



Securing today  
and tomorrow

# What Every Woman Should Know

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## What Social Security means to you

Social Security provides benefits and financial protection for you. Nearly 55% of the people receiving Social Security benefits are women. In the 21st century, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history.

Women face greater economic challenges in retirement. First, women tend to live longer than men. A woman who is 65 years old today can expect to live, on average, until about 87. A 65-year-old man can expect to live, on average, until about 84. Second, women often have lower lifetime earnings than men. And, third, women may reach retirement with smaller pensions and other assets than men.

Social Security provides an inflation-protected benefit that lasts as long as you live. Social Security benefits are based on how long you've worked, how much you've earned, and when you start receiving benefits.

You can outlive your savings and investments, but you can never outlive your Social Security benefit. Social Security is the foundation for a secure retirement, but only replaces a portion of pre-retirement earnings. To have a comfortable retirement, you will also need to have other income from things like pensions, savings, and investments.

Today, women have challenging choices to make. Some may spend their entire adulthood in a career or job outside the home. Some may work for a few years, leave the labor force to raise children, and eventually return to work. Others may choose not to work outside the home. Whether they work, have worked, or have never worked, women must understand how Social Security can help them and their families. Women tend to care for many

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people — spouses, children, and parents. They're also less often covered by private retirement plans and more dependent on Social Security.

Social Security offers a basic level of protection to all women covered by this program. When women work, they pay taxes into the Social Security system, providing for their own benefits. In addition, their spouses' earnings can give them Social Security coverage as well. Women who don't work are often covered through their spouses' work. When their spouses retire, develop a disability, or die, women can receive benefits.

Throughout the years, the level of Social Security protection for women has strengthened. For example, we raised the amount of benefits for surviving spouses and spouses with disabilities. Economic protection for divorced women improved with the removal of the requirement that the divorced wife be dependent on her spouse. Also, the number of years the couple must be married for the divorced spouse to qualify for benefits decreased.

In addition to understanding the benefits to which they may be entitled, women also need to be aware of other aspects of the Social Security program. They need to know about providing Social Security coverage for anyone they may hire as a household worker or childcare provider. And, they need to know some basics, such as what to do if they change their names.

Social Security is a vital program, especially for women, but it was never intended to cover all of their financial needs. To live comfortably, everyone needs to plan accordingly. Living within one's means and saving for the future are big parts of that plan.

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## Your Social Security record and number

If you are employed, your employer sends a copy of your *Form W-2* (Wage and Tax Statement) to us every year. We compare your name and Social Security number (SSN) on the W-2 form with the information in our files. We add the earnings shown on the W-2 form to your Social Security record.

It is critical that your name and SSN on your Social Security card agree with your employer's payroll records and W-2 form. This ensures that we can credit your earnings to your record. It is up to you to make sure that both our records and your employer's records are correct. If your Social Security card is incorrect, contact any Social Security office to update. Check your W-2 form to make sure your employer's record is correct. If it is not, give your employer the accurate information.

By signing up for a personal *my* Social Security account, you can verify that your earnings are correct.

## If you change your name

If you change your name, be sure to report the change to us. Otherwise, we may not record your earnings properly and you may not receive all the benefits you are due. Not changing your name with us can also delay your income tax refund, if you are entitled to one.

To report a name change, you can use our online SSN and Card application available at [www.ssa.gov/ssnumber](http://www.ssa.gov/ssnumber) to find out the best way to apply. In most instances, you will start the application online and complete the process in a local Social Security office or card center, usually in less time. If you are not able to apply online, you can fill out and print our *Application for a Social Security Card* (Form SS-5). Once you have completed the printed application, you can submit it to your local Social Security office or card center. With both

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options, you will also need to submit proof of identity and proof that you legally changed your name (e.g., a marriage certificate). You can get the SS-5 online at [www.ssa.gov/forms/ss-5.pdf](http://www.ssa.gov/forms/ss-5.pdf), by visiting any Social Security office, or by calling our toll-free number. For more information, read *Your Social Security Number and Card* (Publication No.05-10002).

You may need to show us proof of your legal name change. Documents we may accept to prove a legal name change include:

- Marriage document.
- Divorce decree.
- Certificate of Naturalization showing a new name.
- Court order for a name change.

**Note:** *We must see the original document(s), or copies certified by the agency that issued them. We cannot accept photocopies or notarized copies.*

The document you provide as evidence of a legal name change may not give us enough information to identify you in our records. If that is the case, you must show us an identity document in your old name (as shown in our records). We'll accept an identity document in your old name that has expired. You must show us this document in your old name if you changed your name more than 2 years ago (4 years ago if you're younger than age 18).

If you don't have an identity document in your old name, we may accept an unexpired identity document in your new name, as long as we can properly establish your identity in our records.

If you're a U.S. citizen born outside the United States and our records don't show you're a citizen, you'll need to provide proof of your U.S. citizenship. If you aren't a U.S. citizen, we will ask to see your current immigration documents.



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The new card will have the same number as your previous card, but will show your new name.

## What your Social Security taxes pay for

When you work and pay Social Security taxes, you earn Social Security credits. Credits can count toward your retirement benefits and can qualify you and your family for disability and survivors insurance. In addition, when you pay Medicare taxes, you're earning Medicare protection that can be available to you when you reach age 65 or sooner if you have a qualifying disability.

Social Security benefits can include:

- Retirement benefits paid to retired workers as early as age 62.
- Disability benefits paid to workers of all ages who have a severe disability. In some cases, a young worker may qualify for a disability benefit with as little as one and one-half years of work.
- Family benefits paid to the spouse and children of retired workers or workers with disabilities.
- Survivors benefits paid to the widow or widower and children of a deceased worker. In some cases, the family of a young deceased worker can receive these benefits even if the worker had as few as one and one-half years of work.
- Medicare, which helps with hospital bills and provides limited coverage for skilled nursing facility stays and hospice care. Medicare can also cover doctors' services and prescription drugs.

## Before you retire

As you make plans for your retirement, you may ask, "How much will I get from Social Security?" If you have a personal *my* Social Security account, you can:

- *View your retirement benefit estimates* at different ages or dates you want to start benefits.
- *View possible benefits for your family.*

You can also use your personal *my* Social Security account to get a letter proving you don't receive benefits, and to request a replacement Social Security card. If you don't have a personal *my* Social Security account, create one at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

To find information about your full retirement age, benefit calculators, and additional factors you may want to consider, visit our *Retirement Benefits portal*.

## When you retire

Most people need 40 credits (usually 10 years of work) to qualify for benefits. We base your benefit amount on your earnings averaged over most of your working career. Higher lifetime earnings result in higher benefits. If you have some years of no earnings or low earnings, your benefit amount may be lower than if you'd worked steadily.

Your benefit is also affected by your age at the time you start receiving benefits. You may start receiving your retirement benefits at age 62 (the earliest possible retirement age). If you do, your benefit will be lower than if you wait until your full retirement age or later.

You may choose to work while receiving Social Security benefits before you reach full retirement age. If so, we will reduce your benefits by \$1 for every \$2 you earn over the annual limit (which increases each year). In the year you reach full retirement age, we will reduce your benefits by \$1 for every \$3 you earn over the limit in the months before your birthday. After you reach full retirement age, you'll get your full retirement benefits no matter how much you work and earn.

This doesn't mean you must try to limit your earnings. If we withhold some of your benefits because you continue to work, we'll pay you a higher monthly benefit when you reach your full retirement age. So, if you work and earn more than the exempt amount, it won't, on average, decrease the total value of your lifetime benefits from Social Security. It can actually increase them.

<b>Age to receive full Social Security benefits</b>	
<b><i>Year of birth</i></b>	<b><i>Full retirement age</i></b>
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67
<b><i>NOTE: People who were born on January 1 of any year should refer to the previous year.</i></b>	

As you continue working, we'll review your earnings each year and recalculate your benefit amount. Usually, your additional earnings will increase your benefit amount. If the amount increases, we'll notify you and readjust your benefit payments.

If you're eligible and apply for benefits on more than one work record you generally receive the higher benefit amount. When you apply for benefits, the Social Security representative can determine the benefits you are eligible to receive.

If you qualify for both your own retirement and a spouse's (or divorced spouse's) benefits, you may be required to apply for both benefits. We call this requirement "deemed

filing,” because when you apply for one benefit, you are required or deemed to file for the other. However, there are exceptions. Let’s say you were born before January 2, 1954. Assume also that you are starting benefits at full retirement age or later, and qualify for your own retirement benefits and benefits as a spouse (or divorced spouse). You have the option to restrict your application and apply for spouse’s benefits only and delay applying for your own retirement benefit to earn delayed retirement credits. In addition, if you receive a spousal benefit because you are caring for a child who is under age 16 or has a disability or if you receive spouse’s benefits and are also entitled to disability, deemed filing does not apply and you are therefore not required or deemed to file for your retirement benefit.

For more information on retirement and deemed filing, visit [www.ssa.gov/benefits/retirement/planner/claiming](http://www.ssa.gov/benefits/retirement/planner/claiming) or read *Retirement Benefits* (Publication No. 05-10035).

You’ll have Original Medicare (Part A and Part B) coverage, in addition to Social Security benefits if you’re eligible on your own or your spouse’s record. You’ll have Medicare hospital insurance (Part A) protection at age 65, and you’ll have the opportunity to buy Medicare medical insurance (Part B) for a monthly premium. You can also enroll in a Medicare Advantage Plan (Part C) and a Medicare prescription drug plan (Part D). If you aren’t eligible for benefits and if you don’t have enough credits, you can pay a monthly premium to buy Medicare coverage. For more information, read *Medicare* (Publication No. 05-10043).

## If you develop a disability

If you develop a disability, you may be able to get disability benefits if you’ve worked long enough and recently enough under Social Security. The amount of work you need increases with age. You need credit for one and one-

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half years of work out of the past 3 years if you develop a disability before age 24. You need credit for up to 5 out of the last 10 years if you develop a disability at age 31 or older. Some women lose their disability eligibility when they move in and out of the workforce. As a result, they don't meet the recent work requirement. If you need help figuring out how much work you need to maintain your disability eligibility, call your local Social Security office.

We will consider you having a disability if you can't do the work you did before and we decide you can't adjust to other work because of your medical condition(s). Your disability also must last, or be expected to last, for at least a year or to result in death. After you receive disability payments for 24 consecutive months, you'll also have Medicare protection.

Military service members can receive expedited processing of disability claims from Social Security. Social Security benefits are different from those available through the Department of Veterans Affairs and require a separate application. We use an expedited process for military service members who developed disabilities while on active military service on or after October 1, 2001. This applies regardless of where the disability occurs.

For more information on disability programs, visit [www.ssa.gov/disability](http://www.ssa.gov/disability) or read *Disability Benefits* (Publication No. 05-10029).

For more information on disability benefits for wounded warriors, visit [www.ssa.gov/woundedwarriors](http://www.ssa.gov/woundedwarriors) or read *Disability Benefits for Wounded Warriors* (Publication No. 05-10030).

## If you have limited income

If you're age 65 or older, or blind or have a disability, and your income and the value of your resources are limited, you may be eligible to receive monthly payments

under the Supplemental Security Income (SSI) program. Generally, to receive SSI you must be living in the United States or the Northern Mariana Islands and be a U.S. citizen. Certain noncitizens may also be eligible to receive SSI. To learn more about SSI, visit [www.ssa.gov/benefits/ssi](http://www.ssa.gov/benefits/ssi) or read *Supplemental Security Income* (Publication No. 05-11000).

To apply for SSI, you can begin the process online by visiting [www.ssa.gov/benefits/ssi](http://www.ssa.gov/benefits/ssi). You can also call us toll-free at **1-800-772-1213** to set up an in-person or telephone appointment with a representative from your local Social Security office.

If you have a limited income and few resources, your state can decide whether you qualify for help with Medicare expenses under the Medicare savings programs. If you think you may qualify, contact your state or local medical assistance (Medicaid) agency, social services program, or welfare office. Also, more information is available from the Centers for Medicare & Medicaid Services (CMS). Read *Get Help with Your Medicare Costs* (CMS Publication No. 10126) at [www.medicare.gov/publications](http://www.medicare.gov/publications) or ask for it at the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**. If you're deaf or hard of hearing, you may call TTY **1-877-486-2048**.

You also may be able to get *Extra Help* paying for the Medicare prescription drug program. Anyone who has Medicare can get Medicare prescription drug coverage. *Extra Help* is available for people with limited income and resources. This benefit will pay for all or most of the monthly premiums, annual deductibles, and prescription copayments related to their plan. Many people with limited income and resources qualify for these big savings and don't know it. To find out if you're eligible, we will need to know your income and the value of your savings,

investments, and real estate (other than your home). If you're married and living with your spouse, we'll need this information for both of you.

For more information, read *Understanding the Extra Help with Your Medicare Prescription Drug Plan* (Publication No. 05-10508).

## When you're ready to apply

### **Online services**

You can apply for Social Security retirement, disability, Medicare, or spouse's benefits, or any combination of those benefits online. If you apply for disability benefits online, you may be able to apply for SSI at the same time. For more information about applying for SSI online, visit [www.ssa.gov/benefits/ssi](http://www.ssa.gov/benefits/ssi). You'll complete and sign the application electronically. We'll let you know which benefits you are entitled to after we receive your application.

### **Electronic payments**

You may receive your benefits through direct deposit, a Direct Express® card, or an electronic transfer account. These electronic options provide simple, safe, and secure ways to receive your benefits. For more information about these options, please visit [www.godirect.gov/gpw/](http://www.godirect.gov/gpw/) or call **1-800-333-1795**.

When you apply for benefits, have your checkbook or banking account statement on hand if you want direct deposit. We need that information to deposit your benefit into your account correctly.

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## Benefits for your family

When you start receiving Social Security retirement or disability benefits, other family members also may be eligible for payments.

For example, we can pay benefits to your spouse:

- If your spouse is age 62 or older.
- At any age, if your spouse is caring for your child. The child must be younger than age 16 or must have a disability and receiving Social Security benefits.

We also can pay benefits to your unmarried children if they're:

- Younger than age 18.
- Between ages 18 and 19 and a full-time student at an elementary or secondary school (grade 12 or below).
- Age 18 or older with a disability that began before age 22.

## Social Security numbers for children

Applying for an SSN for your baby when you apply for your baby's birth certificate is a good idea. We will mail the card to you. This is the quickest and most convenient option. Or, you can wait and apply at any Social Security office. If you wait, you must provide evidence of your child's age, identity, and U.S. citizenship status, as well as proof of your identity. We must verify your child's birth record, which can add up to 12 weeks to the time it takes to issue a card. To verify a birth record, we will contact the office that issued it.

## When you die

When you die, your family may be eligible for benefits based on your work.



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Family members who may collect benefits include a surviving spouse who is:

- Age 60 or older.
- Age 50 or older and has a disability.
- Any age, if your surviving spouse is caring for your child who is younger than age 16, or who has a disability, and receiving Social Security benefits.

Your children can receive benefits, too, if they're unmarried and:

- Younger than age 18.
- Between ages 18 and 19 and a full-time student at an elementary or secondary school (grade 12 or below).
- Age 18 or older with a disability that began before age 22.

Additionally, your parents can receive benefits on your earnings if they were dependent on you for at least half of their support.

If you have enough credits, we'll also make a one-time payment of \$255 after your death. We may pay this benefit to your surviving spouse or minor children if they meet certain requirements.

For more information, read *Survivors Benefits* (Publication No. 05-10084).

## If you have income from a government pension

If you worked at a job through which you didn't pay Social Security taxes, two laws may affect your Social Security benefits. These laws affect you whether the other pension you receive is based on your retirement or disability.

- The Windfall Elimination Provision (WEP) affects the way we figure your Social Security retirement or disability benefits. This provision applies to you only if you receive Social Security benefits based on

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your own earnings, and if you are receiving the other pension (which includes a pension from a foreign country).

- Government Pension Offset (GPO) affects only the Social Security benefits you could receive based on your spouse's earnings.

For more information about the WEP and GPO, or to use the WEP and GPO online calculators, visit [www.ssa.gov/gpo-wep](http://www.ssa.gov/gpo-wep). Benefit calculators are also available at [www.ssa.gov/benefits/calculators](http://www.ssa.gov/benefits/calculators). You also can read *Windfall Elimination Provision* (Publication No. 05-10045) and *Government Pension Offset* (Publication No. 05-10007).

## If you haven't worked or if you don't have enough Social Security credits

It may be that you haven't worked or you don't have enough Social Security credits, and you're married. If so, you may be eligible for Social Security benefits as a result of your spouse's work. You and your children have Social Security protection through your spouse's work if they have enough credits. Your children must be younger than age 18 or younger than age 19 if still in secondary school or have a disability that began before age 22. When your spouse retires, or if your spouse develops a disability, you could be eligible for benefits as early as age 62. If you're caring for your child who is younger than age 16, or who has a disability and entitled to benefits, you could receive benefits at any age.

You may choose to begin receiving spouse's benefits before you reach full retirement age. If so, we will reduce your benefit amount. Your benefit amount won't increase when you reach full retirement age. You may wait until you

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reach full retirement age when you'll receive the maximum benefit, which is up to half of the amount your spouse is entitled to receive at full retirement age.

You and your spouse will be eligible for Medicare at age 65.

## If you become a widow

If your spouse dies, you can get widow's benefits if you're age 60 or older. If you have a disability, you can get widow's benefits as early as age 50. Your benefit amount will depend on your age and on the amount your deceased spouse was entitled to at the time of death. If your spouse was receiving reduced benefits, your survivor benefit maybe based on that amount.

You may be eligible for widow's benefits and Medicare before age 65 if you have a disability and entitled to benefits. You also may be eligible for widow's benefits if you are caring for a child who is younger than 16. If you remarry before you reach age 60 (or age 50 if you have a disability), you can't receive widow's benefits as long as that marriage remains in effect. If you remarry after you reach age 60 (or age 50 if you have a disability), you'll continue to receive benefits on your deceased spouse's Social Security record. However, if your current spouse is a Social Security beneficiary, you should apply for a spouse's benefit if it would be larger than your widow's benefit. You can't get both.

If you're also entitled to retirement benefits based on your own work, you have other options. Ask a Social Security representative to explain the options, so you can decide which would be best for you.

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## If you're divorced

If you've never asked Social Security about receiving benefits based on your ex-spouse's work, you should. Many women get a higher benefit based on their ex-spouse's work, especially if that spouse is deceased. When you apply, you'll need to give your spouse's SSN. If you don't know your spouse's number, you'll need to provide their date and place of birth and the names of their parents.

The following requirements also apply to your divorced spouse if your ex-spouse's eligibility for benefits is based on your work.

### **If your ex-spouse is living**

If you're divorced, you can receive benefits based on your ex-spouse's work if:

- Your marriage lasted 10 years or longer.
- You're unmarried.
- You're age 62 or older.
- The benefit you're entitled to receive based on your own work is less than the benefits you'd receive based on your spouse's work.
- Your ex-spouse is entitled to Social Security retirement or disability benefits.

Your ex-spouse may not have applied for benefits, but qualifies for them and is age 62 or older. In that case, you can receive benefits on his or her work record if you've been divorced for at least two years.

### **If your ex-spouse is deceased, you can receive benefits**

If you're divorced, you can receive benefits based on your deceased ex-spouse's work if:

- At age 60, or age 50 if you have a disability, if your marriage lasted at least 10 years, and you aren't entitled to a higher benefit on your own record.
- At any age and caring for your ex-spouse's child, who also is your natural or legally adopted child and younger than 16, or has a disability and entitled to benefits. Your benefits will continue until the child reaches age 16 or until the child no longer has a disability. You can receive this benefit even though you weren't married to your ex-spouse for 10 years.

## If you're a caregiver

You may be caring for an older person or a relative with a disability who needs help managing their monthly Social Security or SSI benefits. If this is the case, you can apply to be their representative payee. Social Security will conduct a careful investigation to determine if you meet the requirements.

As a representative payee, we'll pay you the person's benefits to use on their behalf. That means you must know what your relative's needs are so you can decide the best way to use the benefits for their personal care and well-being. First, you must make sure that the beneficiary has food and shelter. Then, you can use the money to pay for the beneficiary's medical and dental bills that are not covered by health insurance. You can also pay for personal needs and recreation.

For more information about the representative payee program, visit [www.ssa.gov/payee](http://www.ssa.gov/payee). You also can read *A Guide for Representative Payees* (Publication No. 05-10076). If you're caring for a child with disabilities, read *Benefits for Children with Disabilities* (Publication No. 05-10026).

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## Advance Designation

Advance Designation allows certain parties to choose up to three people who could potentially serve as their representative payee in the future, if the need arises. These parties include capable adult and emancipated minor applicants and beneficiaries of Social Security, SSI, and Special Veterans Benefits

To help protect what's important to you, we offer the option of choosing a representative payee in advance. If you are unable to manage or direct others to manage your benefits in the future, you'll have peace of mind knowing that someone you trust, and have already chosen in advance, may be appointed to manage your benefits.

You can submit an Advance Designation request online with your personal *my* Social Security account, by telephone, or in person.

## If you're a victim of family violence

Anyone can be a victim of family violence or harassment, abuse, or life-endangering situations. If you're a victim of family violence, Social Security may be able to help you.

Public awareness campaigns stress how important it is for victims to develop safety plans that include gathering personal papers and choosing a safe place to go. Sometimes the best way to evade an abuser and reduce the risk of further violence may be to relocate and establish a new identity. After these changes, getting a new SSN may also be helpful.

Although we don't routinely assign new numbers, we'll do so when evidence shows you're being harassed or abused, or your life is endangered.

Applying for a new number is a big decision. Your ability to interact with federal and state agencies, employers, and others may be affected. This is because your

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financial, medical, employment, and other records will be under your former SSN and name (if you change your name). If you expect to change your name, we recommend you do so before applying for a new number.

For more information, read *New Numbers for Domestic Violence Victims* (Publication No. 05-10093).

## Some special employment situations

### **Self-employed**

Most people who pay into Social Security work for an employer. Their employer deducts Social Security taxes from their paycheck. The employer matches that contribution, sends taxes to the Internal Revenue Service (IRS), and reports wages to Social Security.

If you are self-employed, you must report your earnings and pay your taxes directly to the IRS. The IRS provides your self-employment earnings information to us. We update your earnings record with the self-employment information we receive from the IRS.

You're self-employed if you operate a trade, business, or profession, either by yourself or as a partner. You report your earnings for Social Security when you file your federal income tax return. If your net earnings are \$400 or more in a year, you must report your earnings on *Schedule SE* (Self-Employment Tax), in addition to the other tax forms you must file.

If you and your spouse operate a business together, you're entitled to receive Social Security credits as a partner. Be sure to file a separate Schedule SE, even though you and your spouse file a joint income tax return. If you don't file a separate self-employment report, you won't get Social Security benefits from your own work. This is because all of the earnings will be on your spouse's record.

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## Household workers

Services performed by some household workers are covered under Social Security, depending on how much they earn. Household workers include babysitters, maids, cooks, laundry workers, butlers, gardeners, chauffeurs, and people who do housecleaning or repair work.

Services performed by household workers who are under age 18 during any part of the year, and who don't do household work as a principal job, aren't covered under Social Security.

If you hire household workers, you have certain responsibilities. These include:

- Accurately recording their Social Security numbers.
- Withholding Social Security and Medicare taxes from their wages.
- Paying the required amount of Social Security and Medicare taxes.
- Sending the combined taxes to the IRS using your own federal income tax return.
- Reporting wage amounts to Social Security, if they meet certain thresholds.

If you're a household worker, make sure your employer is paying Social Security taxes for you. You should receive a Form W-2 from your employer by January 31 of the year following the year you did the work. For more information, read *Household Workers* (Publication No. 05-10021).

## Military service

If you've served in the military on active duty or active duty for training since 1957, or on inactive duty for training since 1988, you paid into Social Security. If your services were specifically excluded under the Social Security Act, you did not pay into Social Security. These excluded services include those performed while on leave without pay or creditable under the Railroad Retirement Act.



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When you apply for Social Security, the credits you receive for military service are added to your civilian work credits. The total number of credits you have determines if you qualify for Social Security.

You may be eligible for both Social Security benefits and military retirement. Generally, there's no reduction of Social Security benefits because of your military retirement. You'll get your Social Security benefits based on your earnings and the age you choose to start receiving benefits.

Social Security survivors benefits may affect benefits payable under the optional Department of Defense Survivors Benefit Plan. You should check with the Department of Defense or your military retirement advisor for more information.

## Protection of personal information

Social Security keeps personal and confidential information — names, SSNs, earnings records, ages, and beneficiary addresses — for millions of people. Generally, we'll discuss your information only with you. When you call or visit us, we'll ask you several questions to help us verify your identity. If you want someone else to help with your Social Security business, we need your permission to discuss your information with that person.

You should treat your SSN as confidential information, and avoid giving it out unnecessarily. You should keep your Social Security card in a safe place with your other important papers. Do **not** carry it with you unless you need to show it to an employer or service provider.

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## More information

For more information, visit [www.ssa.gov/people/women](http://www.ssa.gov/people/women).

## Contacting Us

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For nearly 90 years, we have helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

### Visit our website

The most convenient way to conduct business with us is online at [www.ssa.gov](http://www.ssa.gov). You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Start or complete your request for an original or replacement Social Security card.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits.
- Print a benefit verification letter.
- Change your direct deposit information.
- Request a replacement Medicare card.
- Get a replacement SSA-1099/1042S.

Access to your personal *my* Social Security account may be limited for users outside the United States.

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## Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8:00 a.m. – 7:00 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated telephone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need to see, remember that they must be original or copies that are certified by the issuing agency.

## Schedule an office visit

You can find the closest office location by entering your ZIP code on our office locator webpage.

If you are bringing documents for us to see, remember that they must be original or certified copies that are certified by the issuing agency.



Securing today  
and tomorrow

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