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and tomorrow

# Your Payments While You Are Outside the United States



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## Introduction

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

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

## Payment restrictions

### ***Treasury Department sanctions***

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

Other Treasury Department sanctions could affect payments to persons in other countries. For information about U.S. Treasury sanctions, please visit ***[ofac.treasury.gov/sanctions-programs-and-country-information](https://ofac.treasury.gov/sanctions-programs-and-country-information)***.

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## ***Social Security restrictions***

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

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

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

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

If you are a United States citizen, you may continue to receive payments while outside the U.S. You must be eligible for payments and you must be in a country where we can send payments. If you are not a U.S. citizen, you must meet one of the conditions for payment described in the next section.

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When we say you are “outside the U.S.,” we mean you are not in one of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, or American Samoa for at least 30 days in a row. We consider you to be “outside the U.S.” until you return and stay in the U.S. for at least 30 days in a row. If you are not a U.S. citizen, you also may have to prove you were lawfully present in the U.S. for that 30-day period.

If you are not a U.S. citizen or you do not meet one of the conditions for continued payments, we will stop your payments after you have been outside the U.S. for 6 full calendar months. Once this happens, we cannot start your payments again until you come back and stay in the U.S. for a full calendar month. You must be in the U.S. 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 U.S. for the full calendar month. For more information, contact Social Security or your FBU. Contact information is in the last section of this publication.

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

If you are not a United States citizen, you must meet the conditions described in this section to continue receiving

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benefits outside the U.S. You must also remain eligible for benefits and live in a country where we can send payments. You can use the Payments Abroad Screening Tool to determine whether you meet the conditions for payments to continue while you are outside the U.S. The Payments Abroad Screening Tool is on our website at: [www.ssa.gov/international/payments\\_outsideUS.html](http://www.ssa.gov/international/payments_outsideUS.html).

1. We will continue to pay your benefits if:
  - You were eligible for monthly Social Security benefits for December 1956
  - The worker on whose record your benefits are based died while in the U.S. military service or as a result of a service-connected disability, and was not dishonorably discharged
2. If you are receiving benefits based on your own earnings and you meet one of the conditions below, we will continue your U.S. Social Security payments.
  - The worker on whose record your benefits are based had railroad work that the Social Security program treated as covered employment
  - You are in the active military or naval service of the U.S.

**If you are receiving your payments as a dependent or survivor**, you must also meet the conditions listed

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

3. We will continue your U.S. Social Security payments if you are a **citizen** of one of the countries listed below:

- Austria
- Belgium
- Brazil
- Canada
- Chile
- Czech Republic
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Israel
- Italy
- Japan
- Korea (South)
- Luxembourg
- Netherlands
- Norway
- Poland
- Portugal
- Slovak Republic
- Slovenia
- Spain
- Sweden
- Switzerland
- United Kingdom
- Uruguay

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

4. If you are a **citizen** of one of the countries listed below and you are receiving benefits based on your own earnings, we will continue your U.S. Social Security payments. **If you are receiving benefits as a dependent or survivor**, you must also meet the conditions listed in this publication. For more information see the section titled ***“Additional residency requirements for dependents and survivors.”***

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

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

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

b) **You are receiving benefits as a dependent or survivor** of a worker who earned at least 40 credits under the U.S. Social Security system or lived in the U.S. for at least 10 years. You must also meet the conditions under the section “***Additional residency requirements for dependents and survivors***” in this publication.

- Afghanistan
- Bangladesh
- Bhutan
- Botswana
- Burundi
- Cabo Verde
- Cameroon
- Central African Republic
- Chad
- China
- Congo, Rep. of
- Eritrea
- Eswatini
- Ethiopia
- Fiji
- Gambia
- Ghana
- Haiti
- Honduras
- India
- Indonesia
- Kenya
- Laos
- Lebanon
- Lesotho
- Liberia
- Madagascar
- Malawi
- Malaysia
- Mali
- Mauritania

- Mauritius
- Morocco
- Myanmar (formerly Burma)
- Nepal
- Nigeria
- Pakistan
- Senegal
- Sierra Leone
- Singapore
- Solomon Islands
- Somalia
- South Africa
- South Sudan
- Sri Lanka
- Sudan
- Taiwan
- Tanzania
- Thailand
- Timor-Leste
- Togo
- Tonga
- Tunisia
- Uganda
- Yemen

(This list of countries is subject to change. For the latest information, visit [www.ssa.gov/international/countrylist4.htm](http://www.ssa.gov/international/countrylist4.htm).)

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

If you are a **resident (but not citizen)** of Austria, Belgium, Denmark, Germany, Sweden, or Switzerland, the social security agreements allow you to continue to receive your benefits only if you are:

- A refugee or stateless person

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

## Additional residency requirements for dependents and survivors

If you are a citizen of a country for which we require dependents and survivors to meet additional residency requirements, you will have to show that you lived in the United States for at least 5 years. During those 5 years, you must have been in the family relationship on which we based your benefits.

However, the U.S. residency requirement does **not** apply if you meet any of the following conditions:

- You were initially eligible for monthly benefits before January 1, 1985
- Your entitlement is based on the record of a worker who died during U.S. military service or as a result of a service-connected disease or injury
- You are a citizen of a country listed under number 3 in the section titled “***Conditions for payments to continue while you are outside the United States***” in this publication
- You are a resident of a country (other than Austria, Belgium, Denmark, Germany, Sweden, or Switzerland) listed in the section titled

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## ***“Countries that have social security agreements with the United States”***

For more information about residency in Austria, Belgium, Denmark, Germany, Sweden, or Switzerland, see the section titled, ***“Conditions for payments to continue while you are outside the United States”***

A child who has not lived in the U.S. for 5 years can meet the 5-year residency requirement. Their parent who is the worker, and the other parent, must have both lived in the U.S. for 5 years. However, we will not pay children adopted outside the U.S. while they reside outside the U.S., even if they meet the residency requirement.

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

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

- Australia
- Austria
- Belgium
- Brazil
- Canada
- Chile
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Italy
- Japan
- Korea (South)
- Luxembourg
- Netherlands
- Norway
- Poland
- Portugal
- Slovak Republic
- Slovenia
- Spain

- Sweden
- Switzerland
- United Kingdom
- Uruguay

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

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

## Things you must report

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

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

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**NOTE:** *Failure to report a change may result in an overpayment. We will recover any payments not due you. Also, if you fail to report changes timely or you intentionally make a false statement, we may stop your benefits.*

## **1. Change of address**

You should tell us if your address changes. Reporting this change timely ensures that the payments 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 of your home address.

When you write to Social Security 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 Social Security or your FBU. Contact information is in the last section of this publication. If you do not, we may charge a penalty. In addition, you may lose benefits under one of the work tests explained in this section.

Full retirement age is 65 for people born in 1937 or earlier. Beginning with people born in 1938, full retirement age increases gradually until it reaches

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age 67 for those born in 1960 or later. Working after full retirement age will not affect your benefit payments.

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

Report your work to Social Security even if you work part-time or you are self-employed. Some types of work you must report include work as an apprentice, farmer, sales representative, tutor, and writer. 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 Social Security or your FBU. We may consider an apprenticeship as work under the Social Security program.

We will consider your work outside the U.S. under either the foreign work test or the annual retirement test.

### ***The foreign work test***

If you are receiving Social Security benefits and are younger than full retirement age, we will withhold your benefits for each month you work more than 45 hours outside the United States and you are not subject to U.S. Social Security taxes. This applies even if you are exempt from U.S. Social Security taxes because of an international agreement. These countries are listed in this publication under the section ***“Countries that have social security agreements with the United States.”***

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It does not matter how much you earned or how many hours you worked each day. Under the foreign work test, we consider a person to be working any day they:

- Work as an employee or are self-employed
- Have an agreement to work even if the person does not actually work because of sickness, vacation, etc.
- Are 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 entitled to benefits as a dependent of someone whose benefits we must withhold because of the foreign work test, we will withhold your benefits for the same months. This applies even if you are not working.

### ***The annual retirement test***

Under certain conditions, Social Security covers work by U.S. citizens or residents outside the United States. If Social Security covers your work, the same annual retirement test that applies to people in the U.S. 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, read *How Work Affects Your Benefits* (Publication No. 05-10069). You can

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also contact Social Security or your FBU. Contact information is in the last section of this publication.

If the annual retirement test applies to you, and your earnings exceed the annual exempt amount, we will reduce some or all 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 their benefits with no limit on earnings

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

Your benefits as a child stop at age 18, unless you are a full-time student in an elementary or secondary school, or you have a disability. We count your earnings for the entire year 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.

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

### **3. Improvement of disability, or your return to work, after qualifying for disability benefits**

If you get payments because you have a disability, 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 9 months when you go back to work. This 9-month “trial work period” gives you a chance to test whether you can work without payments stopping. If, after 9 months, you continue working, we will continue to pay you for 3 more months.

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

### **4. Marriage**

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

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

Notify us of your marriage annulment or divorce. Divorce or annulment doesn't necessarily mean we will stop your

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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**

You may be a spouse or a surviving spouse receiving benefits because you are caring for a child who is under age 16 or who has a qualifying disability that began before age 22. If so, 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.

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

We will stop payments to a child when the child reaches age 18, unless the child is unmarried and either has a disability or is 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 suspended or expelled
- Is paid by his or her employer for attending school
- Marries
- Begins working

If a child whose payments were stopped at age 18 has a disability that developed 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 develops a disability again within 7 years.

## **9. Death**

If a person who gets Social Security benefits dies, we do not pay benefits for the month of death. For example,

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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."

We also offer the option to advance designate up to 3 people who could serve as payee for you if the need arises. For more information, read the section in this publication titled "***Advance Designation of 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 U.S. 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 U.S. for the entire month. However, we will not pay them benefits for any month if they spend any part of that month outside the U.S.

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## **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 parent, adoptive parent, or stepparent dies, marries, or gets divorced (or has an annulment). Let us know even if that person doesn't receive Social Security payments.

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

For benefits payable prior to January 2024, we may reduce your U.S. Social Security benefit if you become entitled to both a U.S. Social Security retirement or disability benefit and a retirement or disability pension. This may include 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 received a retirement or disability pension before January 2024 for work not covered by U.S. Social Security.

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

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

## How to report

You can report by contacting us in person, by mail, or by phone. For information about how to contact us, see the last section in this publication.” When you contact us, include:

- The name of the person or persons about whom the report is made
- What is being reported and the date it happened
- The Beneficiary Notice Control # that appears on letters or other correspondence we send you

## Questionnaires

We send questionnaires to persons receiving social security benefits (or their representative payees) outside the United States every year or every 2 years. Your answers will help us determine if you are still eligible for benefits. This section will explain when you should receive a questionnaire. If you do not receive your questionnaire when you are supposed to, you should

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contact Social Security or your FBU. Contact information is in the last section of this publication.

It is important that you (or your representative payee) 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. If you fail to report or deliberately make a false statement, you could be penalized by a fine or imprisonment. You also may lose some of your payments if you do not report changes promptly.

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

- Are age 90 or over
- Have a representative payee
- Are not receiving benefits as a spouse, surviving spouse, parent, special age 72 payments, or surviving spouse with a disability

You will receive a questionnaire between May and June **every 2 years** if you:

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

## Countries where we mail questionnaires every 2 years:

- Argentina
- Australia
- Austria
- Azores
- Barbados
- Belgium
- Brazil
- Canada
- Chile
- Colombia
- Costa Rica
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Ecuador
- El Salvador
- Finland
- France
- Germany
- Greece
- Guatemala
- Honduras
- Hong Kong
- Hungary
- Ireland
- Israel
- Italy
- Japan
- Macedonia
- Malta
- Mongolia
- Nauru
- Netherlands
- New Zealand
- Nicaragua
- Norway
- Panama
- Poland
- Portugal
- San Marino
- Serbia
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- United Kingdom
- Venezuela

If you are supposed to receive a questionnaire every 2 years, we will mail your questionnaire in **even** numbered years if the last 2 numbers of your Social Security number are 00 through 49. We will mail your questionnaire in **odd** numbered years, if the last 2 digits of your Social Security number are 50 through 99.

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## Advance Designation of Representative Payee

Advance Designation is available to capable adult and emancipated minor applicants and beneficiaries of Social Security, Supplemental Security Income (SSI), and Special Veterans Benefits. It allows beneficiaries to designate up to 3 people who could potentially serve as their representative payee in the future, if the need arises.

By selecting a representative payee in advance, you'll have peace of mind knowing that someone you trust may be appointed to manage your benefits if needed.

For more information, contact Social Security or your Federal Benefits Unit (FBU). Contact information is in the last section of this publication.

## 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 have a disability. Although the Centers for Medicare & Medicaid Services (CMS) is the agency in charge of the Medicare program, Social Security processes your application for Original Medicare (Part A and Part B). We can give you general information about the Medicare program.

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

Medicare benefits are available only in the U.S. It may not be to your advantage to sign up and pay the premium for medical insurance if you will be out of the U.S. for a long period of time. However, if you do not sign up, be aware that if you do so at a later date, you will pay a 10% higher premium for each 12-month period you could have been enrolled but were not.

## **Parts of Medicare**

- Medicare Part A (hospital insurance) helps cover inpatient care in hospitals (including critical access hospitals) and skilled nursing facilities (not custodial or long-term care). Part A also pays for some home health care and hospice care and inpatient care in a religious non-medical health care institution.
- Medicare Part B (medical insurance) helps cover medically necessary doctors' services, outpatient care, home health services, durable medical equipment, mental health services, and other medical services. Part B also covers many preventative services.

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Other parts of Medicare are run by private insurance companies that follow rules set by Medicare.

- Supplemental (Medigap) policies help pay Medicare out-of-pocket copayments, coinsurance, and deductible expenses.
- Medicare Advantage Plan (previously known as Part C) includes all benefits and services covered under Part A and Part B, plus prescription drugs and additional benefits such as vision, hearing, and dental, bundled together in one plan.
- Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

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

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

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.

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## 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 Social Security or your FBU. Contact information is in the last section of 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

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

With direct deposit, you receive your payment much faster than if you receive payment by check (usually 1 to 3 weeks faster than check deliveries). When we deposit benefits to a financial institution, you also may avoid check cashing and currency conversion fees.

If you did not sign up for electronic payments when you applied for benefits, you should do so immediately. To learn more about how to easily switch from a paper check to electronic payment, visit Treasury's Go Direct website or call **1-877-874-6347**.

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You may also enroll by phone, by calling Treasury's electronic Payment Solution Center at **1-800-333-1795**. If you use a United States financial institution you can also create a personal *my* Social Security account and start or change direct deposit online. To learn more about opening a bank account, please visit ***[www.fdic.gov/getbanked](http://www.fdic.gov/getbanked)***.

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

Unless one of the payment restrictions described in this publication applies, we can deposit your benefits directly into your account at a U.S. financial institution no matter where you live. If you live outside the United States, we can deposit your benefits into your account at a financial institution in any country that has an international direct deposit agreement with the U.S. We cannot deposit your benefits if a payment restriction applies.

To see a list of countries that have international direct deposit agreements with the U.S., visit: ***[www.ssa.gov/international/countrylist6.htm](http://www.ssa.gov/international/countrylist6.htm)***, or contact your nearest Social Security office or FBU. Contact information is in the last section of this publication.

Another option to receive your benefits electronically is to use the Direct Express<sup>®</sup> debit card. You do not need a

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bank account. With the Direct Express® card program, we deposit your federal benefit payment directly into your card account. Your monthly benefits are available on your payment day. You can use the card to make purchases, pay bills, or get cash at thousands of locations. Many transactions are free. Call the toll-free Direct Express® hotline at **1-800-333-1795** or sign up online at ***www.USDirectExpress.com***. If you are outside the U.S., call the international number (collect) at **1-765-778-6290** for Direct Express® services. Social Security also can help you sign up.

To find out more about these or other electronic payment options, contact Social Security or your FBU. Contact information is in the last section of this publication.

## Income tax

**If you are a U.S. citizen or a permanent resident of the United States (Green Card holder)**, you are subject to U.S. income tax laws no matter where you live. This means that your income, including up to 85% 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% of your benefits. “Combined income” amounts to your adjusted gross income added to your nontaxable interest added to 50%

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of your Social Security benefits. If your combined income is over \$34,000, you may have to pay taxes on up to 85% of your Social Security benefits.

If you file a joint tax return, you may have to pay taxes on up to 50% 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% of your Social Security benefits.

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

**If you are not a U.S. citizen, or you are not a permanent resident of the United States**, we will withhold a 30% federal income tax from 85% of your benefit amount, unless you meet the conditions of an income tax treaty that reduces your tax rate. This results in 25.5% withholding of your monthly benefit amount. The U.S. has treaties with Canada, Egypt, Germany, Ireland, Israel, Italy, Japan, Romania, and the United Kingdom (defined as England, Scotland, Wales, and Northern Ireland) that eliminate this tax. Under the tax treaty with Switzerland, benefits paid to residents of Switzerland who are not U.S. citizens are taxed at a rate of 15%. In addition, the portion of Social Security benefits based on U.S. federal, state, or local government employment paid to persons who are both nationals and

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residents of India are exempt from this tax. (This list of countries is subject to change.)

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

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

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

## Contacting Us Outside the United States

There are several ways to contact us including online, by mail, by phone, and in person. We are here to answer questions and serve you.

### **Visit our website**

The most convenient way to do business with us is to visit ***[www.ssa.gov](http://www.ssa.gov)***. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to

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frequently asked questions. You can also visit [\*\*www.ssa.gov/foreign\*\*](http://www.ssa.gov/foreign) to access our online services.

## **Call us**

If you are calling about a new or replacement Social Security number card, a pending claim for Social Security benefits, other non-claim issue, or if you are receiving or are already entitled to Social Security benefits, call **+1-410-965-0160** (msg and data rates may apply). We provide free interpreter services upon request.

## **In person**

If you are in the British Virgin Islands, Canada, or Samoa, you may visit the nearest Social Security office. To find the nearest office, use the Social Security Office Locator at: [\*\*www.ssa.gov/locator\*\*](http://www.ssa.gov/locator).

In all other countries, contact your Federal Benefits Unit. For a complete list of Federal Benefits Units and contact information, visit [\*\*www.ssa.gov/foreign\*\*](http://www.ssa.gov/foreign).

## **Write to us**

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

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

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## **Notes**

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## **Notes**





Securing today  
and tomorrow

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