



Holyoke Retirement Board

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FILING FOR SOCIAL SECURITY 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](https://www.socialsecurity.gov/officelocator) 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 "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](https://www.socialsecurity.gov/myaccount).

FILING 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](https://www.socialsecurity.gov) or make a phone or 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" (WEP), 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](https://www.socialsecurity.gov/forms/ssa-150.pdf).
- If you had active military service, Social Security may ask for your DD-214.

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Birthplace of Volleyball

- If you are filing for spousal benefits and are affected by the "Government Pension Offset" (GPO), 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](https://www.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 will take approximately 4 weeks. You will receive an "AWARD CERTIFICATE" explaining your benefit amount and when payment will be received.

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](https://www.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](https://www.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 benefit will not be affected by GPO and there will be no reduction in the amount of your spousal benefit.
- If you are **retired** from your public employment and filing 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 the retirement application. The link for this form is [socialsecurity.gov/forms/ssa-3885.pdf](https://www.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 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"

ALREADY RECEIVING SOCIAL SECURITY BENEFITS:

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

WHAT YOU'LL NEED:

- Submit proof of your monthly public pension to your local Social Security office.
- Submit form SSA-150 completed and signed if you will be affected by the "Windfall Elimination Provision" (download the form at [socialsecurity.gov/forms/ssa-150.pdf](https://www.socialsecurity.gov/forms/ssa-150.pdf))
- Submit form SSA-3885 completed and signed if you will be affected by the "Government Pension Offset" (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.

NOT YET RECEIVING SOCIAL SECURITY BENEFITS:

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.**

File online at [socialsecurity.gov](https://www.socialsecurity.gov) or make a phone or in-office appointment by calling 1-800-772-1213.

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