



Securing today
and tomorrow

Your Payments While You are Outside the United States

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

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What's inside

Introduction 1

Countries to which we
can't send payments 1

What happens to your
right to Social Security
payments when you are
outside the United States 2

Conditions for payments to
continue to non-U.S. citizens
while outside the United States 4

Additional residency
requirements for
dependents and survivors 9

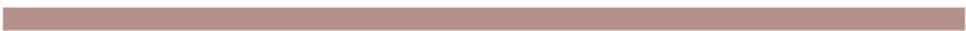
Countries that have
Social Security agreements
with the United States 10

Things you must report 23

What you need to know
about Medicare 24

Additional information
about your payments
outside the United States 25

Contacting Social Security 32



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, and how to report it. That way, we can make sure you receive all the Social Security payments you are entitled to.

Countries to which we can't send payments

We can't send payments if you reside in certain countries because of U.S. Treasury regulations. In addition, there are countries where we can't send payments except under restricted conditions.

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 aren't a U.S. citizen, you can't receive payments for the months you lived in Cuba or North Korea, even if you go to another country and satisfy all other requirements.

Social Security restrictions

Generally, we can't send U.S. Social Security payments to persons in Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan, Ukraine, and Uzbekistan. However, we can make exceptions for certain eligible persons in countries with Social Security restrictions in place.

To qualify for an exception, you must meet and agree to restricted payment conditions. One of the conditions is to appear personally at the U.S. Embassy or consulate every three months. Contact your nearest U.S. Social Security office, U.S. Embassy, or U.S. consulate for more information about these conditions and the qualifications for an exception.

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.

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 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

aren't 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 aren't 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 aren't 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. Social Security office, U.S. Embassy, or U.S. consulate.

If you aren't 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 nearest U.S. Social Security office, U.S. Embassy, or U.S. consulate.

Conditions for payments to continue to non-U.S. citizens while outside the United States

If you aren't 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 the benefits and live in a country where we can send payments.

1. We will continue to pay your benefits if:
 - You were eligible for monthly Social Security benefits for December 1956; or
 - 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; or
 - 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
- 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.socialsecurity.gov/international/countrylist1.htm or contact your nearest U.S. Social Security office, U.S. Embassy, or U.S. consulate.)

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
- 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
- Samoa (formerly Western Samoa)
- San Marino
- Serbia
- Slovak Republic
- Slovenia
- St. Kitts and Nevis
- St. Lucia
- St. Vincent and the Grenadines
- Trinidad-Tobago
- Turkey
- Uruguay
- Venezuela

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

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; or
- b) You are receiving benefits as 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
- 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 or contact your nearest U.S. Social Security office, U.S. Embassy, or U.S. consulate.)

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

If you are a **resident** of Austria, Belgium, Denmark, Germany, or Sweden, the social security agreements allow you to continue to receive your benefits if you are:

- A citizen of the country where you reside;
- A refugee or stateless person; or

-
- 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 in which we require dependents and survivors to meet additional residency requirements, you'll have to show that you 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 meet it if the worker and other parent (if any) meet it. However, we will not pay children adopted outside the United States while they reside outside the United States, even if the child met the residency requirement.

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 entitled “Conditions for payments to continue to non-U.S. citizens while outside the United States” in this publication; or
- You are a resident of a U.S. Social Security agreement country listed in the section entitled “Countries that have social security agreements with the United States” in this publication.

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
- Canada
- Chile
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Greece
- Ireland
- 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.socialsecurity.gov/international/countrylist3.htm or contact your nearest U.S. Social Security office, U.S. Embassy, or U.S. consulate.)

What you need to do to protect your right to benefits

When you live outside the United States, periodically we will send you (or your representative payee) a questionnaire.

Your answers will help us determine if you are still eligible for benefits.

Complete, sign, date, and return the questionnaire to us in the envelope provided with the questionnaire 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.

You will receive a questionnaire between May and June **every** year no matter where you live outside the United States if you:

- Are age 90 or over;
- Have a representative payee; or
- Are not receiving benefits as a spouse, widow(er), parent, mother or father, or disabled widow(er).

If your mailing address is in one of the countries listed in the chart below **and** you do not meet the conditions for an annual questionnaire, we will mail you a questionnaire between May and June **every two years according to the following schedule:**

If the last two digits of your Social Security number are 00 through 49, we will send you the questionnaire in **even** numbered years.

If the last two digits of your Social Security number are 50 through 99, we will send you the questionnaire in **odd** numbered years.

Countries where we mail questionnaires every two years:

- Argentina
- Austria
- Australia
- 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

Things you must report

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

1. Change of address
2. Work outside the United States
3. If you return to work or your disability improves
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

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 U.S. Embassy, U.S. 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.

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 nearest U.S. Social Security office, U.S. Embassy, or U.S. consulate 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 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.

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

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 nearest U.S. Embassy, U.S. consulate, or the Social Security Administration. We may consider an apprenticeship as work under the Social Security program.

Generally, if we withhold a retired worker's benefits because of work, we also can't 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.

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.

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.

The countries that have social security agreements with the United States are listed in this publication under the heading “Countries that have Social Security agreements with the United States.” For further information about how an agreement may affect your benefits, contact the nearest U.S. Embassy, U.S. consulate, or U.S. Social Security office.

The annual retirement test

Under certain conditions, U.S. Social Security covers U.S. citizens or residents who work outside the United States. If U.S. 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 any U.S. Social Security office, U.S. Embassy, or U.S. consulate. Information about how to contact Social Security is included in this publication under the heading “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.
- 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.

3. If you return to work or your disability improves

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 if your marriage is annulled or you get a divorce. Divorce or annulment does not 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 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.

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; or
- 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 payments to a relative or other person to act on behalf of the beneficiary. We call this person a "representative payee."

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.

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 a U.S. Social Security retirement or disability benefit, and then start to get a monthly 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, ask any U.S. Social Security office, U.S. Embassy, or U.S. consulate for the publication *Windfall Elimination Provision* (Publication No. 05-10045).

Things you must report

You can report by contacting us in person, by mail, or by telephone. For information about how to contact us, see the section entitled “Contacting Social Security” in this publication. 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.)

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.*

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.

Medicare has four parts

- **Part A**—Hospital insurance helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care.
- **Part B**—Medical insurance helps pay for doctors' services and many other medical services and supplies that aren't covered by hospital insurance.
- **Part C**—Medicare Advantage plans are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C.
- **Part D**—Prescription drug coverage helps pay for medications doctors prescribe for treatment.
- 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 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 later do so, 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.

Additional information about your payments outside the United States

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

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 nearest U.S. Embassy or consulate, or write directly to the Social

Security Administration address included in the section entitled “Contacting Social Security” in this publication.

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.

Electronic payments

You might like us to deposit your benefits directly into an account at a bank or other financial institution in the country where you live or in the United States. With direct deposit, please tell us if there is any change in your current address.

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

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 complying with the requirement to receive payments electronically. With direct deposit, you receive your payment much faster than if you are paid 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.

You can use direct deposit to a U.S. financial institution while you are in any country, unless we list that country in the section in this publication entitled “Countries where we cannot send payments.” If you are living outside the United States and you are in a country where we can send payments, you can use direct deposit to a financial institution in any country that has an international direct deposit agreement with the United States.

Countries that have an international direct deposit agreement with the United States are:

- Albania
- Anguilla
- Antigua & Barbuda
- Argentina
- Australia
- Austria
- Bahama Islands
- Barbados
- Belgium
- Belize
- Bolivia
- Brazil
- British Virgin Islands
- Bulgaria
- Canada
- Cape Verde
- Cayman Islands
- China
- Columbia
- Costa Rica
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Dominica
- Dominican Republic
- Egypt
- Estonia
- Finland
- France
- Germany
- Ghana
- Greece
- Grenada
- Haiti
- Hong Kong
- Hungary
- Iceland
- India

- Indonesia
- Ireland
- Israel
- Italy
- Jamaica
- Japan
- Jordan
- Latvia
- Lebanon
- Lithuania
- Luxembourg
- Malta
- Martinique
- Mexico
- Monaco
- Nauru
- Netherlands
- New Zealand
- Nigeria
- Norway
- Pakistan
- Panama
- Peru
- Poland
- Portugal
- Romania
- Samoa
- San Marino
- Singapore
- Sint Maarten
- Slovakia
- Slovenia
- South Africa
- South Korea
- Spain
- St. Kitts and Nevis
- St. Lucia
- St. Vincent and the Grenadines
- Sweden
- Switzerland
- Trinidad-Tobago
- Tunisia
- Turkey
- United Kingdom

(This list of countries is subject to change. For the latest information, visit www.socialsecurity.gov/international/countrylist6.htm or contact your nearest U.S. Social Security office, U.S. Embassy, or U.S. consulate.)

To find out if direct deposit is available in the country where you live, or to sign up for direct deposit, contact the nearest U.S. Social Security office, U.S. Embassy, or U.S. consulate. You can also write to the address listed under the section in this publication entitled “Contacting Social Security.”

You also can use the Direct Express® debit card to access your benefits. 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 — on time, every time. 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***. 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.

Taxes

If you are a U.S. citizen or U.S. resident, 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 aren't a U.S. citizen or a U.S. resident, we will withhold federal income taxes from your benefits. That tax amounts to 30 percent of 85 percent of your benefit amount. We will withhold these taxes from the benefits of all nonresident aliens, except those who are residents of countries with tax treaties that do not permit taxing of U.S. Social

Security benefits (or provide for a lower tax rate). The United States has such treaties with Canada, Egypt, Germany, Ireland, Israel, Italy, Japan, Romania, Switzerland, and the United Kingdom (defined as England, Scotland, Wales, and Northern Ireland). Under the tax treaty with Switzerland, benefits paid to residents of Switzerland who aren't 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.)

At the end of the year, we will send you a statement showing the amount of benefits we paid you during the year.

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.

Contacting Social Security

There are several ways to contact Social Security, including online, by phone, 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 at any time, is to visit ***www.socialsecurity.gov***. There, 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, request a replacement Medicare card, get a replacement 1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

Call us

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.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

Outside the United States

- If you live in the British Virgin Islands, Canada, or Samoa, contact the nearest U.S. Social Security office.
- In all other countries, contact the nearest U.S. Embassy or consulate. Visit ***www.socialsecurity.gov/foreign*** for a complete list of offices.
- If you find it easier to contact us by mail, write to us at:

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

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Securing today
and tomorrow

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