

# Completing Your Claim Forms for Social Security Retirement Benefit

Full Retirement Age for Social Security Retirement Benefit					
Before 1938	1938	1939	1940	1941	1942
65	65+2 mos	65+4 mos	65+6 mos	65+8 mos	65+10 mos
1943-54	1955	1956	1957	1958	1959
66	66+2 mos	66+4 mos	66+6 mos	66+8 mos	66+10 mos
<b>For those born in 1960 and later, full retirement age is 67</b>					

If you want to receive the maximum Social Security benefit to which you are entitled, the above chart shows the full retirement age (FRA) based on your year of birth. You may take the Social Security retirement benefit as early as age 62, but it is reduced based on the year of birth. For those born before 1938, age 62 benefit is 80% of FRA. For those born in 1943-54, age 62 benefit is 75% of FRA. For those born in 1960 or later, the age 62 benefit is 70% of FRA benefit.

A total of two forms must be completed to apply for the retirement benefit if you are not working, and a total of three forms is required if you are still working. Below are instructions for completing them. If you have questions, just call the Military Retiree Assistance Office at commercial 031-663-0319, or e-mail [mrao@rao-osan.com](mailto:mrao@rao-osan.com). All forms are available at <http://www.rao-osan.com> under "Applying for".

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Military Retiree Assistance Office

## SSA-21, Supplement to Claim of Persons Outside the United States

This form is required from everyone who lives outside the U.S. (SOFA status does not apply when deciding whether to use this form. **It is required.**)

**Block 1:** Enter the name of the person on whose work record the benefit is being claimed.

**Block 2:** Tab across and enter the worker's Social Security Number.

**Block 3:** Enter the worker's name in the row 3a, then complete the fields across as described. In rows 3b-3d, enter the names of other family members who are living together with the worker and complete the remaining information for each family member. For U.S. citizens only, enter the passport number and date that the current passport was issued in the last two columns.

**Block 4:** Enter the same names entered in Block 3. Enter the From and To dates for each period when each individual was outside the U.S. in the past 24 months. For the current period of residence, enter “Present” in the To field. For any person planning to return to the U.S. within the next 18 months, enter the planned date of return. Otherwise, enter “Indefinite.” (This is pre-filled in the first row and may be changed to enter a date, if needed.)

**Block 5:** This block does not apply to persons who work for the U.S. government or under contract to the U.S. government and who have SOFA status. For these individuals, the No block has been pre-marked. For those who work for a foreign employer in Korea, Social Security benefit will not be paid for any month in which the worker works for 45 hours or more. This restriction applies until the worker reaches full retirement age.

**Block 6:** Same as Block 5.

**Block 7:** List all the names listed in Block 3. For those who have served in the U.S. military, all time served on military active duty is considered as “Lived in the U.S.” Civil service time served overseas cannot be counted as “Lived in the U.S.” For relationship, the first row is pre-filled since the “Worker” must be listed. The remaining rows should show the relationship to the worker for other family members, e.g., spouse, son, daughter, etc.

**Block 8:** Block 8 is used only if the claim is based on the work record of a deceased worker. If the survivors of a deceased military member (active duty or retired) believe they are eligible for or are receiving VA Dependency & Indemnity Compensation (DIC), then check “Yes.”

**Block 9:** Supplemental Medicare insurance would not apply to anyone living outside the U.S. so this block should be ignored. (If you have it, you’d know. If you don’t know, you don’t have it.)

**Blocks 10, 11, 12, 13 and 14:** These blocks apply only to current holders of a valid Green Card. If information is entered in Block 10, then Blocks 11, 12, 13 and 14 must also be completed as per the instructions on the form. This information affects tax status and tax withholding of Green Card holders, so be sure to enter the correct information to avoid future problems with the Internal Revenue Service.

**Block 15:** This applies only to those wishing to have their checks mailed to them. If you have your benefit deposited directly to the bank or credit union, do not complete this block. For those specifying an APO or FPO address in Korea, the last field is pre-filled with “U.S. Forces Korea” to show the mailing address is not an international address. If a military address is not used here, change or delete this field’s entry.

**Block 16:** This block is required and is the address to which all correspondence from the Social Security Administration will be sent. For those specifying an APO or FPO address in Korea, the last field is pre-filled with “U.S. Forces Korea” to show the mailing address is not an international address. If a military address is not used here, change this entry.

**Block 17:** This block must show the current residence address in Korea for all persons listed in Block 4. Do not enter a post office box. It must be the residence address. Complete all the information in row 17a, then for all other individuals at the same address, enter “same” in the second column of each row.

**Block 18:** Each person listed in Block 3 must sign the form. Each person or their representative payee (as designated by Social Security) must sign and date the form. For family members, enter the telephone number on the first line and “same” on the remaining lines when that applies to the other family members.

**Block 19:** Not required unless the individual is unable to sign his or her name and can only make a mark. In that case, two witnesses are required to sign and complete the address information.

## **SSA-1 (Edition 3-2006), Application for Retirement Insurance Benefits**

**Block 1:** Enter your name and check the appropriate gender block

**Block 2:** Enter your Social Security number (tab to move to next field)

**Block 3:** You can select whether or not you want to use SSA internet/phone service

**Block 4:** If English is your primary language, skip this block

**Block 5-9:** These are self-explanatory

**Block 10:** Read the note above this block before answering

**Block 11:** Unless you received child's benefit due to death of primary family wage-earner, or if you previously received Social Security disability benefit, this should be marked “No”

**Block 12:** Read the note above this block then provide the information. In most cases, you will complete this block. If you receive military retired pay or other DFAS payments, you should mark “Yes” in 12c.

**Block 13:** Only applies to persons who worked in the U.S. railroad industry

**Block 14:** Applies only to those who worked for a foreign employer and earned credits in the equivalent of that country's Social Security retirement system (such as Korea's National Pension System)

**Block 15:** Persons such as some civil service employees might be required to make an entry here if they worked under a federal pension system that did not withhold FICA tax

**Block 16-17:** Self-explanatory

**Block 18:** Read the note about children who would qualify. If you have none, enter "None" in the first block.

**Block 19-21:** Self-explanatory

**Block 22:** This applies only to those who were self-employed. If you worked for an employer, mark "No" and go to next block.

**Blocks 23-26:** Enter the amount you earned from employment and upon which FICA tax was withheld. Military retired pay does not count here. Don't mark blocks or enter any other information unless you know it applies.

**Block 27:** Select first choice if you under full retirement age and want your money as soon as possible. Select second choice if you want your full retirement age benefit and you're with within four months of that age. Select the third choice if you want to specify a start date (month and year) for your benefit. This must be within four months of the date you are submitting the application.

**Block 28:** Note the bold print above and check as appropriate.

**Block 29:** Only applies to those who are physically residing in the U.S.

**Block 30-31:** Pre-checked to presume innocence until you check the other block

**Remarks:** You can enter additional information such as additional marriages from Block 17. Be sure if you supplement information entered in a block to identify which block number you are referring to. If there is insufficient room, continue on a separate sheet. Be sure to include your name and SSN on each supplemental sheet you add.

**Completing the Form:** Sign your name, enter the date, and your commercial telephone number (be sure to enter it starting with 82 and leave the leading zero off the city/province code or cell phone number).

If you want direct deposit of the benefit, include either a voided check or deposit slip from your checkbook, or complete form 1199a for direct deposit (form is available at bank or credit union). If you use the 1199a, be sure the form is signed by a representative of the financial institution.

Enter your military mailing address, or home mailing address including Korean postal code if you do not have an APO address (note that the last block requests COUNTY, not COUNTRY, so leave it blank)

No witnesses are required unless the form is signed with an "X"

## **Additional Form for Those Who Are Still Working**

### **SSA-7163, Questionnaire About Employment or Self-Employment Outside the U.S.**

For people who work for a foreign employer such as English language teachers who work for a Korean school or Hagwon (institute). Pre-filled for those who work under SOFA. (Remember that if you work for a foreign employer, you are not eligible for Social Security if you work 45 hours or more per month until you reach Full Retirement Age.)

### **Supporting Documents (*must be original or certified/notarized copies*)**

Worker's Birth Certificate

DD Form 214 (retirement)

Marriage Certificate

Spouse's Birth Certificate (Family Register for Korean spouses)

Divorce Decree(s) of any previous marriage for both worker and spouse (for Korean spouse, divorce and other key events are recorded in Family Register)

**Important:** Photocopies of any supporting document without a raised seal will not be accepted by the Social Security Administration.

## **Handling Claims and Supporting Documents Safely**

All claims processed by the Military Retiree Assistance Office are sent to the Social Security office in Manila via Certified Mail/Return Receipt so that a record of receipt is available. This is undeniable proof if future questions arise as to when the claim was filed, or if Social Security says the claim was never received, but claim has been received but cannot be located by the receiving office.

If original documents are provided to the Military Retiree Assistance Office to send to the U.S. Embassy in Seoul to obtain certified copies, the documents are sent via Certified Mail/ Return Receipt, and are returned by the U.S. Embassy via Certified Mail/Return Receipt.

## **Other Forms for Other Purposes**

Forms for spouse benefit, mother's/father's benefit if you have children under 16, children's benefit, widow's/widower's benefit, and disability benefit are separately required as needed. Claims containing multiple forms (for example, retirement, mother's or father's, and child's benefits) require only one Form SSA-21. However, each claim submitted separately must include a new Form SSA-21. For example, if you submit a claim for the retirement benefit, then six month later submit a claim for the spouse benefit, each submission must include a current SSA-21 and each must include the required supporting documents. Thus, when you submit original supporting documents to have certified/notarized copies made, have enough copies made to cover future needs (including those we'll need to support survivors' claims for benefits from the various agencies).

## **Important Note**

For those who already receive Social Security benefits, a new SSA-21 must be submitted each time there is a change, such as establishing a foreign residence or changing from one to another foreign residence.