



Social Security

Your Payments While You Are Outside The United States

www.socialsecurity.gov

Contacting Social Security

Visit our website

Our website, 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. Generally, you'll have a shorter wait time if you call during the week after Tuesday. 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 information you need to report to us. That way, we can make sure you receive all Social Security payments you are entitled to. Page 14 lists the information you must report. Pages 14 and 15 explain 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 outside the United States for at least 30 days in a row, we consider you to be outside the country. You remain in that status until you return and stay in the United States for at least 30 consecutive days. 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.

However, there are some countries to which we cannot send payments. See pages 12 and 13 for more.

If you are a **citizen** of one of the countries listed below, we will continue your U.S. Social Security payments as long as you are eligible, no matter how long you stay outside the United States:

- 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. For the latest information, visit 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 get payments as long as you are outside the United States **unless you are receiving your payments as a dependent or survivor**. In those cases, we require you meet additional requirements. See pages 10 and 11 for more.

- 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
- Romania
- 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. For the latest information, visit 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 countries listed on pages 5, 6 and 7, we will stop your payments 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;
- You are in the active military or naval service of the United States;
- The worker on whose record your benefits are based had railroad work treated as covered employment by the Social Security program;
- 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 have a social security agreement with the United States:

- 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. For the latest information, visit www.socialsecurity.gov/international/countrylist3.htm or contact your nearest U.S. Social Security office, U.S. Embassy or consulate.) However, our agreements with Austria, Belgium, Germany, Sweden and Switzerland allow you to get benefits as a dependent or survivor of a worker while residing 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 getting benefits as a dependent or survivor, **see pages 10 and 11 for more 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. For the latest information, visit 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, we will stop your payments 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 must be in the United States 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 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 get 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 we base benefits must have continued to exist.

Children may meet this residency requirement on their own or may be considered to have met it if the worker and other parent (if any) meet it. However, we will not pay children who were adopted outside the United States while they reside outside the United States, even if the child has met the residency requirement.

The 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 page 5 lists; or
- You are a resident of a country that has a social security agreement with the United States. Page 8 lists these countries.

Countries to which we cannot send payments

U.S. Treasury regulations

U.S. Department of the Treasury regulations prohibit making payments if you are in Cuba or North Korea. If you are a U.S. citizen in Cuba or North Korea, you can get all the payments we withheld once you go to a country where we can send payments. Generally, if you are not a U.S. citizen, you cannot receive payments for months in which you lived in Cuba or North Korea, even if you go to another country and satisfy all other requirements.

Social Security restrictions

Generally, Social Security cannot send payments to individuals in Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan, Ukraine, Uzbekistan and Vietnam. Also, we cannot send your payments to anyone else for you. However, we make exceptions for some 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 pick up your benefit payments. Contact your nearest U.S. Social Security office, U.S. Embassy or consulate for more information about these conditions

and whether you might qualify for an exception.

If you do not qualify for payment under this process, we will send all the withheld payments you were eligible for once you leave that country and go to one where we can send payments.

What you need to do to protect your right to benefits

When you live outside the United States, periodically we will send you a questionnaire. Your answers will help 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 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 you must report

Listed below are things you must report to Social Security. An explanation of each is given on the following pages:

- Page 15 Change of address
- Page 16 Work outside the United States
- Page 20 If you return to work or your disability improves
- Page 21 Marriage
- Page 21 Divorce or annulment
- Page 21 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 disabled
- Page 23 Death
- Page 23 Inability to manage funds
- Page 23 Deportation or removal from the United States
- 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.

In all other countries, send your report to the nearest U.S. Embassy or consulate. Visit www.socialsecurity.gov/foreign for a complete list of offices.

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

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

When you contact us, include:

- The name of the person or persons about whom the report was made;
- What is being reported and the date it happened; and
- The claim number that appears on 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 we are sending your payments 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. Be sure to include the country and ZIP or postal code. Also, list the names

of all family members 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, you could be penalized, which may cause you to lose benefits. These lost benefits would be in addition to benefits you may lose under one of the work tests explained in 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 to Social Security even if you work only part-time or you are self-employed. Some examples of the types of work you must report include: 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 make 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. We may consider an apprenticeship work under the Social Security program.

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

The foreign work test

We withhold benefits 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 you earned or how many hours you worked each day.

We consider a person to be working any day he or she:

- Works as an employee or self-employed person;
- Has an agreement to work even if the person does not actually work because of sickness, vacation, etc.; or
- Is 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.

Generally, if we withhold a retired worker's benefits because of work, we also cannot pay benefits to anyone else who gets benefits on the retired worker's record for those months. However, the work of others who get benefits on the worker's record affects only their own benefits.

The annual retirement test

Under certain conditions, U.S. citizens or residents who work outside the United States are covered by U.S. Social Security. If U.S. Social Security covers your work, 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 country is exempt from U.S. Social Security taxes because the United States has international social security agreements 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. For the latest information, visit 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 about how your benefits may be affected by an agreement, contact the nearest U.S. Embassy, consulate or Social Security office.

If the U.S. Social Security program covers your work, you can 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, ask any U.S. Embassy, consulate or Social Security office. Or, write to the address shown under “How to report” on pages 14 and 15.

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

- 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.

Count your earnings for the whole year to figure the amount of benefits due you. For most people, this means earnings from January through December.

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

The year your benefits start

To figure your total earnings for the year in which you first become entitled to benefits, count your earnings for the months 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. We count your earnings for the entire year in which 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.

If you return to work or your disability improves

If you get payments because you are disabled, 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 nine months when you go back to work. This nine-month “trial work period” gives you a chance to test whether you are able to work without worrying about payments being stopped. If, after nine months, you continue working, we will continue to pay you for three more months.

If you are not able to keep working after the trial work period, you will continue to get disability benefits.

Marriage

Let us know if anyone who gets benefits gets married. In some cases, Social Security payments stop after marriage. In other cases, the payment amount changes. This depends on the type of benefits you get and, sometimes, on whether your new spouse gets payments.

Divorce or annulment

Notify us if your marriage is annulled or you get a divorce. Divorce or annulment does not necessarily mean we will stop your 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 has changed so your new name will appear on your payments.

Adoption of a child

When you adopt a child, tell us the child's new name, the adoption decree date, 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, 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.

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

We will stop payments to a child when the child reaches age 18 unless the child is unmarried, and either disabled or 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 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. We then will resume payments to the child. Also, we can start payments again if a child who recovered from a disability becomes disabled again within seven years.

Death

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

For example, if a beneficiary dies any time in June, someone must return the payment dated July (June payment) to Social Security.

Inability to manage funds

Some people who get Social Security payments cannot manage their money. If that is the case, the 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."

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 United States for permanent residence.

Even if you are deported or removed, your dependents can get benefits if they are U.S. citizens. If not, we will continue to pay your dependents' benefits if they stay in the United States for the entire month. But we will not pay them benefits for any month if they spend any part of that month outside the United States.

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, adoptive or stepparent dies, marries or gets divorced (or has an 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 then start to get a monthly pension, such as 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. For more information, ask any U.S. Embassy, consulate or Social Security office for the publication

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 address on page 15.

We will replace your check as soon as possible. But please make every effort to keep your check safe, because it takes time to replace a check when you live outside the country.

Electronic payments

You may wish to have your benefits deposited directly into an account at a bank or other financial institution in the country where you live or in the United States. With direct deposit, keep us informed of any change in your current address.

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

If you did not sign up for electronic payments when you applied for benefits, you should do so immediately. If you still receive checks, the U.S. Department of the

Treasury will contact you about complying with the requirement to receive payments electronically. 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). When direct deposit payments are sent to a financial institution, you also may avoid check cashing and currency conversion fees.

You may use direct deposit to a U.S. financial institution while you are in any country except one where we cannot send payments (see page 12). If you are living outside the United States and you are in a country where we cannot send payments, you may use direct deposit to a financial institution in any country with an international direct deposit agreement with the United States.

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
- Egypt
- Estonia
- Finland
- France
- Germany
- Greece
- Grenada
- Haiti
- Hong Kong
- Hungary

- Iceland
- India
- Ireland
- Israel
- Italy
- Jamaica
- Japan
- Lithuania
- Luxembourg
- Malta
- Mexico
- Netherlands
- New Zealand
- Norway
- Panama
- Poland
- Portugal
- St. Kitts and Nevis
- St. Lucia
- St. Vincent and the Grenadines
- Samoa
- Singapore
- Saint Maarten
- Slovakia
- Slovenia
- South Africa
- Spain
- Sweden
- Switzerland
- Trinidad-Tobago
- Turkey
- United Kingdom

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

To find out 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, you can write to the address on page 15.

You also can use the Direct Express® debit card 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 are 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. 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 United States, call the international number (collect) at **1-765-778-6290** for Direct Express® services. Social Security also 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 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 percent of your benefits. “Combined income” amounts to your adjusted gross income added to your nontaxable interest added to 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. 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 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, we will withhold federal income taxes from your benefits. That tax amounts to 30 percent of 85 percent of your benefit amount.

We will withhold these taxes from the benefits of all nonresident aliens, except those who reside in countries with tax treaties 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 if their benefits are based on U.S. federal, state or local government employment. (This list of countries is subject to change.)

At the end of the year, we will send you a statement showing the amount of benefits we paid you 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.

We calculate Social Security benefits in U.S. dollars. We do not increase or decrease your benefits 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

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

- **Part D**—Prescription drug coverage helps pay for medications doctors prescribe for treatment.

Medicare generally does not cover health services you get outside the United States. Part A becomes 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 Part B, you must enroll. If you do, we normally will withhold a monthly premium 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 be aware that when you do sign up, you will pay a 10 percent higher premium for each 12-month period you could have been enrolled but were not.

If you already are covered by Part B and want to cancel it, notify Social Security. Part B—and associated premiums—will continue for one more month after the month you notify us.

www.socialsecurity.gov



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