



Securing today  
and tomorrow

# Your Payments While You Are Outside the United States

[Social Security.gov](https://www.Social Security.gov)





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## Introduction

This booklet explains how being outside the United States may affect your Social Security payments. It also provides information you need to report to us, and how to report it. Reporting changes timely helps to avoid overpayments and helps you receive all the benefits you are entitled to.

We calculate Social Security benefits in U.S. dollars. We do not increase or decrease your benefits because of changes in international exchange rates.

## Payment restrictions

### **Treasury Department sanctions**

The U.S. Department of the Treasury prohibits making payments to persons residing in Cuba or North Korea. If you are a U.S. citizen residing in Cuba or North Korea, you can get all the payments we withhold once you move to a country where we can send payments. Under the Social Security Act, if you are not a U.S. citizen, you cannot receive payments for the months you lived in Cuba or North Korea, even if you go to another country and satisfy all other requirements.

Other Treasury Department sanctions could affect payments to persons in other countries. For information about U.S. Treasury sanctions, please visit

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[www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx](http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx).

## **Social Security restrictions**

Generally, we cannot send Social Security payments to persons in Azerbaijan, Belarus, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan, and Uzbekistan. However, we can make exceptions for certain eligible persons in these countries.

To qualify for an exception, you must meet and agree to restricted payment conditions. For more information about these conditions and the qualifications for an exception, contact the Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled “**Contacting Social Security.**”

If you do not qualify for an exception, we will withhold your payments until you leave the country with Social Security restrictions and go to a country where we can send payments.

## **Your right to Social Security payments when you are outside the United States**

If you are a U.S. citizen, you may continue to receive payments outside the United States as long as you are eligible for payment and you are in a country where we can send payments. If you are

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not a U.S. citizen, you must meet one of the conditions for payment described in this publication.

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 for at least 30 days in a row. We consider you to be “outside the United States” until you return and stay in the United States for at least 30 days in a row. 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.

If you are not a U.S. citizen or you do not meet one of the conditions for continued payments, we will stop your payments after you have been outside the United States for six full calendar months. Once this happens, we cannot start your payments again until you come back and stay in the United States for a full 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 Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

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## Conditions for payments to continue while you are outside the United States

If you are not a U.S. citizen, you must meet the conditions described in this section to continue receiving benefits outside the United States. You must also remain eligible for benefits and live in a country where we can send payments. You can use the Payments Abroad Screening Tool to determine whether you meet the conditions for payments to continue while you are outside the United States. The Payments Abroad Screening Tool is on our website at: [www.ssa.gov/international/payments\\_outsideUS.html](http://www.ssa.gov/international/payments_outsideUS.html).

1. We will continue to pay your benefits if:
  - You were eligible for monthly Social Security benefits for December 1956.
  - 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.
2. If you are receiving benefits based on your own earnings and you meet one of the conditions below, we will continue your U.S. Social Security payments. If **you are receiving your payments as a dependent or survivor**, you must also meet the conditions listed in this publication under the heading



## “Additional residency requirements for dependents and survivors.”

- The worker on whose record your benefits are based had railroad work that the Social Security program treated as covered employment.
  - You are in the active military or naval service of the United States.
3. We will continue your U.S. Social Security payments if you are a **citizen** of one of the countries listed below:
- Austria
  - Belgium
  - Canada
  - Chile
  - Czech Republic
  - Finland
  - France
  - Germany
  - Greece
  - Hungary
  - Ireland
  - Israel
  - Italy
  - Japan
  - Korea (South)
  - Luxembourg
  - Netherlands
  - Norway
  - Poland
  - Portugal
  - Slovak Republic
  - Spain
  - Sweden
  - Switzerland
  - United Kingdom

(This list of countries is subject to change. For the latest information, visit [www.ssa.gov/international/countrylist1.htm](http://www.ssa.gov/international/countrylist1.htm).)

4. If you are a **citizen** of one of the countries listed below and you are receiving benefits based on your own earnings, we will continue your U.S. Social Security payments. If **you are receiving benefits as a dependent or survivor**, you must also meet the conditions listed in

this publication under the heading  
**“Additional residency requirements  
for dependents and survivors.”**

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

(This list of countries is subject to change. For the latest information, visit [www.ssa.gov/international/countrylist2.htm](http://www.ssa.gov/international/countrylist2.htm).)

5. If you are a **citizen** of one of the countries listed in the chart below, we will continue to pay your benefits outside the United States if:

- a) **You are receiving benefits based on your own earnings**, and you earned at least 40 credits under the U.S. Social Security system or lived at least 10 years in the United States.
- b) **You are receiving benefits as a dependent or survivor** of a worker who earned at least 40 credits under the U.S. Social Security system or lived in the United States for at least 10 years. You must also meet the conditions under the heading “**Additional residency requirements for dependents and survivors**” in this publication.

- Afghanistan
- Bangladesh
- Bhutan
- Botswana
- Burma
- Burundi
- Cameroon
- Cabo Verde
- Central African Republic
- Chad
- China
- Congo, Rep. of
- Eritrea
- 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.ssa.gov/international/countrylist4.htm](http://www.ssa.gov/international/countrylist4.htm).)

6. If you are a **resident** of a country that has a U.S. social security agreement, (other than Austria, Belgium, Denmark, Germany, Sweden, or Switzerland), we will continue your U.S. Social Security payments. You can view a list of these countries in this publication under the heading “**Countries that have social security agreements with the United States.**”

If you are a **resident (but not citizen)** of Austria, Belgium, Denmark, Germany, Sweden, or Switzerland,

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the social security agreements allow you to continue to receive your benefits only if you are.

- A refugee or stateless person.
- Receiving dependent or survivors benefits on the record of a worker who is (or was at the time of death) a U.S. citizen, a citizen of the country where you reside, a refugee, or stateless person.

## Additional residency requirements for dependents and survivors

If you are a citizen of a country for which we require dependents and survivors to meet additional residency requirements, you will have to show that you lived in the United States for at least five years. During those five years, you must have been in the family relationship on which we based your benefits.

However, the U.S. 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 listed under number 3 in the section titled “**Conditions for payments to**

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**continue while you are outside the United States”** in this publication.

- You are a resident of a country (other than Austria, Belgium, Denmark, Germany, Sweden, or Switzerland) listed in the section titled **“Countries that have social security agreements with the United States”** in this publication. For more information about residency in Austria, Belgium, Denmark, Germany, Sweden, or Switzerland, see the heading, **“Conditions for payments to continue while you are outside the United States.”**

A child who has not lived in the United States for five years can meet the five-year residency requirement if the parent who is the worker, and the other parent, have both lived in the United States for five years. However, we will not pay children adopted outside the United States while they reside outside the United States, even if the child meets the residency requirement.

## Countries that have social security agreements with the United States

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

- Australia
- Austria
- Belgium
- Brazil
- Canada
- Chile
- Czech Republic
- Denmark
- Finland
- France

- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Italy
- Japan
- Korea (South)
- Luxembourg
- Netherlands
- Norway
- Poland
- Portugal
- Slovak Republic
- Slovenia
- Spain
- Sweden
- Switzerland
- United Kingdom
- Uruguay

(This list of countries is subject to change. For the latest information, visit [www.ssa.gov/international/countrylist3.htm](http://www.ssa.gov/international/countrylist3.htm).)

For more information about international social security agreements, visit [www.ssa.gov/international/](http://www.ssa.gov/international/).

## Things you must report

Below is a list of things you must report to Social Security. You will find an explanation of each item after this list.

1. Change of address.
2. Work outside the United States.
3. If your disability improves, or you return to work, after qualifying for disability benefits.
4. Marriage.
5. Divorce or annulment.
6. Adoption of a child.
7. Child leaves the care of a spouse or surviving spouse.
8. Child nearing age 18 is a full-time student or disabled.

9. Death.
10. Inability to manage funds.
11. Deportation or removal from the United States.
12. Changes in parental circumstances.
13. Eligibility for a pension from work not covered by Social Security.

**NOTE:** *Failure to report a change may result in an overpayment. We will 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.*

## **1. Change of address**

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

When you write to 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.

## **2. 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 Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled “**Contacting Social Security.**”



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If you do not, we may charge a penalty. In addition, you may lose benefits under one of the work tests explained in this section.

Full retirement age is 65 for people born in 1937 or earlier. Beginning with people born in 1938, full retirement age increases gradually until it reaches age 67 for those born in 1960 or later. Work after full retirement age will not affect your benefit payments.

If you are under full retirement age, your work may affect the amount of your monthly benefit payment.

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 your report must include are 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 Social Security Administration or your Federal Benefits Unit. We may consider an apprenticeship as work under the Social Security program.

We will consider your work outside the United States under either the foreign work test or the annual retirement test.

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## *The foreign work test*

If you are younger than full retirement age, we will withhold your benefits for each month you work 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.

If you are entitled to benefits as a dependent of someone whose benefits we must withhold because of the foreign work test, we will also withhold your benefits for the same months, even if you are not working.

Under the foreign work test, 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.
- 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.

If you are a U.S. citizen or resident receiving U.S. Social Security benefits, and you are working in a country that has an international social security agreement with the United States that exempts your earnings from U.S. Social Security taxes, your benefits are subject to the foreign work test.

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These countries are listed in this publication under the heading **“Countries that have social security agreements with the United States.”** For more information about how an agreement may affect your benefits, contact the Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

### *The annual retirement test*

Under certain conditions, Social Security covers work by U.S. citizens or residents outside the United States. If Social Security covers your work, the same annual retirement test that applies to people in the United States applies to you. Under the annual retirement test, you can still get all benefits due for the year if your earnings do not exceed the annual exempt amount. This limit changes each year. To find out the current limit, contact the Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

If the annual retirement test applies to you, and your earnings exceed the annual exempt amount, we will reduce some or all of your benefits by your earnings as follows:

- If you are younger than full retirement age, we withhold \$1 in benefits for each \$2 in earnings above the limit.

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- In the year you reach full retirement age, we will reduce your benefits by \$1 for every \$3 you earn above a different annual limit until the month you reach full retirement age.
  - People who reach full retirement age can get all of their benefits with no limit on earnings.

Count your earnings for the whole year to figure the amount of benefits due you. For most people, this means earnings from January through December. To figure your total earnings for the year in which you first become entitled to benefits, count your earnings for the months before and after you became entitled.

Your benefits as a child stop at age 18, unless you are a full-time student in an elementary or secondary school, or you are disabled. We count your earnings for the entire year in which you reach age 18 to figure the amount of benefits due you for the year. We do this regardless of whether your payments continue or stop at age 18.

If you are entitled to benefits as a dependent of someone whose work is covered by Social Security, we will include your benefits in the amount we must withhold due to the earnings above the limit in the annual earnings test.

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### **3. If your disability improves, or you return to work, after qualifying for disability benefits**

If you get payments because you are disabled, let us know right away if your condition improves and you go back to work. We will continue to send you payments for up to nine months when you go back to work. This nine-month “trial work period” gives you a chance to test whether you are able to work without worrying about payments stopping. If, after nine months, you continue working, we will continue to pay you for three more months.

If you aren't able to keep working after the trial work period, you will continue to get disability benefits.

### **4. Marriage**

Let us know if you get married or if someone receiving benefits based on your earnings gets married, or if someone in your care gets married. In some cases, Social Security payments stop after marriage. In other cases, the payment amount changes.

### **5. Divorce or annulment**

Notify us of your marriage annulment or divorce. Divorce or annulment doesn't necessarily mean we will stop your Social Security payments. If you are getting payments based on your own work record, divorce or annulment of your marriage will not affect your payments. Also, if you are a spouse

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age 62 or older and you were married to the worker for 10 years or more, we will continue your payments even if you divorce. Contact us if your name changes, so your new name will appear on your payments.

## **6. Adoption of a child**

When you adopt a child, tell us the child's legal name, the adoption decree date, the country or U.S. state where the adoption took place, and the adopting parents' names and addresses.

## **7. Child leaves the care of a spouse or surviving spouse**

If you are a spouse or a surviving spouse receiving benefits because you are caring for a child who is under age 16 or who was disabled before age 22, notify us right away if the child leaves your care. If you do not, you could be penalized and lose additional benefits.

A temporary separation may not affect your benefits as long as you still have parental control over the child. Tell us if you or your child moves to another residence or if you no longer are responsible for the child. If the child returns to your care, tell us that as well.

## **8. Child nearing age 18 is a full-time student or is disabled**

We will stop payments to a child when the child reaches age 18, unless the child is unmarried and either disabled or a full-time student at an elementary or secondary school.

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If a child age 18 or over gets payments as a student, notify us immediately if the student:

- Drops out of school.
- Changes schools.
- Changes from full-time to part-time attendance.
- Gets expelled or suspended.
- Is paid by his or her employer for attending school.
- Marries.
- Begins working.

If a child whose payments were stopped at age 18 becomes disabled before age 22, or is unmarried and enters elementary or secondary school on a full-time basis before age 19, notify us. We will then resume payments to the child. Also, we can start payments again if a child who recovered from a disability becomes disabled again within seven years.

## **9. Death**

If a person who gets Social Security benefits dies, we do not pay benefits for the month of death. For example, if a beneficiary dies any time in June, someone must return the payment dated July (June payment) to Social Security.

## **10. Inability to manage funds**

Some people who get Social Security payments cannot manage their money. If that is the case, the beneficiary or beneficiary's caretaker should let us know. We can arrange to send the

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payments to a relative or other person to act on behalf of the beneficiary. We call this person a “representative payee.”

We also offer the option to advance designate up to three individuals who could serve as payee for you if the need arises. For more information, read [Advance Designation of Representative Payee](#) below.

## **11. Deportation or removal from the United States**

If you are deported or removed from the United States for certain reasons, we will stop your Social Security benefits. We cannot restart your payments unless you are lawfully admitted to the United States for permanent residence.

Even if you are deported or removed, your dependents can get any benefits for which they qualify if they are U.S. citizens. If not, we will continue to pay your dependents’ benefits if they stay in the United States for the entire month. However, we will not pay them benefits for any month if they spend any part of that month outside the United States.

## **12. Changes in parental circumstances**

We may stop or start payments to a child who is not a U.S. citizen when certain changes occur. Let us know when the child’s natural, adoptive, or stepparent dies, marries, or gets divorced (or has an annulment), even if that person doesn’t receive Social Security payments.



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### **13. Eligibility for a pension from work not covered by Social Security**

We may reduce your U.S. Social Security benefit if you become entitled to both a U.S. Social Security retirement or disability benefit and a retirement or disability pension, such as foreign social security or a private pension, based, in whole or in part, on work not covered by U.S. Social Security. When this is the case, we may use a different formula to figure your U.S. Social Security benefit. You should tell us if you start receiving a retirement or disability pension for work not covered by U.S. Social Security.

For more information, visit our website, [www.ssa.gov](http://www.ssa.gov), and read the publication, *Windfall Elimination Provision* (Publication No. 05-10045), or contact any U.S. Social Security office or Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

By answering a few questions in the WEP Screening Tool for foreign pensions, you can learn if the Windfall Elimination Provision (WEP) will reduce your U.S. Social Security benefit. The WEP Screening Tool for foreign pensions is on our website at: [www.ssa.gov/international/wep\\_intro.html](http://www.ssa.gov/international/wep_intro.html).

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## How to report

You can report by contacting us in person, by mail, or by telephone. For information about how to contact us, see the last section in this publication titled **“Contacting Social Security.”** 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.
- The claim number (a nine-digit number—000-00-0000—followed by a letter or a letter and a number) or BNC# that appears on letters or other correspondence we send you.

## Questionnaires

We send questionnaires to persons receiving social security benefits (or their representative payees) outside the United States every year or every two years. Your answers will help us determine if you are still eligible for benefits. This section will explain when you should receive a questionnaire. If you do not receive your questionnaire when you are supposed to, you should contact the Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

It is important that you (or your representative payee) complete, sign, date, and return the questionnaire to

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us in the envelope provided with the questionnaire as soon as possible. If you do not, your payments will stop. 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.

You will receive a questionnaire between May and June every year if you:

- Are age 90 or over.
- Have a representative payee.
- Are not receiving benefits as a spouse, widow(er), parent, special age 72 payments, or disabled widow(er).

You will receive a questionnaire between May and June **every two years** if you:

- Are receiving benefits as a spouse, widow or widower, parent, special age 72 payments, or disabled widow or widower.
- Live in one of the countries in the list below **and** you do not meet the conditions for an annual questionnaire.

### **Countries where we mail questionnaires every two years:**

- Argentina
- Australia
- Austria
- Azores
- Barbados
- Belgium
- Brazil
- Canada
- Chile
- Colombia
- Costa Rica
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Ecuador
- El Salvador
- Finland

- France
- Germany
- Greece
- Guatemala
- Honduras
- Hong Kong
- Hungary
- Ireland
- Israel
- Italy
- Japan
- Macedonia
- Malta
- Mongolia
- Nauru
- Netherlands
- New Zealand
- Nicaragua
- Norway
- Panama
- Poland
- Portugal
- San Marino
- Serbia
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- United Kingdom
- Venezuela

If you are supposed to receive a questionnaire every two years, we will mail your questionnaire in **even** numbered years if the last two numbers of your Social Security number are 00 through 49, or **odd** numbered years, if the last two digits of your Social Security number are 50 through 99.

## Advance Designation of Representative Payee

Advance Designation is part of the Strengthening Protections for Social Security Beneficiaries Act of 2018, which was signed into law on April 13, 2018.

Advance Designation allows capable adult and emancipated minor applicants and beneficiaries of Social Security, Supplemental Security Income, and Special Veterans Benefits to choose one

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or more individuals who could potentially serve as their representative payee in the future, if the need arises.

To help protect what's important to you, we now offer the option to choose a representative payee in advance. If you are unable to manage or direct others to manage your benefits in the future, you'll have peace of mind knowing that someone you trust, and have already chosen in advance, may be appointed to manage your benefits.

For more information, contact the Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

## What you need to know about Medicare

Medicare is the U.S. national health insurance program for people who are age 65 or older, or disabled. Although the Centers for Medicare & Medicaid Services (CMS) is the agency in charge of the Medicare program, Social Security processes your application for Original Medicare (Part A and Part B), and we can give you general information about the Medicare program.

### **Medicare has four parts**

- Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or limited time at a skilled nursing facility (following a hospital

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- stay). Part A also pays for some home health care and hospice care.
  - Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.
  - Medicare Advantage Plan (previously known as Part C) includes all 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.

You have choices for how you get Medicare coverage. If you choose to have Original Medicare (Part A and Part B) coverage, you can buy a Medicare Supplement Insurance (Medigap) policy from a private insurance company.

Medicare generally does not cover health services you get outside the United States. Part A becomes available to you if you return to the United States. We do not withhold monthly premiums from your benefit payment for this protection.

If you want Part B, you must enroll. If you do, we normally will withhold a monthly premium from your payment.

Because Medicare benefits are available only in the United States, it may not be to your advantage to sign up and pay

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the premium for medical insurance if you will be out of the United States for a long period of time. However, if you do not sign up, be aware that if you do so at a later date, you will pay a 10 percent higher premium for each 12-month period you could have been enrolled, but were not.

If you have Medicare Part B coverage and you want to cancel it, notify Social Security. Premiums for Medicare Part B and associated premiums will continue for one more month after the month you notify us.

## If your check is lost or stolen

It usually takes longer to deliver paper checks outside the United States. Delivery time varies from country to country and your check may not arrive the same day each month. If you do not receive your check after a reasonable waiting period, or if it is lost or stolen, contact the Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

We will replace your check as soon as possible. Please try to keep your check safe since it takes time to replace a check for a beneficiary living outside the country.

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## Electronic payments

Direct deposit has several advantages. You never have to worry about your check being delayed in the mail, lost, or stolen.

With direct deposit, you receive your payment much faster than if you receive payment by check (usually one to three weeks faster than check deliveries). When we directly deposit benefits to a financial institution, you also may avoid check cashing and currency conversion fees.

If you did not sign up for electronic payments when you applied for benefits, you should do so immediately. If you still receive paper checks, the U.S. Department of the Treasury will contact you about receiving payments electronically.

Even when you get your payments by direct deposit, you must let us know your residence address.

Unless one of the payment restrictions described in this publication applies, we can deposit your benefits directly into your account at a U.S. financial institution no matter where you live. If you live outside the United States, unless a payment restriction applies, we can deposit your benefits into your account at a financial institution in any country that has an international direct deposit agreement with the United States.



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To see a list of countries that have international direct deposit agreements with the United States, visit: [www.ssa.gov/international/countrylist6.htm](http://www.ssa.gov/international/countrylist6.htm), or contact your nearest Social Security office or Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

Another option to receive your benefits electronically is to use the Direct Express® debit card. You do not need a bank account. With the Direct Express® card program, we deposit your federal benefit payment directly onto your card account. Your monthly benefits are available on your payment day. You can use the card to make purchases, pay bills, or get cash at thousands of locations. Many transactions are free. Call the toll-free Direct Express® hotline at **1-800-333-1795** or sign up online at [www.USDirectExpress.com](http://www.USDirectExpress.com). If you are outside the United States, call the international number (collect) at **1-765-778-6290** for Direct Express® services. Social Security also can help you sign up.

To find out more about these or other electronic payment options, contact the Social Security Administration or your Federal Benefits Unit. Contact information is in the last section of this publication titled **“Contacting Social Security.”**

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## Income tax

**If you are a U.S. citizen or a permanent resident of the United States (Green Card holder),** you are subject to U.S. income tax laws no matter where you live. This means that your worldwide income, including up to 85 percent of the Social Security benefits you get, may be subject to federal income tax.

If you file a federal income tax return as an individual and your combined income is \$25,000 to \$34,000, you may have to pay taxes on up to 50 percent of your benefits. “Combined income” amounts to your adjusted gross income added to your nontaxable interest added to one-half of your Social Security benefits. If your combined income is over \$34,000, you may have to pay taxes on up to 85 percent of your Social Security benefits.

If you file a joint tax return, you may have to pay taxes on up to 50 percent of your Social Security benefits. This happens if you and your spouse have a combined income of \$32,000 to \$44,000. If your combined income is more than \$44,000, you may have to pay taxes on up to 85 percent of your Social Security benefits.

If you are a member of a couple and file a separate return, you probably will pay taxes on your benefits.

**If you are not a U.S. citizen, or you are not a permanent resident of the United States,** we will withhold a 30 percent federal income tax from 85 percent of your benefit amount, unless you meet

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the conditions of an income tax treaty that reduces your tax rate. This results in 25.5 percent withholding of your monthly benefit amount. The United States has treaties with Canada, Egypt, Germany, Ireland, Israel, Italy, Japan, Romania, and the United Kingdom (defined as England, Scotland, Wales, and Northern Ireland) that eliminates this tax. Under the tax treaty with Switzerland, benefits paid to residents of Switzerland who are not U.S. citizens are taxed at a rate of 15 percent. In addition, the portion of Social Security benefits based on U.S. federal, state, or local government employment paid to individuals who are both nationals and residents of India are exempt from this tax. This list of countries is subject to change.

You can use the Alien Tax Screening Tool to help you determine if your benefits are subject to this nonresident alien tax withholding or if you qualify for a tax treaty benefit. The Alien Tax Screening Tool is located on our website at: ***[www.ssa.gov/international/AlienTax.html](http://www.ssa.gov/international/AlienTax.html)***.

At the end of the year, we will send you a statement showing the amount of benefits we paid you during the year and any income tax we withheld.

Many foreign governments tax U.S. Social Security benefits. U.S. residents planning to live in another country should contact that country's embassy in Washington, D.C., for information.

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## Contacting Social Security

There are several ways to contact Social Security, including online, by phone, by mail, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has 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 Social Security business from anywhere is online at [www.ssa.gov](http://www.ssa.gov). You can accomplish a lot.

- Apply for most types of benefits.
- Find copies of our publications.
- Get answers to frequently asked questions.

### Call us

#### *Inside the United States*

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.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak with someone. We ask for your patience during busy periods since you may

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experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

### ***Outside the United States***

If you are calling about a new or replacement Social Security Number card, a pending claim for Social Security benefits, other non-claim issue, or if you are receiving or are already entitled to Social Security benefits, call **+1-410-965-0160**.

### **In person**

- If you are in the United States, the British Virgin Islands, Canada, or Samoa, you may visit the nearest Social Security office. To find the nearest office, use the Social Security Office Locator at: ***www.ssa.gov/locator*** or call the toll-free number listed in this publication under Call Us, Inside the United States.
- In all other countries, contact your Federal Benefits Unit. For a complete list of Federal Benefits Units and contact information, visit ***www.ssa.gov/foreign***.

### **Write to us**

If you find it easier to contact us by mail while you are outside the United States, write to us at:

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

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## ***Notes***

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## **Notes**



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and tomorrow

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Your Payments While You Are Outside the United States

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