

Apply Online For Social Security Benefits

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Why should I apply for benefits online?

Applying for benefits online offers several advantages, among them:

- You apply in the privacy of your own home, at your own pace;
- You avoid trips to a Social Security office, saving time and money; and
- Your application costs less to process, saving the U.S. taxpayer money.

How secure is my personal information?

We go to great lengths to protect your personal information; we use the most secure technology on the Internet to keep your information private and secure.

Who can apply online?

You can apply online if you:

- Are 61 years and 9 months or older and plan to start receiving retirement or spouse's benefits within four months; or
- Have a disability or illness that is expected to keep you from working for at least 12 months or to result in death.

You must also reside in the United States or one of its territories/ commonwealths.

What do I have to do?

If you have access to a computer with a secure Internet connection, just follow three simple steps:

- Go to the "Social Security Online" website at *www.socialsecurity.gov* and select "Applying Online for Retirement Benefits" or "Applying for Disability Benefits."
- Fill in the answers to the application questions on your computer screen, and select the "Sign Now" button to send us the application.
- Mail the documents we ask for when you complete your application.

What should I have ready before I start?

- Your Social Security number and date of birth;
- Direct deposit numbers (from a check, or ask your financial institution for the numbers) if you want to have your monthly benefits deposited automatically;

- The amount you earned last year and how much you expect to earn this year (and next year, too, if you apply between September and December);
- For disability claims, information about your illnesses, injuries and conditions, plus your medical care providers who treated you and how we can contact them;
- The name and address of each employer for the last two years;
- If you were in the U.S. military between 1939 and 1968, the beginning and ending dates of each period of active duty service; and
- Your Social Security Statement. Review the list of yearly earnings carefully using your own records to make sure our information is correct for each year you worked, especially years after 1977 and any years you served on active duty in the U.S. military. You are the only person who can look at the earnings chart and know whether or not it is complete.

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What about my spouse and dependents?

When you apply, you should give us:

- Name, Social Security number and date of birth of your current spouse and any former spouse(s), plus marriage and divorce information we ask for on the screen; and
- Names of unmarried children (your dependent natural children, adopted children, stepchildren and possibly your dependent grandchildren and step grandchildren who live with you) under age 18, or age 18 and still attending elementary or secondary school (below college level on a full-time basis), or any child disabled before age 22.

We will need to contact you or them later if they may be entitled to benefits, too, or if you may be entitled to additional benefits on another person's record.

Do I have to go from start to finish without taking a break?

No. If you need more time, you can stop and save the information you already entered up to that point. You can finish the application on a different day if you need to. When you are ready to finish applying, you can enter your Social Security number and the confirmation number given to you.

Remember, you are not done until you fill in the last page on the application screen and select the "Sign Now" button to submit your application to the Social Security Administration.



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What documents do I need to submit after I file online?

We will list what you need when you are done with the application, such as:

- Birth certificate or other proof of birth;
- Naturalization papers;
- U.S. military discharge paper(s);
- For disability benefits, the two forms you completed online (SSA-3368 and SSA-827) that describe your medical condition and authorize disclosure of medical information to us; and
- W-2 form(s) and/or self-employment tax returns for last year.

We accept photocopies of W-2 forms, self-employment tax returns or medical documents, but we must see the originals of most other documents, such as your birth certificate. (We will return them to you.)

What if I start and later decide not to finish the online application?

If you decide not to finish applying online for whatever reason, you should call **1-800-772-1213** to apply in person or by phone to avoid any loss of benefits.

If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

What hours can I apply?

You can apply online at your convenience from your home or office during the hours below (Eastern time): Monday-Friday: 5 a.m. until 1 a.m. Saturday: 5 a.m. until 11 p.m. Sunday: 8 a.m. until 10 p.m. Holidays: 5 a.m. until 11 p.m.

What if I need help? Call a Social Security telephone representative toll-free at 1-800-772-1213; TTY: 1-800-325-0778.



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