## Introduction

An agreement effective December 1, 2001, between the United States and Chile 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 Medicare portion) and Social Security retirement, disability and survivors benefits. It does not cover benefits under the Medicare program or the Supplemental Security Income program.

Chile has a program of old-age, disability and survivors insurance benefits financed by employee contributions and administered by private companies. This program began in 1981. A government-administered social security pension system that existed before 1981 continues to cover workers who contributed to this program and chose to remain in it. The U.S./Chilean social security agreement covers contributions for old-age, disability and survivors insurance under both the old and new systems, as well as contributions for Chile’s national health insurance and workers’ compensation.
programs. Chilean social security benefits covered by the agreement include old-age, disability and survivors benefits under both the old and new systems.

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 both the U.S. and Chilean social security systems cover your work, you and your employer normally would have to pay social security taxes to both countries for the same work. However, the agreement eliminates double coverage so you pay taxes to only one country. The section titled “Eliminating dual coverage for employment” explains these rules. If you are self-employed, see page 5.

- **When you apply for benefits**—You may have some social security credits in both the United States and Chile but not enough to be eligible for benefits in one country or the other. The agreement makes it easier to qualify for benefits by letting you combine your social security credits in both countries. For more details, see the section on “Monthly benefits” beginning on page 5.

Eliminating dual coverage for employment

Before the agreement, employees and employers could, under certain circumstances, be required to pay social security taxes to both the United States and Chile for the same work.

Under the agreement, if you work as an employee in the United States, normally you and your employer will pay Social Security taxes only to the United States and you will pay no Chilean social security taxes. If you work as an employee in Chile, you normally will pay only Chilean social security taxes and neither you nor your employer will have to pay U.S. Social Security taxes.

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 remain 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 Chile for no more than five years, the employer and employee will continue to pay only U.S. Social Security taxes and will not have to pay in Chile.

**NOTE:** In addition to old-age, disability and survivors insurance benefits, Chilean social security taxes cover other programs including national health insurance and workers’ compensation insurance. As a result, workers exempted from Chilean 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 Chilean coverage, you and your employer may wish to arrange for alternative benefit protection.

Summary of agreement rules

The following table shows whether the U.S. or Chilean social security system covers your work as an employee. If U.S. Social Security covers your work, you and your employer must pay U.S. Social Security taxes. If the Chilean system covers your work, you and your employer must comply with the Chilean contribution requirements. The next section explains how to get a form from that country to 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 Chile:</strong></td>
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<tr>
<td>For a U.S. employer who:</td>
<td></td>
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<tr>
<td>• Sent you to work in Chile for five years or less</td>
<td>United States</td>
</tr>
<tr>
<td>• Sent you to work in Chile for more than five years</td>
<td>Chile</td>
</tr>
<tr>
<td>• Hired you in Chile</td>
<td>Chile</td>
</tr>
<tr>
<td>For a non-U.S. employer</td>
<td>Chile</td>
</tr>
<tr>
<td>For the U.S. government and you are a:</td>
<td></td>
</tr>
<tr>
<td>• U.S. national</td>
<td>United States (either Social Security or federal retirement program)</td>
</tr>
<tr>
<td>• Chilean national</td>
<td>Chile</td>
</tr>
<tr>
<td><strong>You are working in the United States:</strong></td>
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</tr>
<tr>
<td>For an employer in Chile who:</td>
<td></td>
</tr>
<tr>
<td>• Sent you to work in the United States for five</td>
<td>Chile</td>
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<tr>
<td>years or less</td>
<td></td>
</tr>
<tr>
<td>• Sent you to work in the United States for more</td>
<td>United States</td>
</tr>
<tr>
<td>than five years</td>
<td></td>
</tr>
<tr>
<td>• Hired you in the United States</td>
<td>United States</td>
</tr>
<tr>
<td>For a non-Chilean employer</td>
<td>United States</td>
</tr>
<tr>
<td>For the Chilean government and you are a:</td>
<td></td>
</tr>
<tr>
<td>• Chilean national</td>
<td>Chile</td>
</tr>
<tr>
<td>• U.S. national</td>
<td>United States</td>
</tr>
<tr>
<td>**If this table does not seem to describe your</td>
<td></td>
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<tr>
<td>situation and you are:</td>
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</tr>
<tr>
<td>• Working in the United States</td>
<td>Write to the U.S. address on page 4 for further information.</td>
</tr>
<tr>
<td>• Working in Chile</td>
<td>Write to the appropriate Chilean address on page 4 for further information.</td>
</tr>
</tbody>
</table>

**NOTE:** As the table indicates, the agreement can assign U.S. coverage to a U.S. worker temporarily working in Chile 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, Also, includes:

- A partnership when at least two-thirds of the partners are U.S. resident;
- A U.S. a resident; or
- A trust if all the trustees are U.S. residents.

The term also includes a foreign affiliate of a U.S. employer when the U.S. employer has entered into an agreement with the [Internal Revenue Service (IRS)](https://www.irs.gov) under section 3121(l) of the [Internal Revenue Code (IRC)](https://www.irs.gov/individuals) to pay Social Security taxes for U.S. citizens and residents employed by the affiliate.
Certificate of coverage for employment

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.

U.S. certificates

To establish an exemption from compulsory coverage and taxes under the Chilean system, your employer must request a certificate of coverage (form USA/CHI 1) from the United States at this address:

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

If preferred, send the request by FAX to (410) 966-1861. Please note this FAX number is only to request certificates of coverage.

You don’t need a special to request a certificate, but the request must be in writing and provide the following information:

• Full name of worker (including paternal and maternal surnames);
• 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 United States and Chile; and
• Date of transfer and anticipated date of return.

In addition, your employer must indicate if you remain an employee of the U.S. company while working in Chile or if you become an employee of the U.S. company’s affiliate in Chile. 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 IRC to pay U.S. Social Security taxes for U.S. citizens and residents employed by the affiliate. The employer also must tell us the effective date of the agreement.

Your employer also can 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.

When the Social Security Administration issues a certificate of U.S. coverage, it mails two copies (one for the employer and one for the employee) to the requesting employer. It is the employer’s responsibility to present the certificate to the Chilean authorities when requested to do so.

Chilean certificates

To establish your exemption from U.S. Social Security taxes during temporary assignments in the United States, your employer in Chile must request a certificate of coverage (form CHI/USA 4) from the pension system to which you pay Chilean social security contributions at one of the following addresses:

Old Pension System:
Superintendencia de Seguridad Social
Huérfanos N° 1273, 5° Piso
Santiago
CHILE

New Pension System:
Superintendencia de Administradoras de Fondos de Pensiones
Huérfanos N° 1273, 13° Piso
Santiago
CHILE

Include the same information listed on “Eliminating dual coverage for self-employment” on page 5 to get a U.S. certificate except you must provide both your Chilean registration number for social insurance and the national identification number (RUT).
Eliminating dual coverage for self-employment

Under U.S. law, U.S. Social Security covers self-employed workers if they are U.S. citizens or U.S. resident aliens. The agreement does not have any effect on the coverage of self-employed U.S. residents. They are covered by U.S. Social Security. Because self-employment coverage under the Chilean system is voluntary, self-employed U.S. residents (including Chilean citizens) do not need documentation to show they are exempt from contributions under the Chilean system.

The agreement exempts self-employed U.S. citizens who reside in Chile from U.S. Social Security coverage. As a result, if you are a self-employed U.S. citizen and reside in Chile, you do not have to pay U.S. Social Security taxes on your self-employment income. To document your exemption from the payment of U.S. Social Security self-employment taxes, you need to get a certificate of coverage from Chile’s Superintendency of Pension Fund Administrators (the new pension system) at the address on page 14.

Provide the following information in your request:

- Full name (including paternal and maternal surnames);
- Date and place of birth;
- Citizenship;
- Country of permanent residence;
- U.S. Social Security number, Chilean registration number for social insurance and the RUT. **NOTE:** If you have not been issued one of these numbers, you may omit it.
- 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.

You should attach a **photocopy** of the certificate to your U.S. income tax return each year as proof of the exemption.

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 beginning date of your temporary assignment in the other country or the beginning date of your self-employment activity there. To avoid any difficulties, your employer (or you if you are self-employed) should request a certificate of coverage as early as possible, preferably before your work in the other country begins.

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

Monthly benefits

The following table shows the various Social Security benefits payable under the U.S. and Chilean social security systems and briefly describes the eligibility requirements that normally apply for each type of benefit. If you do not meet the requirements for these benefits, the agreement may help you qualify (see page 10).

Chile provides benefits under both the old and new pension systems. Under the old pension system, Chile bases old-age, disability and survivors insurance benefits on a worker’s average earnings and length of coverage. Under the new system, employees contribute to individual investment accounts and benefits depend on the investment yield of the accounts. The table shows the requirements for Chilean benefits under both the old and new systems.

This table is only a general guide. Get additional information about U.S. benefits by visiting Social Security’s website at **www.socialsecurity.gov**. You also can visit any U.S. Social Security office or call our toll-free number at **1-800-772-1213**.
You can get more information about the Chilean system by writing to the pension system to which you pay Chilean social security taxes or by visiting Chile's website. We provide postal and website addresses on page 4.

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* (Publication No. 05-10072). The Chilean system, measures credits in months. To simplify the information, the table shows requirements in years of credits.

<table>
<thead>
<tr>
<th>Retirement benefits</th>
<th>United States</th>
<th>Chile</th>
</tr>
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<tbody>
<tr>
<td><strong>New System</strong></td>
<td></td>
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<tr>
<td><strong>Worker</strong>—You will get full benefits at full retirement age* or at any age if caring for the deceased's entitled child under age 16 (or disabled before age 22). You will get reduced benefits as early as age 60 (or age 50 if disabled) if not caring for child. Benefits may continue if you remarry after age 60 (or age 50 if disabled).</td>
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<td></td>
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<tr>
<td><strong>Old System</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Salaried employees</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Worker</strong>—Both male and female salaried employees must have 10 years of contributions and must have contributed within two years before reaching retirement age.</td>
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<tr>
<td><strong>Wage earners</strong></td>
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</tr>
<tr>
<td><strong>Worker</strong>—Male wage earners must have either (1) 20 years of contributions; or (2) 800 weeks of contributions including contributions in one half of all weeks since initial coverage. Female wage earners must have contributed at least 10 years.</td>
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<tr>
<td><strong>Public employees and journalists</strong></td>
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<tr>
<td><strong>Worker</strong>—Both male and female workers must have 10 years of contributions and must be contributing on date they reach retirement age.</td>
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</tbody>
</table>

*All Chilean Programs—Men must be age 65, women age 60

*Full retirement age for people born in from 1945 to 1955 is 66 and 2 months. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.
### Disability benefits

<table>
<thead>
<tr>
<th>United States</th>
<th>Chile</th>
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</table>
| **Worker**—If you are under full retirement age* you can get benefits if you are unable to do any substantial gainful work for at least a year. You must have one-and-one-half to 10 years of credit, depending on your age at date of disability onset. You also need some recent work credits unless you are blind. | **New System**  
**Worker**—You must be under normal retirement age and have an impairment that permanently reduces your ability to work by at least 50 percent. You must have contributed at time of your disability onset or you must have had contributed in six out of the 12 months immediately preceding disability onset. |
| **Old System**  
**Salaried employees**  
**Worker**—You must be under normal retirement age and have an impairment that reduces your earning capacity by 67 percent. You must have a minimum of three years of contributions and you must have contributed within two years before the onset of your disability. | **Wage earners**  
**Worker**—You must be under normal retirement age, and totally or partially disabled. You must have made contributions for a minimum of 50 weeks and in 40 percent of the weeks in the 5 years preceding disability onset. You also must have made contributions in 50 percent of the weeks since initial coverage. Women are exempt from the third requirement, and all wage earners with more than 400 weeks of contributions are exempt from both the second and third requirements. |
| **Public employees and journalists**  
**Worker**—You must have a disability that prevents performance of your usual job, have 10 years of contributions and be contributing at the date of disability onset. | |

*Full retirement age for people born in from 1945 to 1955 is 66 and 2 months. 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

<table>
<thead>
<tr>
<th>United States</th>
<th>Chile</th>
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</thead>
<tbody>
<tr>
<td><strong>Spouse</strong>—You will get full benefits at full retirement age* or at any age if you are caring for worker’s entitled child under age 16 (or disabled before age 22). You can get reduced benefit as early as age 62 if you are not caring for a child.</td>
<td><strong>New System</strong>&lt;br&gt;<strong>Spouse</strong>—No provision&lt;br&gt;<strong>Divorced Spouse</strong>—No provision&lt;br&gt;<strong>Children</strong>—No provision</td>
</tr>
<tr>
<td><strong>Divorced Spouse</strong>—You will get a full benefit at full retirement age* and reduced benefit as early as age 62. You must be unmarried and have been married to worker for at least 10 years.</td>
<td><strong>Old System</strong>&lt;br&gt;<strong>Salaried employees, wage earners, public employees and journalists</strong>&lt;br&gt;<strong>Spouse</strong>—No provision&lt;br&gt;<strong>Divorced Spouse</strong>—No provision&lt;br&gt;<strong>Children</strong>—No provision</td>
</tr>
<tr>
<td><strong>Children</strong>—If you are 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>New System</strong>&lt;br&gt;<strong>Widow or widower</strong>—Widow or disabled widower can receive benefits if the worker was paying contributions or receiving an old-age or disability pension at the time of death.&lt;br&gt;<strong>Divorced widow(er)</strong>—No provision&lt;br&gt;<strong>Children</strong>—Unmarried children up to age 18, (age 24 if full-time student) or any age if disabled.&lt;br&gt;<strong>Lump-sum death benefit</strong>—A one-time payment subject to a monthly-adjusted ceiling payable to surviving spouse, children or parents, or the person or entity covering the funeral costs. If payment made to the deceased’s estate or a non-related person, the maximum benefit is equal to the legal ceiling or actual funeral expenses, whichever is less.</td>
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### Survivors benefits

<table>
<thead>
<tr>
<th>United States</th>
<th>Chile</th>
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<tbody>
<tr>
<td><strong>Widow or widower</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 continue if remarriage occurs after age 60 (or age 50 if disabled).</td>
<td><strong>New System</strong>&lt;br&gt;<strong>Widow or widower</strong>&lt;br&gt;<strong>Divorced widow(er)</strong>—No provision&lt;br&gt;<strong>Children</strong>—Same as children of retired or disabled worker.</td>
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<tr>
<td><strong>Divorced widow(er)</strong>—Same as widow or widower if marriage lasted at least 10 years.</td>
<td><strong>Lump-sum death benefit</strong>—A one-time payment not to exceed $255 payable on the death of an insured worker.</td>
</tr>
<tr>
<td><strong>Children</strong>—Same as children of retired or disabled worker.</td>
<td><strong>Survivors benefits</strong>&lt;br&gt;<strong>Spouse</strong>—Full benefit at full retirement age* or at any age if caring for worker’s entitled child under age 16 (or disabled before age 22). You can get reduced benefit as early as age 62 if you are not caring for a child.&lt;br&gt;<strong>Divorced Spouse</strong>—You will get a full benefit at full retirement age* and reduced benefit as early as age 62. You must be unmarried and have been married to worker for at least 10 years.&lt;br&gt;<strong>Children</strong>—If you are 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>
</tr>
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<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>New System</strong>&lt;br&gt;<strong>Widow or widower</strong>—Widow or disabled widower can receive benefits if the worker was paying contributions or receiving an old-age or disability pension at the time of death.&lt;br&gt;<strong>Divorced widow(er)</strong>—No provision&lt;br&gt;<strong>Children</strong>—Unmarried children up to age 18, (age 24 if full-time student) or any age if disabled.&lt;br&gt;<strong>Lump-sum death benefit</strong>—A one-time payment subject to a monthly-adjusted ceiling payable to surviving spouse, children or parents, or the person or entity covering the funeral costs. If payment made to the deceased’s estate or a non-related person, the maximum benefit is equal to the legal ceiling or actual funeral expenses, whichever is less.</td>
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</table>

*Full retirement age for people born in from 1945 to 1955 is 66 and 2 months. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.*
<table>
<thead>
<tr>
<th><strong>Survivors benefits</strong></th>
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<tbody>
<tr>
<td><strong>United States</strong></td>
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<tr>
<td><strong>Old System</strong></td>
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<tr>
<td><strong>Salaried employees</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Widow or widower</strong></td>
<td><strong>Widow or widower</strong>—Widow or disabled widower can receive a benefit if the deceased (1) was receiving an old-age or disability pension at the time of death or (2) had a minimum of three years of contributions, and contributed within two years before death.</td>
</tr>
<tr>
<td><strong>Divorced widow(er)</strong></td>
<td><strong>Divorced widow(er)—No provision</strong></td>
</tr>
<tr>
<td><strong>Children</strong></td>
<td><strong>Children—Up to age 18 (age 25 if full-time student) or any age if disabled.</strong></td>
</tr>
<tr>
<td><strong>Lump-sum death benefit</strong></td>
<td><strong>Lump-sum death benefit—Deceased must have been contributing or receiving a pension at death. One-time payment equal to a maximum of three months’ minimum wage. If payment is made to the deceased’s estate or a non-related person, the maximum benefit equals three months’ minimum wage or the actual funeral expenses, whichever is less.</strong></td>
</tr>
<tr>
<td><strong>Wage earners</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Widow or widower</strong></td>
<td><strong>Widow or widower—Widow or disabled widower can receive a benefit if the deceased (1) was receiving an old-age or disability pension at time of death; or (2) Met the contribution requirements for a disability pension.</strong></td>
</tr>
<tr>
<td><strong>Divorced widow(er)</strong></td>
<td><strong>Divorced widow(er)—No provision</strong></td>
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<td><strong>Children</strong></td>
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<td><strong>Old System</strong></td>
<td><strong>Public employees and journalists</strong></td>
</tr>
<tr>
<td><strong>Widow or widower</strong>—Widow or disabled widower can receive a benefit if the deceased had a minimum of three years of contributions, and the death occurred while the deceased was contributing or within two years following the date at which contributions were last made.</td>
<td><strong>Widow or widower</strong>—No provision</td>
</tr>
<tr>
<td><strong>Divorced widow(er)</strong>—No provision</td>
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</tr>
<tr>
<td><strong>Lump-sum death benefit</strong>—Deceased must have been contributing or receiving a pension at death. One-time payment equal to a maximum of three months’ minimum wage. If payment is made to the deceased’s estate or a non-related person, the maximum benefit equals three months’ minimum wage or the actual funeral expenses, whichever is less.</td>
<td><strong>Lump-sum death benefit</strong>—Deceased must have been contributing or receiving a pension at death. One-time payment equal to a maximum of three months’ minimum wage. If payment is made to the deceased’s estate or a non-related person, the maximum benefit equals three months’ minimum wage or the actual funeral expenses, whichever is less.</td>
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*Full retirement age for people born in from 1945 to 1955 is 66 and 2 months. The full retirement age increases gradually until it reaches age 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 Chile, 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 United States**—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 Chilean credits. However, to be eligible to have your Chilean 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 Chilean credits.

- **Benefits from Chile**—under Chile’s old social security system, Chile can count credits from both countries, when necessary, to establish a right to old-age, disability and survivors benefits. Under the new social security system, Chile can count credits from both countries, when necessary, to meet the coverage requirements for the guaranteed minimum benefit. In addition, Chile may count the amount of a worker’s U.S. benefit to determine eligibility for an early old-age pension under the new 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 Chilean system to help you qualify for a U.S. benefit, we will get a copy of your Chilean record directly from Chile when you apply for benefits. If Chilean officials need to count your U.S. credits to help you qualify for a Chilean benefit,
they will get a copy of your U.S. record directly from the U.S. Social Security Administration when you apply for the Chilean benefit.

Although each country may count your credits in the other country, your credits do not actually transfer from one country to the other. They remain on your record in the country where you earned them. You can also use those credits 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 Chilean social security credits, the U.S. Social Security Administration determines an initial benefit based on your United States earnings as if you completed your entire career under the U.S. system. This reduces the initial benefit to reflect that Chilean credits helped make the benefit payable. The amount of the reduction will depend on the number of U.S. credits you have—the more U.S. credits, the smaller the reduction; the fewer U.S credits, the larger the reduction.

**A Chilean pension may affect your U.S. benefit**

If you qualify for social security benefits from both the United States and Chile and you did not need the agreement to qualify for either benefit, U.S. law may reduce the amount of your U.S. benefit. This is a result of a provision in U.S. law that can affect the way we figure your benefit, if you also receive a pension based on work 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](http://www.socialsecurity.gov), and get a copy of our publication, *Windfall Elimination Provision* (Publication No. 05-10045). If you are outside the United States, write to us at the address on page 4.

**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:

- **Part A**: Hospital insurance, which helps pay for inpatient hospital care and certain follow-up services,
- **Part B**: Medical insurance, which helps pay for doctors’ services, outpatient hospital care and other medical services.
- **Part C**: Medicare Advantage, plans are available in many areas. People with Medicare Parts A and B can receive all of their health care services through a provider organization under Part C.
- **Part D**: Prescription drug coverage, which 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 retirement benefits. 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 Chile allows the Social Security Administration to count your Chilean 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 Chile to establish entitlement to free Medicare hospital insurance.

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

If you live in the United States and want to apply for U.S. or Chilean 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 Chilean benefits at any U.S. Social Security office by completing application form SSA-2490.

If you live in Chile and wish to apply for U.S. or Chilean benefits, contact:
• The U.S. Embassy in Buenos Aires, Argentina to file for U.S. benefits; or
• Any Chilean social security office to file for Chilean benefits.

You can apply in one country and ask to have your application considered as a claim for benefits from the other country. They will send information from your application to the other country. Each country will process the claim under its own laws count 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. This includes:
• The worker’s U.S. Social Security number;
• The Chilean registration number for social insurance and the Chilean RUT;
• 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 Chilean system.

You may wish to call the social security office before you go there to see if you need to provide any other information.

Payment of benefits

Each country pays its own benefit. The U.S. Department of the Treasury makes U.S. payments each month and covers benefits for the preceding month. Under the old Chilean system, the Instituto de Normalización Previsional makes payments in the middle of each month and covers benefits for the current month. Under the new Chilean system, one of the pension fund administrators makes payments near the end of the month and covers benefits for the preceding month.

Absence from U.S. territory

Generally, people who are not U.S. citizens may receive U.S. Social Security benefits while outside the United States only if they meet certain requirements. However, under the agreement you can receive benefits as long as you live in Chile, regardless of your nationality. If you are not a U.S. or Chilean citizen and live in a country other than the United States or Chile, you may not be able to receive benefits. The publication, *Your Payments While You Are Outside The United States* (Publication No. 05-10137) explains the restrictions on U.S. benefits.

Appeals

If you disagree with the decision made on your claim for benefits under the agreement, contact any U.S. or Chilean social security office. They can tell you what you need to do to appeal the decision.

The Chilean social security authorities will review your appeal if it affects your rights under the Chilean system. U.S. Social Security authorities will review your appeal if it affects your rights under the U.S. system. Since each country makes its own decisions independently of the other, a decision by one country on a particular issue may not always conform to the decision made by the other country on the same issue.
Authority to collect information for a certificate of coverage (see pages 4-5)

Privacy Act
Section 233 of the Social Security Act as amended, [42 U.S.C. 433] authorizes us to collect this information. We will use the information you provide to determine if the U.S. Social System in accordance with a Social Security agreement covers your current work. The information you provide on this form is voluntary. However, failure to provide all or part of the requested information may prevent us from making an accurate timely decision on your request for a certificate of coverage. Without the certificate, current work may continue to be subject to coverage and taxation under both the U.S. and the foreign Social Security systems.

We rarely use the information you provide on this form for any purpose other than for the reasons explained above. However, we may use it for the administration and integrity of Social Security programs. We may also disclose information to another person or to another agency in accordance with approved routine uses, which include but are not limited to the following:

1. To enable a third party or an agency to assist Social Security in establishing rights to Social Security benefits or coverage;

2. To comply with Federal laws requiring the release of information from Social Security records (e.g., to the Government Accountability Office, General Services Administration, National Archives Records Administration, and the Department of Veterans Affairs);

3. To make determinations for eligibility in similar health and income maintenance programs at the Federal, State, and local level; and

4. To facilitate statistical research, audit, or investigative activities necessary to assure the integrity of Social Security programs.

We may also use the information you provide in computer matching programs. Matching programs compare our records with records kept by other Federal, State, or local government agencies. Information from these matching programs can be used to establish or verify a person’s eligibility for Federally-funded or administered benefit programs and for repayment of payments or delinquent debts under these programs.

A complete list of routine uses for this information is available in our System of Records Notice entitled, Earnings Records and Self-Employment Income System, 60-0059. This notice, additional information regarding this form and information regarding our programs and systems, are available online at www.socialsecurity.gov or at any Social Security office.

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 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 Chilean benefits under the agreement, follow the instructions on page 12.

If you live outside the United States, write to:
Social Security Administration
OIO-Totalization
P.O. Box 17769
Baltimore, MD 21235-7769
USA

For more information about Chile’s social security programs, write to:
Old Pension System:
Superintendencia de Seguridad Social
Huérfanos 1376, 6° piso,
Santiago
CHILE
Internet: www.inp.cl

New Pension System:
Superintendencia de Administradoras de Fondos de Pensiones
Huérfanos 1273, 2° piso,
Santiago
CHILE
Internet: www.safp.cl

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, MD 21235-7741
USA

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