, which may cause you to lose benefits. These lost benefits would be in addition to benefits you may lose under one of the work tests explained in the following pages.

For people born in 1937 or earlier, full retirement age is 65. Beginning with people born in 1938, full retirement age increases gradually until it reaches age 67 for those born in 1960 or later.

Report your work to Social Security even if you work only part-time or you are self-employed. Some examples of the types of work you must report include: work as an apprentice, farmer, sales representative, tutor, writer, etc. If you own a business, notify us even if you do not work in the business or make any income from it.

If a child beneficiary (regardless of age) begins an apprenticeship, notify the nearest U.S. Embassy, consulate or the Social Security Administration. We may consider an apprenticeship work under the Social Security program.

The following work tests may affect the amount of your monthly benefit payment. Work after full retirement age will not affect your benefit payments.

### ***The foreign work test***

We withhold benefits for each month a beneficiary younger than full retirement age works more than 45 hours outside the United States in employment or self-employment not subject to U.S. Social Security taxes. It does not matter how much you earned or how many hours you worked each day.

We consider a person to be working any day he or she:

- Works as an employee or self-employed person;
- Has an agreement to work even if the person does not actually work because of sickness, vacation, etc.; or
- Is the owner or part owner of a trade or business, even if the person does not actually work in the trade or business, or the person does not make any income from it.

Generally, if we withhold a retired worker's benefits because of work, we also cannot pay benefits to anyone else who gets benefits on the retired worker's record for those months. However, the work of others who get benefits on the worker's record affects only their own benefits.

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