



Military Service and Social Security

Earnings for active-duty military service or active duty training have been covered under Social Security since 1957.

If you served in the military before 1957, you didn't pay Social Security taxes, but we gave you special credit for some of your service.

You can get both Social Security benefits and military retirement benefits. Generally, there is no reduction of Social Security benefits because of your military retirement benefits. You'll get your Social Security benefit based on your earnings and the age you choose to start receiving benefits.

Social Security and Medicare taxes

While you're in military service, you pay Social Security taxes, just as civilian employees do. You currently pay a 6.2% Social Security tax on up to \$176,100 of your earnings. The Medicare tax rate is 1.45% on all wages. High-income earners pay an additional 0.9% on earnings above certain amounts.

How your work makes you eligible for Social Security

To become eligible for benefits, you must earn credits by working and paying Social Security taxes. The number of credits you need to become eligible depends on your age and the type of benefit for which you're applying. In 2025, you receive 1 credit for each \$1,810 of earnings, up to the maximum of 4 credits per year. The amount of earnings needed to get credit for your work goes up each year. No one needs more than 10 years of work, or 40 credits.

Extra earnings

Your Social Security benefit depends on your earnings, averaged over your working lifetime. Generally, the higher your earnings, the higher your benefit. Under certain circumstances, special earnings can be credited to your military pay record for Social Security purposes. The extra

earnings are for periods of active duty or active duty for training. These extra earnings may help you become eligible for Social Security or increase the amount of your Social Security benefit.

If you served in the military after 1956, you paid Social Security taxes on those earnings. Since 1988, inactive duty service in the armed forces reserves (such as weekend drills) has also been covered by us.

Special extra earnings for periods of active duty from 1957 through 2001 can also be credited to your Social Security earnings record. If you were on active duty:

- **From 1957 through 1967**, we will add the extra credits to your record when you apply for Social Security benefits.
- **From 1968 through 2001**, you don't need to do anything to receive these extra credits. The credits were automatically added to your record.
- **After 2001**, there are no special extra earnings credits for military service.

The following information explains how you can get credit for special extra earnings. This applies only to active-duty military service earnings from **1957 through 2001**.

If you were on active duty from 1957 through 1977, you're credited with \$300 in additional earnings for each calendar quarter in which you received active-duty basic pay.

If you were on active duty from 1978 through 2001, for every \$300 in active-duty basic pay, you're credited with an additional \$100 in earnings up to a maximum of \$1,200 a year. If you enlisted after September 7, 1980, and didn't complete at least 24 months of active duty or your full tour, you may not be eligible to receive the additional earnings. For more information, check with us for details.

If you served in the military from 1940 through 1956, you didn't pay Social Security taxes, but we gave you special credit for some of your service.

NOTE: In all cases, the additional earnings are credited to the earnings that we average throughout your working lifetime, not directly to your monthly benefit amount.

Your benefits

In addition to retirement benefits, we pay survivors benefits to your family when you die. You also can get benefits for you and your family if you develop a disability. For more information about these benefits, read *Understanding the Benefits* (Publication No. 05-10024).

If you developed a disability while on active duty military service on or after October 1, 2001, visit www.ssa.gov/woundedwarriors to find out how you can receive expedited processing for your disability claim.

When you apply for Social Security benefits, you'll be asked for proof of your military service (DD Form 214) or information about your Reserve or National Guard service.

When you are eligible for Medicare

If you have health care insurance from the Department of Veterans Affairs (VA) or under the TRICARE or CHAMPVA program, your health benefits may change or end when you become eligible for Medicare. You should contact the VA, the Department of Defense, or a military health benefits advisor for more information.

You can work and get retirement benefits

You can retire as early as age 62. But if you do, your Social Security benefits will be permanently reduced. If you decide to apply for benefits before your full retirement age, you can work and still get some Social Security benefits. There are limits on how much you can earn without losing some or all your retirement benefits. These limits can change each year. When you apply for benefits, we'll tell you what the limits are at that time and whether work will affect your monthly benefits.

When you reach your full retirement age, we will not withhold your Social Security benefits, no matter how much you earn. If some of your

retirement benefits were withheld due to your earnings, we will recalculate your benefit amount. This will give you credit for the months we reduced or withheld benefits due to your excess earnings.

The full retirement age is 66 for people born from 1943 through 1954, and it will gradually increase to age 67 for those born in 1960 and later. To help you decide the best time to retire, read *Your Retirement Checklist* (Publication No. 05-10377).

Contacting Us

The most convenient way to do business with us is to visit www.ssa.gov to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit www.ssa.gov/foreign to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, 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 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



Securing today
and tomorrow

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