Tips on Filing for Social Security Benefits

Although filing for Social Security benefits can be done via phone or the internet at www.ssa.gov, you will more than likely have to make at least one trip into your local Social Security office. Most cities do have one or two Social Security offices, and large cities often have several. You can enter your zip code in the space provided on the Social Security Administration’s website to find your local office. You can also refer to your local telephone directory for a listing near you. They are often listed under “U.S. Government, Social Security Administration” or sometimes under “U.S. Government, Department of Health and Human Services, Social Security Administration”. If you are having trouble locating a Social Security office, try calling the Social Security Administration at 800-772-1213 for assistance.

Documents needed for filing for Social Security benefits

The easiest and fastest way of filing for Social Security benefits is to fill out your application online and then submit all additionally necessary documents to the Social Security Administration office according to the instructions provided on your application. Remember, however, not to mail certain documents that are hard to replace, pose a security risk if lost, or take a long time to replace (such as your birth certificate or Social Security card).

If you do not feel comfortable filing for Social Security benefits online, you can go into the Social Security office closest to you and do this in person. Many people prefer this method to ensure that they submit all of the required information and to receive individual attention during the application process. Just be sure you know what documents you will need ahead of time in order to save you from making multiple trips.

If you are filing for retirement Social Security benefits you will need to submit the following to the Social Security office:

• your application (which you can obtain when you get to the office, or by submitting online)
• your original birth certificate or other proof of birth
• your original citizenship or naturalization papers
• a copy of your U.S. military service paper(s) (e.g., DD-214 - Certificate of Release or Discharge from Active Duty)
• a copy of your last year’s W-2 form(s) [more info] and/or self-employment tax return.

In addition, the Social Security administration requires you to provide

• your date and place of birth and Social Security number
• your bank or other financial institution’s Routing Transit Number and the account number, if you want the benefits electronically deposited
• the amount of money earned last year and this year. If you are filing for benefits in the months of September through December, you will also need to estimate next year’s earnings
• the name and address of your employer(s) for this year and last year
• the beginning and ending dates of any active U.S. military service you had before 1968
• the name, Social Security number and date of birth or age of your current spouse and any former spouse. You should also know the dates and places of marriage and dates of divorce or death (if appropriate)
• a copy of your Social Security Statement. Click here for information about obtaining a Social Security Statement.

If you are filing for adult disability Social Security, you will need to fill out both the online application and the Adult Disability Report online. The Social Security Administration also requires you to sit for an interview. At this interview, you will be asked to provide the following information and documents:

• names, addresses and phone numbers of all doctors, hospitals and clinics
• patient ID number(s)
• dates seen by your doctors
• name(s) of medicine(s) you are taking
• medical records in your possession
• an original or certified copy of your birth certificate. If you were born in another country, proof of U.S. citizenship or legal residency
• if you were in the military service, the original or certified copy of your military discharge papers (Form DD 214) for all periods of active duty
• if you worked, your W-2 Form from last year; or if you were self-employed, your federal income tax return (IRS 1040 and Schedules C and SE)
• workers’ compensation information, including date of injury, claim number and proof of payment amounts
• Social Security Number(s) for your spouse and minor children
• your checking or savings account number, if you have one
• name, address and phone number of a person the Social Security office can contact if they are unable to get in contact with you
• types of jobs and dates you worked in the 15 years before you became unable to work

When you should file for Social Security retirement benefits

Filing for Social Security benefits for retirement is time sensitive. Your benefits will vary based on when you claim them. For example, if you claim them at age 62, your Social Security payments will not be as high as if you wait until your full retirement age, usually between age 65 and 67. To receive even larger checks, you could even wait until your 70.

If you would like to begin receiving your benefits as soon as possible, filing for Social Security benefits three months before your birthday on which you become eligible is best. By the time the Social Security office processes your claim, you will have reached the eligible age to receive your benefits. Social Security benefits never apply retroactively. In other words, you will never be able to receive benefits for the months that you were eligible but hadn’t yet applied.

When you should file for Medicare

If you are eligible for Social Security benefits, then at age 65 you are also eligible for Medicare. You should apply for Medicare three months before your 65th birthday, so as not to delay coverage. This is true even if you do not plan on filing for retirement benefits right away. For more information on filing for Medicare visit the Social Security Administration’s website by clicking here or visit the United States government's Medicare website at www.medicare.gov.
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