



# Social Security

## Your Payments While You Are Outside The United States

[www.socialsecurity.gov](http://www.socialsecurity.gov)

## Contacting Social Security

### Visit our website

Our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), is a valuable resource for information about all of Social Security's programs. At our website, you also can request important documents, such as a replacement Medicare card or a letter to confirm your benefit amount.

### For more information

If you are outside the United States, see pages 14 and 15 for the list of offices where you can get more information.

**If you are in the United States**, you can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services by phone and in our offices. We can provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

This publication also is printed in French, German, Greek, Italian and Spanish.

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## Introduction

This booklet explains how being outside the United States may affect your Social Security payments. It also tells you what you need to report to us so we can make sure you receive all the Social Security payments you are entitled to. The information on page 14 tells what you need to report. Pages 14 and 15 tell you how to report.

## When you are “outside the United States”

When we say you are outside the United States, 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. Once you have been out of the United States for at least 30 days in a row, you are considered to be outside the country until you return and stay in the United States 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 United States for that 30-day period. For more information, contact the nearest U.S. Embassy, consulate or Social Security office.

## What happens to your right to Social Security payments when you are outside the United States

If you are a **U.S. citizen**, you may receive your Social Security payments outside the United States as long as you are eligible for them.

**However, there are certain countries to which we are not allowed to send payments—see pages 12 and 13.**

If you are a **citizen** of one of the countries listed below, Social Security payments will keep coming no matter how long you stay outside the United States as long as you are eligible for the payments.

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

(This list of countries is subject to change from time to time. For the latest information, please visit [www.socialsecurity.gov/international/countrylist1.htm](http://www.socialsecurity.gov/international/countrylist1.htm) or contact your

nearest U.S. Social Security office, U.S. Embassy or consulate.)

If you are a **citizen** of one of the countries listed below, you also may receive your payments as long as you are outside the United States **unless you are receiving your payments as a dependent or survivor**. In that case, there are additional requirements you have to meet—see pages 10 and 11.

- Albania
- Antigua and Barbuda
- Argentina
- Bahama Islands
- Barbados
- Belize
- Bolivia
- Bosnia-Herzegovina
- Bulgaria
- Brazil
- Burkina Faso
- Colombia
- Costa Rica
- Côte d'Ivoire
- Croatia
- Cyprus
- Dominica
- Dominican Republic
- Ecuador
- El Salvador
- Gabon
- Grenada
- Guatemala
- Guyana
- Hungary
- Iceland
- Jamaica
- Jordan
- Latvia
- Liechtenstein
- Lithuania
- Macedonia
- Malta
- Marshall Islands
- Mexico
- Micronesia, Fed. States of
- Monaco
- Montenegro
- Nicaragua
- Palau
- Panama
- Peru
- Philippines
- St. Kitts and Nevis
- St. Lucia
- St. Vincent and the Grenadines

- Samoa (formerly Western Samoa)
- San Marino
- Serbia
- Slovakia
- Slovenia
- Trinidad-Tobago
- Turkey
- Uruguay
- Venezuela

(This list of countries is subject to change from time to time. For the latest information, please visit [www.socialsecurity.gov/international/countrylist2.htm](http://www.socialsecurity.gov/international/countrylist2.htm) or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.)

If you are not a **U.S. citizen** or a **citizen** of one of the other countries listed on pages 5, 6 and 7, your payments will stop after you have been outside the United States for six full calendar months unless you meet one of the following exceptions:

- You were eligible for monthly Social Security benefits for December 1956; or
- You are in the active military or naval service of the United States; or
- The worker on whose record your benefits are based had railroad work treated as covered employment by the Social Security program; or
- 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; or
- You are a **resident** of a country with which the United States has a social security agreement.

Currently, these countries are:

- Australia
- Austria
- Belgium
- Canada
- Chile
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Greece
- Ireland
- Italy
- Japan
- Korea (South)
- Luxembourg
- Netherlands
- Norway
- Poland
- Portugal
- Spain
- Sweden
- Switzerland
- United Kingdom

(This list of countries is subject to change from time to time. For the latest information, please visit [www.socialsecurity.gov/international/countrylist3.htm](http://www.socialsecurity.gov/international/countrylist3.htm) or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.)

- However, the agreements with Austria, Belgium, Germany, Sweden and Switzerland permit you to receive benefits as a dependent or survivor of a worker while you reside in the foreign country. This is true only if the worker is (or was at the time of death) a U.S. citizen or a citizen of your country of residence; or
- You are a **citizen** of one of the countries listed on page 9, and the worker on whose record your benefits are based lived in the



United States for at least 10 years or earned at least 40 credits under the U.S. Social Security system. If you are receiving benefits as a dependent or survivor, **see pages 10 and 11 for additional requirements.**

- Afghanistan
- Australia
- Bangladesh
- Bhutan
- Botswana
- Burma
- Burundi
- Cameroon
- Cape Verde
- Central African Republic
- Chad
- China
- Congo, Rep. of
- Ethiopia
- Fiji
- Gambia
- Ghana
- Haiti
- Honduras
- India
- Indonesia
- Kenya
- Laos
- Lebanon
- Lesotho
- Liberia
- Madagascar
- Malawi
- Malaysia
- Mali
- Mauritania
- Mauritius
- Morocco
- Nepal
- Nigeria
- Pakistan
- Senegal
- Sierra Leone
- Singapore
- Solomon Islands
- Somalia
- South Africa
- Sri Lanka
- Sudan
- Swaziland
- Taiwan
- Tanzania
- Thailand
- Togo
- Tonga
- Tunisia
- Uganda
- Yemen

(This list of countries is subject to change from time to time. For the latest information, please visit [www.socialsecurity.gov/international/countrylist4.htm](http://www.socialsecurity.gov/international/countrylist4.htm) or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.) If you are **not a citizen** of one of the countries listed on page 9, you cannot use this exception.

If you are not a U.S. citizen and **none** of these exceptions applies to you, your payments will stop after you have been outside the United States for six full months. Once this happens, we cannot start your payments again until you come back and stay in the United States for a whole calendar month. You have to be in the United States on the first minute of the first day of a month and stay through the last minute of the last day of that month. In addition, you may be required to prove that you have been lawfully present in the United States for the full calendar month. For more information, contact the nearest U.S. Embassy, consulate or Social Security office.

### **Additional residency requirements for dependents and survivors**

If you receive benefits as a dependent or survivor of a worker, special requirements may affect your right to receive Social Security payments while you are outside

the United States. If you are not a U.S. citizen, you must have lived in the United States for at least five years. During those five years, the family relationship on which benefits are based must have existed.

Children may meet this residency requirement on their own or may be considered as meeting the residency requirement if the worker and other parent (if any) meet it. However, children adopted outside the United States will not be paid outside the United States, even if the residency requirement is met.

The residency requirement will **not** apply to you if you meet any of the following conditions:

- You were initially eligible for monthly benefits before January 1, 1985;
- You are entitled on the record of a worker who died while in the U.S. military service or as a result of a service-connected disease or injury;
- You are a citizen of one of the countries listed on page 5; or
- You are a resident of one of the countries with which the United States has a social security agreement. These countries are listed on page 8.

## Countries to which we cannot send payments

### **U.S. Treasury regulations**

U.S. Department of the Treasury regulations prohibit sending payments to you if you are in Cuba or North Korea. If you are a U.S. citizen and are in Cuba or North Korea, you can receive all of your withheld payments once you leave that country and go to another country where we can send payments. Generally, if you are not a U.S. citizen, you cannot receive any payments for months in which you live in one of these countries, even if you leave that country and satisfy all other requirements.

### **Social Security restrictions**

Social Security restrictions prohibit sending payments to individuals in Cambodia, Vietnam or areas that were in the former Soviet Union (other than Armenia, Estonia, Latvia, Lithuania and Russia). Generally, you cannot receive payments while you are in one of these countries, and we cannot send your payments to anyone for you. However, exceptions can be made for certain eligible beneficiaries in countries with Social Security restrictions in place.

To qualify for an exception, you must agree to the conditions of payment. One of the conditions is that you must appear in person

at the U.S. Embassy each month to receive your benefits. Contact your nearest U.S. Social Security office, U.S. Embassy or consulate for additional information about these conditions and whether you might qualify for an exception.

If you do not qualify for payment under this procedure, you can receive all of the payments for which you were eligible (but which were withheld because of Social Security restrictions) once you leave that country and go to another country where we can send payments.

## **What you need to do to protect your right to benefits**

If you are living outside the United States, periodically we will send you a questionnaire. This lets us figure out if you still are eligible for benefits. Return the questionnaire to the office that sent it as soon as possible. If you do not, your payments will stop.

In addition to responding to the questionnaire, notify us promptly about changes that could affect your payments. If you fail to report something 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.

## Things that must be reported

Listed below are things that must be reported. An explanation of each is given on the page listed.

- Page 15 Change of address
- Page 16 Work outside the U.S.
- Page 20 If you return to work or your disability improves
- Page 21 Marriage
- Page 21 Divorce or annulment
- Page 22 Adoption of a child
- Page 22 Child leaves the care of a spouse or surviving spouse
- Page 22 Child nearing age 18 is a full-time student or is disabled
- Page 23 Death
- Page 23 Inability to manage funds
- Page 24 Deportation or removal from the U.S.
- Page 24 Changes in parental circumstances
- Page 24 Eligibility for a pension from work not covered by Social Security

## How to report

You can report by contacting us in person, by mail or by telephone. If you live in the British Virgin Islands, Canada or Samoa, you can send your report to the nearest U.S. Social Security office. If you live in Mexico, you can send your report

to the nearest U.S. Social Security office, U.S. Embassy or consulate. If you live in the Philippines, you can send your report to:

Veterans Affairs Regional Office  
SSA Division  
1131 Roxas Boulevard  
0930 Manila, Philippines

In all other countries, you can send your report to the nearest U.S. Embassy or consulate. Visit [www.socialsecurity.gov/foreign](http://www.socialsecurity.gov/foreign) for a complete list of these offices.

If you find it easier to contact us by mail, send your report by airmail to the following address:

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

When you contact us, include the following information:

- Name of person or persons about whom the report is being made;
- What is being reported and the date it happened; and
- The claim number that appears on the letters or other correspondence we send you. (This is a nine-digit number—000-00-0000—followed by a letter or a letter and a number.)

## **Change of address**

Tell us if your address changes so your checks will not be lost or delayed. Even if your payments are

being sent to a bank or another financial institution, report any change in your home address.

When you write to the U.S. Embassy, consulate or the Social Security Administration about a change of address, please type or print your new address carefully and be sure to include the country and ZIP or postal code. Also, be sure to list the names of all your family members who will be moving to the new address.

## **Work outside the United States**

If you work or own a business outside the United States and are younger than full retirement age, notify the nearest U.S. Embassy, consulate or Social Security office right away. If you do not, it could result in a penalty that could cause the loss of benefits. This loss of benefits is in addition to benefits that may be withheld under one of the work tests explained on the following pages.

For people born in 1937 or earlier, full retirement age is 65. Beginning with people born in 1938, full retirement age increases gradually until it reaches age 67 for those born in 1960 or later.

Report your work even if the job is part-time or you are self-employed. Some examples of the types of work that should be reported are: work as an apprentice, farmer, sales representative, tutor, writer, etc. If



you own a business, notify us even if you do not work in the business or receive any income from it.

If a child beneficiary (regardless of age) begins an apprenticeship, notify the nearest U.S. Embassy, consulate or the Social Security Administration. An apprenticeship may be considered work under the Social Security program.

The following work tests may affect the amount of your monthly benefit payment. Work after full retirement age does not affect the payment of benefits.

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

Benefits are withheld for each month a beneficiary younger than full retirement age works more than 45 hours outside the United States in employment or self-employment not subject to U.S. Social Security taxes. It does not matter how much was earned or how many hours were worked each day.

A person is considered to be working on any day he or she:

- Works as an employee or self-employed person;
- Has an agreement to work even if he or she does not actually work because of sickness, vacation, etc.; or
- Is the owner or part owner of a trade or business even if he or she does not actually work in the trade or business or receive any income from it.

Generally, if a retired worker's benefits are withheld because of his or her work, no benefits can be paid to anyone else receiving benefits on his or her record for those months. However, the work of others receiving benefits on the worker's record affects only their own benefits.

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

Under certain conditions, work performed outside the United States by U.S. citizens or residents is covered by the U.S. Social Security program. If your work is covered by U.S. Social Security, the same annual retirement test that applies to people in the United States applies to you.

***NOTE:*** *Work by some U.S. citizens and residents outside the United States is exempt from U.S. Social Security as a result of international social security agreements the United States has concluded with the following countries:*

- Australia
- Austria
- Belgium
- Canada
- Chile
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Greece
- Ireland
- Italy
- Japan
- Korea (South)
- Luxembourg
- Netherlands
- Norway

- Poland
- Portugal
- Spain
- Sweden
- Switzerland
- United Kingdom

(This list of countries is subject to change from time to time. For the latest information, please visit [www.socialsecurity.gov/international/countrylist5.htm](http://www.socialsecurity.gov/international/countrylist5.htm) or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.)

If you are working in one of these countries and your earnings are exempt from U.S. Social Security taxes because of the agreement, your benefits will be subject to the foreign work test described on page 17. For further information on how your benefits may be affected by an agreement, contact the nearest U.S. Embassy, consulate or Social Security office.

If your work is covered by the U.S. Social Security program, you can receive all benefits due you for the year if your earnings do not exceed the annual exempt amount. This limit changes each year. If you want to know the current limit, ask at any U.S. Embassy, consulate or Social Security office, or write to us at the address shown under “How to report” on pages 14 and 15.

If your earnings go over the limit, some or all of your benefits will be reduced by your earnings.

- If you are younger than full retirement age, \$1 in benefits will be withheld for each \$2 in earnings above the limit.
- In the year you reach full retirement age, your benefits will be reduced \$1 for every \$3 you earn over a different annual exempt amount until the month you reach full retirement age.

Count your earnings for the whole year in figuring the benefits due you. For most people, this means earnings from January through December.

People who reach full retirement age can receive all of their benefits with no limit on their earnings.

### ***The year your benefits start***

In figuring your total earnings for the year in which you first become entitled to benefits, count earnings in that year for months both before and after you became entitled.

### ***The year you reach age 18***

Your benefits as a child stop at age 18 unless you are a full-time student in an elementary or secondary school, or you are disabled. Your earnings for the entire year in which you reach age 18 count in figuring the amount of benefits due you for the year regardless of whether your payments continue or stop at age 18.

### **If you return to work or your disability improves**

If you receive payments because you are disabled, let us know right away

if your condition improves or you go back to work. You can keep receiving payments for up to nine months while you are working. This nine-month period is called a “trial work period.” The trial work period gives you a chance to test whether you are able to work without worrying about having your payments stopped. If, after nine months, you are able to continue working, you will get payments for three more months before they stop. If you are not able to keep working, you will continue to receive disability benefits.

## **Marriage**

Let us know if anyone receiving benefits gets married. In some cases, Social Security payments stop after marriage. In other cases, the amount of the payments changes. This depends on the kind of benefits received and, sometimes, on whether the person you marry gets payments.

## **Divorce or annulment**

Notify us if your marriage is annulled or you get a divorce. Divorce or annulment does not necessarily mean that your Social Security payments will stop. If you are receiving 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, your payments will continue

even if you divorce. Contact us if your name has changed so we can show your new name on your payments.

## **Adoption of a child**

When a child is adopted, let us know the child's new name, the date of the adoption decree and the adopting parents' names and addresses.

## **Child leaves the care of a spouse or surviving spouse**

If you are a spouse or surviving spouse receiving benefits because you are caring for a child who is under age 16 or who was disabled before age 22, notify us right away if the child leaves your care. If you do not, it could result in a penalty that would cause an additional loss of benefits.

A temporary separation may not affect your benefits as long as you still have parental control over the child. Tell us if there is any change in where you or the child lives, or if you no longer have responsibility for the child. If the child returns to your care, you should tell us that also.

## **Child nearing age 18 is a full-time student or is disabled**

Payments to a child will stop when the child reaches age 18 unless he or she is unmarried and either disabled or a full-time student at an elementary or secondary school.

If a child age 18 or over is receiving payments as a student, notify us immediately if the student:

- Drops out of school;
- Changes schools;
- Changes from full-time to part-time attendance;
- Is expelled or suspended;
- Is paid by his or her employer for attending school;
- Marries; or
- Begins working.

If a child whose payments were stopped at age 18 becomes disabled before age 22 or is unmarried and enters elementary or secondary school on a full-time basis before age 19, notify us so we can resume sending payments to the child. Also, a disabled child who recovers from a disability can have payments started again if he or she becomes disabled again within seven years.

## **Death**

If a person who receives Social Security benefits dies, a benefit is not payable for the month of death. For example, if a beneficiary died any time in June, the payment dated July (which is payment for June) should be returned to the sender.

## **Inability to manage funds**

Some people who receive Social Security payments cannot manage their own funds. The person who takes care of the beneficiary should let us know. We can arrange to send the payments to a relative or other person who can act on behalf of the

beneficiary. We call this person a “representative payee.”

## **Deportation or removal from the United States**

If you are deported or removed from the United States for certain reasons, your Social Security benefits are stopped and cannot be started again unless you are lawfully admitted to the United States for permanent residence.

Even if you are deported or removed, your dependents can receive benefits if they are U.S. citizens; or, if not U.S. citizens, they can still receive benefits if they stay in the United States for the **entire** month. But they cannot receive benefits for any month if they spend any part of it outside the United States.

## **Changes in parental circumstances**

Payments to a child who is not a U.S. citizen could stop or start when certain changes occur. Let us know when the child’s natural, adoptive or stepparent dies, marries or gets a divorce (or annulment), even if that person does not receive Social Security payments.

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

Your U.S. Social Security benefit may be smaller if you become



entitled to a U.S. Social Security retirement or disability benefit and start to receive another monthly pension, such as a foreign social security or private pension, based in whole or in part on work not covered by U.S. Social Security. We may use a different formula to figure your U.S. Social Security benefit. For more information, ask at any U.S. Embassy, consulate or Social Security office for *Windfall Elimination Provision* (Publication No. 05-10045).

## If your check is lost or stolen

It usually takes longer to deliver 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 the nearest U.S. Embassy or consulate or write directly to the Social Security Administration. Our address is on page 15.

We will replace your check as soon as possible. But please make every effort to keep your check safe, because it will take some time to replace a check while you are outside the country.

## Electronic payments

If you apply for Social Security benefits on or after May 1, 2011, and reside in the United States, you must

receive your payments electronically. If you did not sign up for electronic payments when you applied for benefits, we strongly urge you to do it now. You must switch to electronic payments by March 1, 2013, if you reside in the United States. If you don't switch, the U.S. Department of the Treasury automatically will send your benefits via the Direct Express® card program to avoid any interruption in payment.

Direct deposit is a simple, safe and secure way to receive your benefits while residing inside the U.S. and while residing in many countries outside of the U.S. Even if you use the direct deposit service, you must keep us informed of any change in your current residence address.

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 are paid by check (usually one to three weeks faster than check deliveries). You also avoid check cashing and currency conversion fees. Some countries where direct deposit payments are available include:

- Anguilla
- Antigua & Barbuda
- Australia
- Austria
- Bahama Islands
- Barbados
- Belgium
- British Virgin Islands
- Canada
- Cayman Islands

- Cyprus
- Denmark
- Dominican Republic
- Estonia
- Finland
- France
- Germany
- Greece
- Grenada
- Haiti
- Hong Kong
- Hungary
- India
- Ireland
- Israel
- Italy
- Jamaica
- Japan
- Malta
- Mexico
- Netherlands
- Netherlands Antilles
- New Zealand
- Norway
- Panama
- Poland
- Portugal
- St. Kitts and Nevis
- St. Lucia
- St. Vincent and the Grenadines
- South Africa
- Spain
- Sweden
- Switzerland
- Trinidad-Tobago
- United Kingdom

(This list of countries is subject to change from time to time. For the latest information, please visit [www.socialsecurity.gov/international/countrylist6.htm](http://www.socialsecurity.gov/international/countrylist6.htm) or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.)

To determine if direct deposit is available in the country where you live—or to sign up for direct deposit—contact the nearest U.S. Embassy, consulate or U.S. Social Security office, or write to the address on page 15.

The Direct Express<sup>®</sup> card is a debit card you can use to access your benefits. And you don't need

a bank account. With the Direct Express® card program, we deposit your federal benefit payment directly onto your card account. Your monthly benefits will be available on your payment day – on time, every time. You can use the card to make purchases, pay bills or get cash at thousands of locations. And many transactions are free. Call the toll-free Direct Express® hotline at **1-877-212-9991** or sign up online at ***www.USDirect Express.com***. If you are outside the United States, call the international number (collect) at **1-765-778-6290** for Direct Express® services. Also Social Security can help you sign up.

## Taxes

If you are a U.S. citizen or U.S. resident, up to 85 percent of the Social Security benefits you receive may be subject to the 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 percent of your Social Security benefits. “Combined income” means your adjusted gross income plus nontaxable interest plus one-half of your Social Security benefits. If your combined income is over \$34,000, you may have to pay taxes on up to 85 percent of your Social Security benefits.

If you file a joint tax return, you may have to pay taxes on up to 50 percent of your Social Security benefits if you and your spouse have a combined income of \$32,000 to \$44,000. If your combined income is over \$44,000, you may have to pay taxes on up to 85 percent 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 a U.S. resident, federal income taxes will be withheld from your benefits. The tax is 30 percent of 85 percent of your benefit amount.

It will be withheld from the benefits of all nonresident aliens, except those who reside in countries that have tax treaties with the United States that do not permit taxing of U.S. Social Security benefits (or provide for a lower tax rate). The United States has such treaties with Canada, Egypt, Germany, Ireland, Israel, Italy, Japan, Romania, Switzerland and the United Kingdom (defined as England, Scotland, Wales and Northern Ireland). 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 percent. In addition, the Social Security benefits paid to individuals who are both nationals and residents of India are exempt from this tax to the extent that their benefits are based on

U.S. federal, state or local government employment. (This list of countries may change from time to time.)

After the end of the year, you will receive a statement showing the amount of benefits you were paid during the year.

Many foreign governments do 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.

Social Security benefits are calculated in U.S. dollars. The benefits are not increased or decreased because of changes in international exchange rates.

## What you need to know about Medicare

Medicare is a health insurance program for eligible people who are age 65 or older, or disabled.

### Medicare has four parts

- Hospital insurance (Part A) helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.
- Medical insurance (Part B) helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.
- Medicare Advantage (Part C) plans are available in many areas. People

with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C.

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

Medicare generally does not cover health services you get outside the United States. The hospital insurance part of Medicare is available to you if you return to the United States. No monthly premium is withheld from your benefit payment for this protection.

If you want the medical insurance part of Medicare, you must enroll. There is a monthly premium that normally will be withheld from your payment.

Because Medicare benefits are available only in the United States, it may not be to your advantage to sign up and pay the premium for medical insurance if you will be out of the United States for a long period of time. But you should be aware that your premium, when you do sign up, will be 10 percent higher for each 12-month period you could have been enrolled but were not.

If you already are covered by medical insurance and wish to cancel it, notify us. Medical insurance—and premiums—will continue for one more month after the month you notify us that you wish to cancel.

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