

WHAT YOU CAN DO ONLINE AT SSA.GOV

Diane Owens,

Speaker & Consultant on Social Security

Tel: 512-203-9102

Email: info@stepupsocialsecurity.com

Home Page at ssa.gov




Social Security

Official Social Security Website

[Accessibility](#) · [Español](#) · [Contact Us](#) · [FAQs](#) · [Sign In](#)

Search...

[Home](#) [Numbers & Cards](#) [Benefits](#) [Information for...](#) [Business & Government](#) [Our Agency](#)



Learn what you can do online!

- Apply for benefits
- Estimate your future benefits
- Create an online account



my Social Security
Sign in
Create an Account



Online Services



Retirement Estimator



FAQs

Click on Benefits for More Options



Social Security

Official Social Security Website

[Accessibility](#) · [Español](#) · [Contact Us](#) · [FAQs](#) · [Sign In](#)

[Home](#) [Numbers & Cards](#) [Benefits](#) [Information for...](#) [Business & Government](#) [Our Agency](#)

Learn

- [Retirement](#)
- [Disability](#)
- [Medicare](#)
- [Survivors](#)
- [Supplemental Security Income](#)
- [Retirement Estimator](#)
- [Calculators](#)
- [Benefits outside the U.S.](#)
- [Spouses](#)
- [Children](#)
- [Children with Disabilities](#)
- [Government Employees](#)

Apply

- [Apply Online for Retirement](#)
- [Apply Online for Disability](#)
- [Apply Online for Medicare Only](#)
- [Extra Help with Medicare prescription drug costs](#)
- [Check Application Status](#)
- [Appeal a Decision](#)

Manage

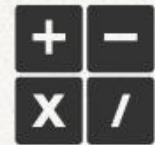
- [Benefit Verification Letter](#)
- [Change your Address](#)
- [Check your Information or Benefits](#)
- [Direct Deposit](#)
- [Form 1099/1042](#)
- [Replacement Medicare Card](#)
- [Ticket to Work](#)



my Social Security
Sign In
Create an Account



Online Services



Retirement Estimator



FAQs

Benefit Planning Information

- Get information on:
 - How to earn credits to become insured for benefits
 - Yearly maximum taxable Social Security earnings
 - Retirement and Disability benefits for workers
 - Benefits for qualified family members (spouse, children)
 - Benefits for survivors (widow, widower, children)
 - How Social Security benefits affect income tax liability
 - Working while getting Social Security benefits

Full Retirement Age is Changing

Year of Birth	Full Benefit Payable at FRA	Maximum % Decrease for Applying at 62*
1943-1954	66	-25.0%
1955	66 + 2 mos.	-25.8%
1956	66 + 4 mos.	-26.7%
1957	66 + 6 mos.	-27.5%
1958	66 + 8 mos.	-28.3%
1959	66 + 10 mos.	-29.2%
1960 on	67	-30.0%

Waiting until 70 will yield a benefit rate 76% higher than starting at 62.

2013 Earnings Limits for Retirees

Earnings limits for:	Calendar Year 2013	If You Make More, Some Benefits are Withheld:
Years Under FRA	\$15,120 (\$1260/mo.)	\$1 for every \$2 over limit
Year You Reach FRA (only count earnings before FRA month)	\$40,080	\$1 for every \$3 over limit
Beginning Month You Reach FRA	No Limit!	No benefits withheld

Use Online Calculators to:

- Find your Full Retirement Age (FRA)
 - Changing from 66 to 67 gradually for people born after 1954
- Estimated “life expectancy” for gender & birth year
- Interactive Benefit Estimator calculates your retirement based on past earnings and your estimated future earnings and retirement date.
 - Allows you to compare different scenarios
 - Does not provide estimates for disability, spousal or survivors benefits.

Calculators for Government Retirees

- Special Calculators for people who expect to receive a government pension like TRS or ORP (403b) based on work not covered by Social Security
 - Statements do not reflect accurate estimates for these workers*
 - Windfall Elimination Provision (WEP) calculator for retirement & disability estimates
 - Government Pension Offset (GPO) calculator for spousal & survivor benefit estimates

**Exceptions can apply. Recommend getting expert advice before retirement.*

Create a “my Social Security” Account

Some online services require a “log in” account to access sensitive information:

- Get your *Social Security Statement* online
 - Statements no longer mailed to people under age 60
 - View, Print & Save *Statement* to your computer
- Get a Benefit or Medicare Verification letter
- Check your benefit information online
- Change your mailing address or phone number
- Start or change direct deposit of your checks



Social Security

The Official Website of the U.S. Social Security Administration

Sign In or Create an Account

New Users

You must be able to verify some information about yourself and:

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.



You can create an account only to gain access to your own personal information. You cannot use this online service to access the records of a person:

- With whom you have a business relationship;
- For whom you are a representative payee; or
- For whom you are an appointed representative.

Unauthorized use of this service may subject you to criminal or civil penalties, or both.

Existing Users

Username:

[Forgot Username](#)

Password:

[Forgot Password](#)

Sign In

Other Online Services

You do not need to create a “my Social Security” account log in to:

- Request a replacement Medicare card
 - Takes about 30 days to receive in the mail
- Get most recent Form 1099 (Social Security Benefit Statement) for income tax purposes
 - Takes about 10 days to receive in the mail
- Block online & automated telephone access to your personal information:
 - *This will block access for everyone including yourself!*

Apply for Medicare Online

If you have not yet applied for benefits, you will need to file an application for Medicare to:

- Enroll in Part A (Hospital Insurance) at 65
- Enroll in Part B (Medical Insurance) no later than month before month you turn 65 *if you want coverage at 65*
 - You can defer enrolling in Part B without penalty until you stop working IF you are covered under an employer group health plan as an *active* employee or the spouse of an *active* employee.

Check with your employer plan first to ask if you should enroll in Medicare Part B at 65 or when you retire.

Apply for Retirement Online

You can apply online for retirement or spousal benefits online if you:

- are at least 61 years and 9 months old;
- are **not** currently receiving benefits on your own Social Security record;
- have not already applied for retirement benefits; **and**
- want your benefits to start no more than 4 months in the future.

If you don't want to file online, you can call Social Security to get a telephone or office appointment to apply.

Apply for Disability Online

You can use the online application to apply for disability if you:

- are age 18 or older;
- have worked and paid Social Security taxes long enough to qualify; and
- have a medical condition that has prevented you from working or is expected to prevent you from working for at least 12 months or end in death.

If you are still working and earning over \$1040/mo. or \$1740/mo. (if blind), you cannot qualify until you stop or reduce your work.

SSA.gov/employer

[Home](#) [Employer W-2 Filing](#) [Verify SSNs](#) [Reconciliation](#) [Publications & Forms](#)

Employer W-2 Filing Instructions & Information

Register to Use Business Services Online

You must register to use Business Services Online – Social Security’s suite of services that allows you to file W-2/W-2Cs online and verify your employees’ names and Social Security numbers against our records.

File W-2s/W-2Cs Online

This service offers fast, free, and secure online W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process W-2s (the Wage and Tax Statement) and W-2Cs (Statement of Corrected Income and Tax Amounts).

Verify Employees’ Social Security Numbers

The Social Security Number Verification Service allows employers to verify the names and Social Security numbers of current and former employees for wage reporting purposes only.

Social Security also offers the [Consent Based Social Security Number Verification Service](#).

Business Services Online



[Go To Log In](#)

[Go To Register](#)

[Go To Complete Phone Registration](#)

Business Services Online (BSO)

Hours of Operation

Monday - Friday: 5 AM - 1 AM ET

Saturday: 5 AM - 11 PM ET

Sunday: 8 AM - 11:30 PM ET

About W-2 Filing

[> Before You File](#)

[Electronic W-2/W-2c Filing Handbook](#)

Business Services Online

Employers & authorized third parties may register to file federal W-2/W-3 reports online at ssa.gov/employer:

- Create, Save, Print & Submit up to 50 W-2s per W-3
 - No special software required
 - Accepts most recent Tax Year + preceding two years (2010-2012)
- Electronic transmission of W-2 and or W-2c files
 - Requires software to create file in approved SSA format
 - Accepts any tax year (subject to statute of limitations)

Business Services Online (cont.)

- File federal W-2c/W-3c reports online
 - Create, Save, Print & Submit up to 25 W-2c's per W-3c
 - Accepts tax years within statute of limitations
 - Must verify W-2 report status is "Complete" before filing corrections
- Verify Employee Name/SSN Matches:
 - Cannot be used for pre-hiring screening
 - Verify up to 10 names and SSNs (per screen) online and receive immediate results.
 - Upload files of up to 250,000 names and SSNs and usually receive results the next government business day.

Questions?



my Social Security

Sign in

Create an Account



Retirement Estimator



Get Your Social Security Statement Online

LEARN MORE



Business Services Online

Log In

Register

Complete Phone Registration



Retire Online!

Join millions like us retiring online.
Estimate your benefits.
Apply for retirement.
Manage your account.