



## US Expats: *Social Security Benefits outside the US*

Over half a, including retired and disabled workers, as well as spouses, widow million US citizens live abroad and receive some kind of Social Security benefit s, widowers, and children. There are several special issues that Americans should take into consideration before moving. Bilateral Social Security agreements and foreign pension plans can impact the total amount of benefits received. If you qualify for Social Security benefits from both the US and Portugal and you don't need the agreement to qualify for either benefit, the amount of your benefit may be reduced. This is a result of a provision in US law which can affect the way your benefits are calculated if you also receive a pension based on work that was not covered by US Social Security. For more information, get the publication nº 05-10045, *Windfall Elimination Provision*.

If you're a US citizen, you may receive your Social Security payments outside the United States as long as you are eligible. To receive S.S. retirement benefits, you must have contributed to Social Security for a minimum cumulative total of at least 40 quarters (10 years). The SSA considers you to be outside the country once you've been absent from the US for at least 30 days in a row. If you are traveling outside the U.S. for an extended amount of time, it is important to inform the SSA of your planned departure and return dates. The SSA can let you know whether your Supplemental Security Income (SSI) will be affected.

You can use the online tool to find out if you can continue to receive Social Security benefits when outside of the US at [www.socialsecurity.gov/international/payments\\_outsideUS.html](http://www.socialsecurity.gov/international/payments_outsideUS.html). This tool will help you find out if your retirement, disability, or survivor's payments will continue as long as you are eligible, stop after six consecutive calendar months, or if certain country specific restrictions apply.



Non-US citizens (commonly referred to as *foreign aliens*) may receive US Social Security benefits while outside the US only if they meet certain requirements. Under the US - PT bilateral Social Security Agreement, you may receive benefits as long as you reside in Portugal regardless of your nationality. If you are not a US or Portuguese citizen and live in another country, you may not be able to receive benefits. The restrictions on US benefits are explained in the publication nº 05-10137, *Your Payments while you are outside the United States*.

When living outside the United States, the SSA will periodically send you a questionnaire. Your answers will help them to figure out if you still are eligible for benefits. Return the questionnaire to the office that sent it as quickly as possible. If you don't, your payments will stop. In addition to responding to the questionnaire, notify the SSA promptly regarding any changes that could affect your payments. You can also read the publication titled *Your Payments While You Are Outside the United States* at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

Source: US Social Security Administration - International

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