Introduction

An agreement effective September 1, 1994, between the United States and Greece improves Social Security protection for people who work or have worked in both countries. It helps many people who, without the agreement, would not be eligible for monthly retirement, disability or survivors benefits under the Social Security system of one or both countries. It also helps people who would otherwise have to pay Social Security taxes to both countries on the same earnings.

The agreement covers Social Security taxes (including the U.S. Medicare portion) and Social Security retirement, disability and survivors insurance benefits. It does not cover benefits under the U.S. Medicare program or the Supplemental Security Income program.

This booklet covers highlights of the agreement and explains how it may help you while you work and when you apply for benefits.

The agreement may help you, your family and your employer

• While you work—If your work is covered by both the U.S. and Greek Social Security systems, you (and your employer, if you are employed) would normally have to pay Social Security taxes to both countries for the same work. However, the agreement eliminates this double coverage so you pay taxes to only one system (see pages 2-4).
• **When you apply for benefits**—You may have some Social Security credits in both the U.S. and Greece, but not have enough to be eligible for benefits in one country or the other. The agreement makes it easier to qualify for benefits by letting you add together your Social Security credits in both countries. For more details, see the section on “Monthly benefits” beginning on page 5.

**Coverage and Social Security taxes**

Before the agreement, employees, employers and self-employed people could, under certain circumstances, be required to pay Social Security taxes to both the United States and Greece for the same work.

Under the agreement, if you work as an employee in the United States, you normally will be covered by the United States, and you and your employer will pay Social Security taxes only to the United States. If you work as an employee in Greece, you normally will be covered by Greece, and you and your employer pay Social Security taxes only to Greece.

On the other hand, if your employer sends you from one country to work for that employer or an affiliate in the other country for five years or less, you will continue to be covered by your home country and you will be exempt from coverage in the other country. For example, if a U.S. company sends an employee to work for that employer or an affiliate in Greece for no more than five years, the employer and the employee will continue to pay only U.S. Social Security taxes and will not have to pay in Greece.

If you are self-employed and reside in the United States or Greece, you generally will be covered and taxed only by the country where you reside.

**NOTE:** In addition to retirement, disability and survivors benefits, Greek Social Security taxes cover several other programs, including health insurance and maternity benefits, unemployment and worker’s compensation benefits and family allowances. As a result, workers exempted from Greek Social Security coverage by the agreement pay no Social Security taxes for these programs and generally cannot receive benefits from them. If the agreement exempts you from Greek coverage, you and your employer may wish to arrange for alternative benefit protection.

**Summary of agreement rules**

The following table shows whether your work is covered under the U.S. or Greek Social Security system. If you are covered under U.S. Social Security, you and your employer (if you are an employee) must pay U.S. Social Security taxes. If you are covered under the Greek system, you and your employer (if you are an employee) must pay Greek Social Security taxes. The next section explains how to get a form from the country where you are covered that will prove you are exempt in the other country.

<table>
<thead>
<tr>
<th>Your work status</th>
<th>Coverage and taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You are working in Greece:</strong></td>
<td></td>
</tr>
<tr>
<td>For a U.S. employer who:</td>
<td></td>
</tr>
<tr>
<td>• Sent you to work in Greece for five years or less</td>
<td>U.S.</td>
</tr>
<tr>
<td>• Sent you to work in Greece for more than five years</td>
<td>Greece</td>
</tr>
<tr>
<td>• Hired you in Greece</td>
<td>Greece</td>
</tr>
<tr>
<td>For a non-U.S. employer</td>
<td>Greece</td>
</tr>
<tr>
<td>For the U.S. government you are a:</td>
<td></td>
</tr>
<tr>
<td>• U.S. national</td>
<td>U.S. (either Social Security or federal retirement program)</td>
</tr>
<tr>
<td>• Greek national</td>
<td>Greece</td>
</tr>
</tbody>
</table>
Your work status | Coverage and taxes
---|---
You are working in the U.S.: |  
For an employer in Greece who: |  
• Sent you to work in the U.S. for five years or less | Greece  
• Sent you to work in the U.S. for more than five years | U.S.  
• Hired you in the U.S. | U.S.  
For a non-Greek employer | U.S.  
For the Greek government you are a: |  
• Greek national | Greece  
• U.S. citizen | U.S.  
You are self-employed and you: |  
• Reside in the U.S. | U.S.  
• Reside in Greece | Greece  
If this table does not seem to describe your situation and you are: |  
• Working in the U.S. | Write to the U.S. address on page 10 for further information.  
• Working in Greece | Write to the U.S. address on page 10 for further information.

**NOTE:** As the table indicates, a U.S. worker employed in Greece can be covered by U.S. Social Security only if he or she works for a U.S. employer. A U.S. employer includes a corporation organized under the laws of the United States or any state, a partnership if at least two-thirds of the partners are U.S. residents, a person who is a resident of the U.S. or a trust if all the trustees are U.S. residents. The term also includes a foreign affiliate of a U.S. employer if the U.S. employer has entered into an agreement with the Internal Revenue Service (IRS) under section 3121(l) of the Internal Revenue Code to pay Social Security taxes for U.S. citizens and residents employed by the affiliate.

Certificate of coverage
A certificate of coverage issued by one country serves as proof of exemption from Social Security taxes on the same earnings in the other country.

Certificates for employees
To establish an exemption from compulsory coverage and taxes under the Greek system, your employer must request a certificate of coverage (form USA/GR 1) from the U.S. at this address:
Social Security Administration  
Office of International Programs  
P.O. Box 17741  
Baltimore, MD 21235-7741  
USA
If preferred, the request may be sent by FAX to **(410) 966-1861**. Please note this FAX number should only be used to request certificates of coverage.
No special form is required to request a certificate but the request must be in writing and provide the following information:
• Full name of worker;  
• Date and place of birth;  
• Citizenship;  
• Country of worker’s permanent residence;  
• U.S. Social Security number;  
• Name and address of the employer in the U.S. and Greece; and  
• Date the employment began.
In addition, your employer must indicate if you remain an employee of the U.S. company while working in Greece or if you become an employee of the U.S. company’s affiliate in Greece. If you become an employee of an affiliate, your employer must indicate if the U.S. company has an agreement with the IRS under section 3121(l) of the Internal Revenue Code to pay U.S. Social Security taxes for U.S. citizens and residents employed by the affiliate and, if yes, the effective date of the agreement.

Your employer can also request a certificate of U.S. coverage for you over the Internet using a special online request form available at www.socialsecurity.gov/coc. Only an employer can use the online form to request a certificate of coverage. A self-employed person must submit a request by mail or fax.

To establish your exemption from coverage under the U.S. Social Security system, your employer in Greece must request a certificate of coverage (form GR/USA 1) from the local Greek agency (fund) that collects your Social Security taxes in Greece.

The same information required for a certificate of coverage from the United States is needed to get a certificate from Greece except that you must also show:

- The Greek fund to which your Greek contributions are paid; and
- Your Greek Social Security number rather than your U.S. Social Security number.

Certificates for self-employed people

If you are self-employed and would normally have to pay Social Security taxes to both the U.S. and Greek systems, you can establish your exemption from one of the taxes.

- If you reside in the United States, write to the Social Security Administration at the address on page 10; or
- If you reside in Greece, write to the Greek fund to which you normally pay your Greek Social Security taxes.

Be sure to provide the following information in your letter:

- Full name (including maiden name for a married woman);
- Date and place of birth;
- Citizenship;
- Country of permanent residence;
- U.S. and/or Greek Social Security number;
- Nature of self-employment activity;
- Dates the activity was or will be performed; and
- Name and address of your trade or business in both countries.

Effective date of coverage exemption

The certificate of coverage you receive from one country will show the effective date of your exemption from paying Social Security taxes in the other country. Generally, this will be the date you began working in the other country.

Certificates of coverage issued by Greece should be retained by the employer in the United States in case of an audit by the IRS. No copies should be sent to IRS unless specifically requested by IRS. However, a self-employed person must attach a photocopy of the certificate to his or her income tax return each year as proof of the U.S. exemption.

Copies of certificates of coverage issued by the United States will be provided for both the employee and the employer. It will be their responsibility to present the certificate to the Greek authorities when requested to do so. To avoid any difficulties, your employer (or you, if you are self-employed) should request a certificate as early as possible, preferably before your work in the other country begins.

If you or your employer request a certificate of coverage, you should read the Privacy Act and Paperwork Reduction Act statements at the end of this booklet.
Monthly benefits

The following table shows the various types of Social Security benefits payable under the U.S. and Greek Social Security systems and briefly describes the eligibility requirements that normally apply for each type of benefit. If you do not meet the normal requirements for these benefits, the agreement may help you to qualify (see page 7).

This table is only a general guide. You can get more specific information about U.S. benefits by using the contact information on page 10.

You can get more detailed information about the Greek system by writing to the Greek address on page 10 or by visiting the website of the Social Insurance Institute (Idryma Koinonikon Asfaliseon) at www.ika.gr.

Under U.S. Social Security, you may earn up to four credits each year depending on the amount of your covered earnings. The amount needed to earn a work credit goes up slightly each year. For more information, see How You Earn Credits (SSA Publication No. 05-10072).

Under the Greek system, credits are measured in days. To simplify the information in the table, U.S. requirements are shown in years of credits.

**Retirement or old-age benefits**

<table>
<thead>
<tr>
<th>United States</th>
<th>Greece</th>
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</thead>
<tbody>
<tr>
<td><strong>Worker</strong>—Full benefit at full retirement age.* Reduced benefit as early as age 62. Required work credits range from one and one-half to 10 years (10 years if age 62 in 1991 or later).</td>
<td><strong>Worker</strong>—Full benefit payable at age 65 to men and age 60 to women with at least 4,500 days (15 years) of contributions. Reduced benefits are payable at age 60 to men and age 55 to women. Workers who meet certain other requirements (e.g., women with dependent children, workers in hazardous occupations or who have over 10,000 days of contributions) may receive benefits at earlier ages.</td>
</tr>
</tbody>
</table>

*The full retirement age is 66 for people born in 1943-1954 and will gradually increase to 67 for people born in 1960 or later.

**Disability benefits**

<table>
<thead>
<tr>
<th>United States</th>
<th>Greece</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Worker</strong>—Under full retirement age* can get benefit if unable to do any substantial gainful work for at least a year. One and one-half to 10 years credit needed, depending on age at date of onset. Some recent work credits also needed unless worker is blind.</td>
<td><strong>Worker</strong>—Full benefit payable at any age if earnings capacity is reduced at least 80 percent by an impairment expected to last for a year or more. Partial benefit payable to workers with at least 50 percent loss of earnings capacity. Must have 300-4,500 days of contributions depending on age at time of disability and on the cause of the disability. If less than 4,500 days of contributions, some recent contributions are also needed.</td>
</tr>
</tbody>
</table>

*The full retirement age is 66 for people born in 1943-1954 and will gradually increase to 67 for people born in 1960 or later.
**Family benefits to dependents of retired or disabled people**

<table>
<thead>
<tr>
<th>United States</th>
<th>Greece</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Wife</strong>—Full benefit at full retirement age* or at any age if caring for the worker’s entitled child under age 16 (or disabled before age 22). Reduced benefit as early as age 62 if not caring for a child.</td>
<td><strong>Wife</strong>—No provision. However, supplement paid to pensioner for a non-working wife.</td>
</tr>
<tr>
<td><strong>Husband</strong>—Same as wife.</td>
<td><strong>Husband</strong>—No provision.</td>
</tr>
<tr>
<td><strong>Divorced spouse</strong>—Full benefit at full retirement age.* Reduced benefit as early as age 62. Must be unmarried and have been married to worker for at least 10 years.</td>
<td><strong>Divorced spouse</strong>—No provision.</td>
</tr>
<tr>
<td><strong>Children</strong>—If unmarried, up to age 18 (age 19 if in an elementary or secondary school full time) or any age if disabled before age 22.</td>
<td><strong>Children</strong>—No provision. However, supplement paid to pensioner for unmarried dependent children under age 18 (age 24 if full-time student at university or college) or any age if disabled before age 18.</td>
</tr>
</tbody>
</table>

*The full retirement age is 66 for people born in 1943-1954 and will gradually increase to 67 for people born in 1960 or later.*

**Survivors benefits**

<table>
<thead>
<tr>
<th>United States</th>
<th>Greece</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Widow</strong>—Full benefit at full retirement age* or at any age if caring for the deceased’s entitled child under age 16 (or disabled before age 22). Reduced benefit as early as age 60 (or age 50 if disabled) if not caring for child. Benefits may be continued if remarriage occurs after age 60 (or age 50 if disabled).</td>
<td><strong>Widow</strong>—Benefit payable at any age if the deceased worker was entitled to retirement or disability benefits or met specific contribution requirements. Marriage must have lasted at least six months (two years if the deceased worker was receiving retirement or disability benefits). Both the contribution requirement and marriage requirement may be waived for certain reasons such as a work-related accidental death.</td>
</tr>
<tr>
<td><strong>Widower</strong>—Same as widow.</td>
<td><strong>Widower</strong>—Same as widow if disabled and dependent on worker.</td>
</tr>
<tr>
<td><strong>Divorced widow(er)</strong>—Same as widow(er) if marriage lasted at least 10 years.</td>
<td><strong>Divorced widow(er)</strong>—No provision.</td>
</tr>
<tr>
<td><strong>Children</strong>—Same as for children of retired or disabled worker.</td>
<td><strong>Children</strong>—Up to age 18 (age 24 if full-time student at university or college) or any age if disabled before age 18.</td>
</tr>
<tr>
<td><strong>Other family members</strong>—Under certain conditions, dependent parent age 62 or older.</td>
<td><strong>Other family members</strong>—If there is no entitled widow, widower or orphan, benefits may be payable to dependent grandchildren and parents.</td>
</tr>
<tr>
<td><strong>Lump-sum death benefit</strong>—A one-time payment not to exceed $255 payable on the death of an insured worker.</td>
<td><strong>Funeral grant</strong>—None. However, a one-time sickness insurance payment may be payable to the spouse or to the person who paid the burial expenses.</td>
</tr>
</tbody>
</table>

*The full retirement age is 66 for people born in 1943-1954 and will gradually increase to 67 for people born in 1960 or later.*
How benefits can be paid
If you have Social Security credits in both the United States and Greece, you may be eligible for benefits from one or both countries. If you meet all the basic requirements under one country’s system, you will get a regular benefit from that country. If you do not meet the basic requirements, the agreement may help you qualify for a benefit as explained below.

• **Benefits from the U.S.**—If you do not have enough work credits under the U.S. system to qualify for regular benefits, you may be able to qualify for a partial benefit from the United States based on both U.S. and Greek credits. However, to be eligible to have your Greek credits counted, you must have earned at least six credits (generally one and one-half years of work) under the U.S. system. If you already have enough credits under the U.S. system to qualify for a benefit, the United States cannot count your Greek credits.

• **Benefits from Greece**—Social Security credits from both countries also can be counted, when necessary, to meet the eligibility requirements for Greek benefits. To be eligible to have your U.S. and Greek credits counted, you must have at least 300 days of coverage credited under the Greek system.

How credits get counted
You do not have to do anything to have your credits in one country counted by the other country. If we need to count your credits under the Greek system to help you qualify for a U.S. benefit, we will get a copy of your Greek record directly from Greece when you apply for benefits. If Greek officials need to count your U.S. credits to help you qualify for a Greek benefit, they will get a copy of your U.S. record directly from the Social Security Administration when you apply for the Greek benefit.

Although each country may count your credits in the other country, your credits are not actually transferred from one country to the other. They remain on your record in the country where you earned them and also can be used to qualify for benefits there.

**Computation of U.S. benefit under the agreement**
When a U.S. benefit becomes payable as a result of counting both U.S. and Greek Social Security credits, an initial benefit is determined based on your U.S. earnings as if your entire career had been completed under the U.S. system. This initial benefit is then reduced to reflect the fact that Greek credits helped to make the benefit payable. The amount of the reduction will depend on the number of U.S. credits: the more U.S. credits, the smaller the reduction; and the fewer U.S. credits, the larger the reduction.

**A Greek pension may affect your U.S. benefit**
If you qualify for Social Security benefits from both the United States and Greece and did not need the agreement to qualify for either benefit, the amount of your U.S. benefit may be reduced. This is a result of a provision in U.S. law that can affect the way your benefit is figured if you also receive a pension based on work that was not covered by U.S. Social Security. For more information, ask for *Windfall Elimination Provision* (Publication No. 05-10045). If you are outside the United States, you may write to us at the address on page 10.

**What you need to know about Medicare**
Medicare is the U.S. national health insurance program for people age 65 or older or who are disabled. Medicare has four parts:

- **Hospital insurance (Part A)** helps pay for inpatient hospital care and certain follow-up services.
- **Medical insurance (Part B)** helps pay for doctors’ services, outpatient hospital care and other medical services.
Medicare Advantage plans (Part C) are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through a provider organization under Part C.

Prescription drug coverage (Part D) helps pay for medications doctors prescribe for medical treatment.

You are eligible for free hospital insurance at age 65 if you have worked long enough under U.S. Social Security to qualify for a retirement benefit. People born in 1929 or later need 40 credits (about 10 years of covered work) to qualify for retirement benefits.

Although the agreement between the United States and Greece allows the Social Security Administration to count your Greek credits to help you qualify for U.S. retirement, disability or survivors benefits, the agreement does not cover Medicare benefits. As a result, we cannot count your credits in Greece to establish entitlement to free Medicare hospital insurance.

For more information about Medicare, call our toll-free number, 1-800-772-1213, and ask for the publication, Medicare (Publication No. 05-10043) or visit Medicare’s website at www.medicare.gov.

Claims for benefits

If you live in the United States and wish to apply for U.S. or Greek benefits:
• Visit or write any U.S. Social Security office; or
• Phone our toll-free number, 1-800-772-1213, 7 a.m. to 7 p.m., Monday-Friday. People who are deaf or hard of hearing may call our TTY number, 1-800-325-0778.

You can apply for Greek benefits at any U.S. Social Security office by completing an application form SSA-2490.

If you live in Greece and wish to apply for U.S. or Greek benefits, contact:
• The Federal Benefits Unit at the U.S. Embassy in Athens (phone 1-720-2426) to file for U.S. benefits; or
• Any Greek Social Security office to file for Greek benefits.

You can apply with one country and ask to have your application considered as a claim for benefits from the other country. Information from your application will then be sent to the other country. Each country will process the claim under its own laws—counting credits from the other country when appropriate—and notify you of its decision.

If you have not applied for benefits before, you may need to provide certain information and documents when you apply. These include the worker’s U.S. and Greek Social Security numbers, proof of age for all claimants (Greek birth certificate if you were born in Greece), evidence of the worker’s U.S. earnings in the past 24 months and information about the worker’s coverage under the Greek system including the original insurance booklet from Greece. You may wish to call the Social Security office before you go there to see if any other information is needed.

Payment of benefits

Each country pays its own benefit. U.S. payments are made by the U.S. Department of Treasury each month and cover benefits for the preceding month. Payments under the Greek system are made near the end of each month for the following month.

Absence from U.S. territory

Normally, people who are not U.S. citizens may receive U.S. Social Security benefits while outside the U.S. only if they meet certain requirements. Under the agreement, however, you may receive benefits as long as you reside in Greece regardless of your nationality. If you are not a U.S. citizen and live in another country, you may not be able to receive benefits. The restrictions on U.S. benefits are explained in the publication, Your Payments While You Are Outside The United States (Publication No. 05-10137).
Appeals
If you disagree with the decision made on your claim for benefits under the agreement, contact any U.S. or Greek Social Security office. The people there can tell you what you need to do to appeal the decision.

The Greek Social Security authorities will review your appeal if it affects your rights under the Greek system, while U.S. Social Security authorities will review your appeal if it affects your rights under the U.S. system. Since each country’s decisions are made independently of the other, a decision by one country on a particular issue may not always conform with the decision made by the other country on the same issue.

Authority to collect information for a certificate coverage
(see pages 3-4)

Privacy Act
The Privacy Act requires us to notify you that we are authorized to collect this information by section 233 of the Social Security Act. While it is not mandatory for you to furnish the information to the Social Security Administration, a certificate of coverage cannot be issued unless a request has been received. The information is needed to enable Social Security to determine if work should be covered only under the U.S. Social Security system in accordance with an international agreement. Without the certificate, work may be subject to taxation under both the U.S. and the foreign Social Security systems.

Paperwork Reduction Act Notice
This information collection meets the clearance requirements of 44 U.S.C. section 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You are not required to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take you about 30 minutes to read the instructions, gather the necessary facts, and write down the information to request a certificate of coverage.

Contacting Social Security

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:

• 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. If you’re in the United States, 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 a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.
For more information

To file a claim for U.S. or Greek benefits under the agreement, follow the instructions on pages 8-9.

To find out more about U.S. Social Security benefits or for information about a claim for benefits, contact any U.S. Social Security office or call our toll-free number at 1-800-772-1213.

If you live outside the United States, write to:

Social Security Administration
OIO—Totalization
P.O. Box 17049
Baltimore, MD 21235-7049
USA

For more information about Greece’s Social Security programs, visit any Social Security office in Greece. If you do not live in Greece, write to:

Social Security Institute
Division of International Relations
8, Agiou Konstantinou Str.
10241 Athens
GREECE

If you do not wish to file a claim for benefits but would like more information about the agreement, write to:

Social Security Administration
Office of International Programs
P.O. Box 17741
Baltimore, Maryland 21235-7741
USA

For additional information visit our website: www.socialsecurity.gov/international