



Agreement Between The United States And Japan

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Introduction

An agreement effective October 1, 2005, between the United States and Japan 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.

For the United States, the agreement covers Social Security taxes (including the U.S. Medicare portion) and Social Security retirement, disability and survivors benefits.

It does not cover benefits under the U.S. Medicare program or the Supplemental Security Income program.

For Japan, the agreement covers Social Security taxes (including the Japanese health insurance portion, in some cases) and Social Security retirement, disability and survivors benefits. It does not cover the National Pension Fund and the Employees' Pension Fund which are corporate pension funds under which participation and contributions are voluntary. The pension system for members of local assemblies, a supplemental pension system for local government workers, is also not covered by the agreement. The agreement also does

not apply to the Old-Age Welfare Pension or other Japanese non-contributory, meanstested allowances paid from general revenues.

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 Japanese 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 2-9).
- **When you apply for benefits**—You may have some Social Security credits in both the United States and Japan 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 Japan 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 Japan, you normally will be covered by Japan, and you and your employer pay Social Security taxes only to Japan.

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 Japan 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 Japan.

Special rules apply to self-employed persons who, without the agreement, would have to pay Social Security taxes to both countries (see the table on pages 2-3).

Summary of agreement rules

The following table shows whether your work is covered under the U.S. or Japanese 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 Japanese system, you and your employer (if you are an employee) must pay Japanese Social Security taxes. The next section (beginning on page 3) explains how to get a form from the country where you are covered that will prove you are exempt in the other country.

Your work status	Coverage and taxes
<i>You are working in Japan:</i>	
<i>For a U.S. employer who:</i>	
• Sent you to work in Japan for five years or less	U.S.
• Sent you to work in Japan for more than five years	Japan
• Hired you in Japan	Japan
<i>For a non-U.S. employer</i>	Japan
<i>For the U.S. government and you are a:</i>	

Your work status	Coverage and taxes
• U.S. national	U.S. (either Social Security or federal retirement program)
• Japanese national	Japan
<i>You are working in the U.S.:</i>	
<i>For a Japanese employer who:</i>	
• Sent you to work in the U.S. for five years or less	Japan
• Sent you to work in the U.S. for more than five years	U.S.
• Hired you in the U.S.	U.S.
<i>For a non-Japanese employer</i>	U.S.
<i>For the Japanese government and you are a:</i>	
• Japanese national	Japan
• U.S. national	U.S.
<i>You are self-employed and you:</i>	
• Work only in the U.S.	U.S.
• Normally work in the U.S. but transfer your business activity to Japan for five years or less	U.S.
• Work only in Japan	Japan
• Normally work in Japan but transfer your business activity to the U.S. for five years or less	Japan
<i>If this table doesn't seem to describe your situation and you are:</i>	
• Working in the U.S.	Write to the U.S. address on page 3 for further information.
• Working in Japan	Write to the appropriate Japanese address on page 11 for further information.

NOTE: As the table indicates, a U.S. worker employed in Japan 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 Japanese system, your employer must request a certificate of coverage (form USA/J 6) from the U.S. at this address:

Social Security Administration
Office of International Programs
P.O. Box 17741
Baltimore, Maryland 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;
- Date of hire;
- Country of hire;
- Name and address of the employer in the U.S. and Japan;
- Date of transfer and anticipated date of return; and
- A statement, signed by your employer, certifying **whether or not** you, and all family members who live with you in Japan, are covered by an employer-sponsored or other private health insurance plan while in Japan (see Note on page 5).

In addition, your employer must indicate if you remain an employee of the U.S. company while working in Japan or if you become an employee of the U.S. company's affiliate in Japan. If you become an employee of an affiliate, your employer must indicate if the U.S. company has an agreement with the Internal Revenue Service 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.

NOTE: *In addition to retirement, disability and survivors benefits, Japanese Social Security taxes cover several other benefit programs including Japan's health insurance program. If the employer or a self-employed person certifies the worker and all family members who accompany the worker to Japan are covered by an employer-sponsored or other private health insurance plan while in Japan, the worker and accompanying family members can be exempted from paying Japanese Social Security taxes including to Japan's health insurance program and cannot receive health care services or other benefits under the Japanese health insurance system. If the employer or self-employed person certifies the worker and all family members who accompany the worker to Japan are not covered by an employer-sponsored or other private health insurance plan while in Japan, the worker and accompanying family members must pay Japanese Social Security taxes for Japan's health insurance system.*

To establish your exemption from coverage under the U.S. Social Security system, your employer in Japan must request a certificate of coverage (form J/USA 6) from the local Japanese social insurance agency that collects your Social Security taxes in Japan.

The same information required for a certificate of coverage from the United States is needed to get a certificate from Japan except that:

- You must show your Japanese Basic Pension number rather than your U.S. Social Security number; and
- Your employer doesn't need to certify whether you and your family are or are not covered by private health insurance.

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 Japanese systems, you can establish your exemption from one of the taxes.

- If you will be covered by the United States (see table on page 6), write to the Social

Security Administration at the address on page 3; or

- If you will be covered by Japan (see the table on pages 2-3), write to the local Japanese social insurance agency that collects your Japanese Social Security taxes.

Be sure to provide the following information in your letter:

- Full name;
- Date and place of birth;
- Citizenship;
- Country of permanent residence;
- U.S. Social Security number and/or Japanese Basic Pension number;
- Nature of self-employment activity;
- Dates the activity was or will be performed;
- Name and address of your trade or business in both countries; and
- If you are requesting a certificate from the United States, a statement certifying **whether or not** you, and all family members who live with you in Japan, are **or** are not covered by a private health insurance plan while in Japan (see Note on page 5).

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, but no earlier than the effective date of the agreement.

Certificates of coverage issued by Japan 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.

NOTE: *Japanese certificates of coverage will be issued using Japanese characters not Roman characters. It will be up to the*

employer in the United States or the self-employed person to have the Japanese certificates translated.

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 Japanese 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 Japanese Social Security systems and briefly describes the eligibility requirements that normally apply for each type of benefit. If you don't meet the normal requirements for these benefits, the agreement may help you to qualify (see page 8).

It is important to know that Japan pays benefits through a two-tiered program. The first tier, called the National Pension (NP), is a contributory, universal program that covers all residents of Japan. The second tier is made up of four supplementary earnings-related programs, the most important of which is called the Employees' Pension Insurance (EPI). The EPI covers employed people in commerce and industry, including miners and merchant seaman. The three other earnings-related programs cover distinct occupational groups. The term EPI is sometimes used to refer to all four second-tier programs.

This table is only a general guide. You can get more specific information about U.S. benefits at any U.S. Social Security office or by calling our toll-free number at **1-800-772-1213** or by visiting Social Security's website at **www.socialsecurity.gov**. You can get more detailed information about the Japanese system

by writing to the Japanese system to which you pay Japanese Social Security taxes or by visiting the Japanese Social Security system's website at www.ipss.go.jp/index-e.html.

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 Japanese system, credits are measured in months. To simplify the information in the table, requirements are shown in years of credits.

Retirement or old-age benefits	
United States	Japan
<p>Worker—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).</p>	<p>Worker—NP—Full retirement age is 65. Reduced benefits are payable as early as age 60. A minimum of 25 years of coverage is required.</p> <p>EPI—Full benefit at age 60 (age 55 for seamen and miners). A minimum of 25 years of coverage is required.</p>

**Full retirement age for people born before 1938 is age 65. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.*

Disability benefits	
United States	Japan
<p>Worker—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.</p>	<p>Worker—NP—Class I disability benefits are payable if totally disabled and require constant care. Class II disability benefits are payable if unable to work due to disability. The person must be covered under NP (or, if aged 60 through 64, be a resident of Japan) on the date of first medical examination establishing the disability and have coverage credited for at least two-thirds of the period between age 20 and the date of the medical examination.</p> <p>Worker—EPI—Class I and Class II disability benefits are payable. The person must be covered under EPI on the date of first medical examination establishing the disability and have coverage credited for at least two-thirds of the period between age 20 and the date of the medical examination.</p> <p>Class III disability benefits are payable to people with a partial disability that does not prevent them from working. A lump-sum disability allowance may be payable if the degree of disability is less than Class III.</p>

**Full retirement age for people born before 1938 is age 65. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.*

Family benefits to dependents of retired or disabled people	
United States	Japan
<p>Spouse—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.</p>	<p>Spouse—NP—No provision for spouse of retired or disabled worker.</p> <p>EPI—No provision. However, a supplement is payable to a retired or disabled (Class I or Class II only) worker who has at least 20 years of EPI coverage (not counting NP coverage or exempt periods) and has a dependent spouse. An additional supplement is payable for a dependent spouse under age 65.</p>

Family benefits to dependents of retired or disabled people

<p>Divorced Spouse—Full benefit at full retirement age.* Reduced benefit as early as age 62. Must be unmarried and have been married to the worker for at least 10 years.</p>	<p>Divorced Spouse—No provision under either the NP or the EPI.</p>
<p>United States</p>	<p>Japan</p>
<p>Children—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.</p>	<p>Children—NP—No provision for children of retired worker. A supplement is payable to a Class I or Class II disabled worker for dependent children under age 18 (age 20 if disabled).</p> <p>EPI—A supplement is payable to a retired or disabled (Class I or Class II only) worker for dependent children under age 18 (age 20 if disabled).</p>

*Full retirement age for people born before 1938 is age 65. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.

Survivors benefits

<p>United States</p>	<p>Japan</p>
<p>Survivor benefits payable to the following categories:</p> <p>Widow or Widower—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).</p> <p>Divorced Widow or Widower—Same as widow or widower if marriage lasted at least 10 years.</p> <p>Children—Same as for children of retired or disabled worker.</p>	<p>NP—The deceased must be covered or receiving a pension at the time of death and have coverage credit for at least two-thirds of the period from age 20 to the date of death.</p> <p>Benefits payable to a dependent widow who is caring for the deceased's child under age 18 (age 20 if disabled). Widow's benefit includes a supplement for children.</p> <p>A separate benefit payable to orphans under age 18 (age 20 if disabled).</p> <p>EPI—The deceased must be covered or receiving a pension at the time of death and have coverage credit for at least two-thirds of the period from age 20 to the date of death.</p> <p>Benefits payable to a dependent widow who is caring for the deceased's child under age 18 (age 20 if disabled). Widow's benefit includes a supplement for children.</p> <p>If there is no widow caring for the deceased's child, benefits may be paid to another survivor of the worker in the order of priority listed below.</p> <ol style="list-style-type: none"> 1. orphans 2. childless widow 3. widower 4. parents age 55 or older 5. grandchildren under age 18 (age 20 if disabled) 6. grandparents age 55 or older

Survivors benefits	
United States	Japan
Lump-Sum Death Benefit —A one-time payment not to exceed \$255 payable on the death of an insured worker.	Lump-Sum Death Benefit — NP —Benefit payable if the deceased contributed for at least 3 years, was not entitled to a benefit, and had dependents who are not entitled to survivors benefits. EPI —No provision.

**Full retirement age for people born before 1938 is age 65. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.*

Refund of contributions	
United States	Japan
No refund of properly paid contributions.	Foreign workers can receive a partial refund of NP and EPI contributions if the worker is not eligible for any Japanese benefits, has contributed for 6 months or longer under NP or EPI, left Japan after November 8, 1994, and requests the refund within 2 years after leaving Japan.

How benefits can be paid

If you have Social Security credits in both the United States and Japan, 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 don’t meet the basic requirements, the agreement may help you qualify for a benefit as explained below.

- **Benefits from the United States**—If you don’t 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 Japanese credits. However, to be eligible to have your Japanese 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 Japanese credits.
- **Benefits from Japan**—Social Security credits from both countries can also be counted, when necessary, to meet the eligibility requirements for Japanese benefits. To be eligible to have your U.S. and

Japanese credits counted, you must have at least 1 month of coverage credited under the Japanese 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 Japanese system to help you qualify for a U.S. benefit, we will get a copy of your Japanese record directly from Japan when you apply for benefits. If Japan needs to count your U.S. credits to help you qualify for a Japanese benefit, they will get a copy of your U.S. record directly from the Social Security Administration when you apply for the Japanese 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 can also 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 Japanese 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 Japanese 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 Japanese pension may affect your U.S. benefit

If you qualify for Social Security benefits from both the United States and Japan and you didn't 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 which 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, call our toll-free number, **1-800-772-1213**, or visit our website, **www.socialsecurity.gov**, and get a copy of our publication, *Windfall Elimination Provision* (Publication No. 05-10045). If you are outside the United States, you may write to us at the address on the inside cover.

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 Japan allows the Social Security Administration to count your Japanese credits to help you qualify for U.S. retirement, disability or survivor benefits, the agreement doesn't cover Medicare benefits. As a result, we cannot count your credits in Japan 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 Japanese 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. any business day. People who are deaf or hard of hearing may call our toll-free TTY number, **1-800-325-0778**.

You can apply for Japanese benefits at any U.S. Social Security office by completing application form J/USA 1 to apply for retirement or disability benefits or application form J/USA 2 to apply for survivors' benefits.

If you live in Japan and wish to apply for U.S. or Japanese benefits, contact:

- the U.S. Embassy in Tokyo or the Social Security Division, Veterans Affairs Regional office, American Embassy, 1131 Roxas

Boulevard, 0930 Manila, PHILIPPINES, to file for U.S. benefits; or

- any Japanese Social Security office to file for Japanese 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 haven't applied for benefits before, you may need to provide certain information and documents when you apply. These include the worker's U.S. Social Security number, the worker's Japanese Basic Pension number, proof of age for all claimants, evidence of the worker's U.S. earnings in the past 24 months and information about the worker's coverage under the Japanese system. 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. Japanese benefits are paid by direct deposit on the 15th of even-numbered months in Japan and cover benefits for the preceding month and the current month. For overseas payments, the benefit is paid by direct deposit approximately 3 to 7 days after the 15th of even-numbered months because the

exchange rate conversion is done on the 15th of the month and also covers benefits for the preceding month and the current month.

Absence from U.S. territory

Normally, persons 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, if you are a U.S. or Japanese citizen, a refugee, a stateless person, or a person who is eligible for dependents or survivors benefits based on the Social Security record of one of these persons, you may receive benefits as long as you reside in Japan. If you are not a U.S. or Japanese 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 Japanese Social Security office. The people there can tell you what you need to do to appeal the decision.

The Japanese Social Security authorities will review your appeal if it affects your rights under the Japanese 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.

Japanese social insurance agencies

For more information about Japan's Social Security program:	
<i>If your most recent Social Security tax was paid to the:</i>	<i>Write to:</i>
National Pension Employee's Pension Insurance Seamen's Insurance	Social Insurance Agency Office of Pension Systems Co-ordination Pension Insurance Division Administration Department 1-2-2, Kasumigaseki Chiyoda-Ky Tokyo JAPAN
National Public Service Mutual Aid	Federation of National Public Service Personnel Mutual Aid Associations Pension Department 1-1-10, Kudanminami Chiyoda-ku, Tokyo JAPAN
Local Public Service Mutual Aid	Pension Fund Association for Local Government Officials Pension Division Pension Operation Department Akasaka DS Building 8-5-26, Akasaka Minato-ku, Tokyo JAPAN
Private School Teachers' and Employees' Mutual Aid	The Promotion and Mutual Aid Corporation for Private Schools Of Japan 1-7-5, Yushima Bunkyo-ku, Tokyo JAPAN

Authority to collect information for a certificate of coverage (see pages 3-9)

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 SSA 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 do not need 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 answer the questions 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 Japanese benefits under the agreement, follow the instructions on pages 9-10.

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, Maryland 21235-7049
USA

For more information about Japan's Social Security programs, contact any branch office of a Japanese social insurance agency or refer to the chart on page 11.

Do not worry if you are not sure which Japanese social insurance agency to contact. If you do not write to the proper one, the agency will forward your inquiry or application to the correct one.

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.



Securing today
and tomorrow

Social Security Administration
Publication No. 05-10165
August 2017

Agreement Between The United States And Japan
Produced and published at U.S. taxpayer expense