

FILING FOR SOCIAL SECURITY
PREPARED BY MIDDLESEX COUNTY RETIREMENT
SYSTEM



WHAT MEMBERS AND SPOUSES SHOULD KNOW

All Social Security benefits are paid by direct deposit. Payments are made on the 2nd, 3rd, and 4th Wednesdays of each month. Your payment date depends on which day of the month you were born.

Social Security pays in arrears. Payments are made the month after the benefits are due.

Medicare premiums are deducted for the current month.

Always have Social Security numbers for current and former spouses, if possible.

To find the Social Security office that will service you, go to socialsecurity.gov/office locator and enter your zip code.

To make an appointment with a local office, call the toll free number, 1-800-772-1213.

You can file online for retirement, disability and spousal benefits, as well as Medicare only.

In most cases, you will not need a birth certificate to apply.

Social Security limits the amount of money you can earn annually until you reach you "Full Retirement Age". The amount changes annually. Special rules apply if you have worked in the first year you begin to receive your Social Security payments.

If you have not already done so, you should create a "MySS Account" by going to socialsecurity.gov/myaccount.

8/25/2015

SOCIAL SECURITY FILING PROCEDURES

FILING FOR SOCIAL SECURITY UNDER AGE 65

WHEN TO FILE

File 3-4 months before you wish to begin your benefits. File no later than the month before you wish benefits to start.

HOW TO FILE

Online at socialsecurity.gov for retirement and/or spousal benefits

Phone appointment by calling 1-800-772-1213

In-office appointment by calling 1-800-772-1213

WHAT YOU'LL NEED

If you are filing for your own retirement benefit and you are affected by the “Windfall Elimination Provision”, you will be asked to provide proof of your monthly public pension and submit form SSA-150 completed and signed to accompany the retirement application. The link for this form is socialsecurity.gov/forms/ssa-150.pdf.

If you had active military service, Social Security may ask for your DD-214.

If you are filing for spousal benefits and are affected by “Government Pension Offset”, you will be asked to provide proof of your monthly public pension and submit form SSA-3885 completed and signed to accompany your spousal application. The link for this form is socialsecurity.gov/forms/ssa-3885.pdf.

You may also be asked to provide proof of relationship i.e. marriage certificate, divorce decree and in some cases a death certificate.

The application process will take approximately 4 weeks. You will receive an “AWARD CERTIFICATE” explaining your benefit amount and when payment will be received.

RETIRING OR BEGINNING MONTHLY BENEFITS AT YOUR “FULL RETIREMENT AGE”

***REMINDER:** From the month you reach your “Full Retirement Age”, there is no earnings limitation. This means you may continue working and collect Social Security benefits at the same time. Neither the “WEP” nor “GPO” will affect you until you retire and begin to receive your public pension.

WHEN TO FILE

File 3-4 months before you wish to begin your benefits. If you are under full retirement age, there is no retroactivity. If you are over full retirement age, retroactivity is not more than 6 months or to your full retirement age month only.

HOW TO FILE

Online at socialsecurity.gov or make a phone or in-office appointment by calling 1-800-772-1213

WHAT YOU’LL NEED

If you are still working in public employment and file for your Social Security, you will be asked for information about your future retirement plans. You will not have to submit any additional forms until you retire from public service. Your Social Security benefit will not be affected by WEP and you will receive your full benefit amount.

If you are **retired** from your public employment and filing for **your own Social Security**, you will be asked to provide proof of your monthly public pension and submit form SSA-150 completed and signed to accompany the retirement application. The link for this form is socialsecurity.gov/forms/ssa-150.pdf. If you had active military service, Social Security may ask for your DD-214.

If you are still working in public employment and file for spousal benefits, you will be asked for information about your future retirement plans. You will not have to submit any additional forms until you retire from public service. Your spousal benefits will not be affected by “Government Pension Offset” and there will be no reduction in the amount of your spousal benefit.

If you are **retired** from your public employment and file for **Social Security spousal benefits**, you will be asked to provide proof of your monthly public pension and submit form SSA-3885 completed and signed to accompany your spousal application. The link for this form is socialsecurity.gov/forms/ssa-3885.pdf.

In either case, you may be asked to provide proof of relationship i.e. marriage certificate, divorce decree and in some cases a death certificate.

The application process will take approximately 4 weeks. You will receive an “AWARD CERTIFICATE” explaining your benefit amount and when payment will be received.

RETIRING FROM PUBLIC SERVICE AFTER “FULL RETIREMENT AGE”

WHEN TO FILE

Bring these documents to your local Social Security office or mail them certified mail approximately 3 months before you retire.

WHAT YOU NEED

If you are receiving Social Security benefits when you retire from public service, you must:

Submit proof of your monthly public pension to your local Social Security office.

Submit form SSA-150 completed and signed (download the form at [socialsecurity.gov/forms/ssa-150.pdf](https://www.socialsecurity.gov/forms/ssa-150.pdf)), if you will be affected by the “Windfall Elimination Provision”.

Submit form SSA-3885 completed and signed (download the form at [socialsecurity.gov/forms/ssa-3885.pdf](https://www.socialsecurity.gov/forms/ssa-3885.pdf).)

Submit forms for Medicare Part B. Form- HCFA 40B must be signed and completed by you. Form L-564 must be completed by your employer. Both forms must be received together. If your spouse is over 65 and covered under your health insurance, these forms must also be submitted for your spouse.

You will receive a new Medicare card in the mail in about 4 weeks after submitting the proper forms.

Starting your public pension will mean that you will now be affected by either WEP and/or GPO. It may take Social Security 3-6 months to change your payments from Social Security. The adjustment to your Social Security payments is retroactive to the first month you are entitled to your public pension. If you continue to receive the same monthly benefits, you will later be notified that you are overpaid. Please plan accordingly.

If you retire from public service after “Full Retirement Age” and have not begun collecting Social Security, you must file a full application for Social Security benefits and/or Medicare.

HOW TO FILE

Online at [socialsecurity.gov](https://www.socialsecurity.gov)

Call 1-800-772-1213 to make a phone or in-office appointment.

WHAT YOU NEED

You will need the same documents shown above along with the application you file. It will take approximately 4 months to process.