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Introduction

The United States has Social Security Agreements, called Totalization Agreements, with [multiple countries](#). We refer to these countries as Agreement countries. The Agreements have two main purposes. First, the Agreements prevent dual social security taxation on earnings. This situation happens when a worker from one country works in another country and is required to pay social security taxes toward both countries' social security systems. Second, the Agreements help fill gaps in benefit coverage for workers who divide their careers between the United States and an Agreement country.

For the **United States**, the Agreements cover Social Security taxes, Medicare taxes, and retirement, disability and survivors benefits under Title II of the Social Security Act. The Agreements do not cover benefits under the Medicare program or the Supplemental Security Income program under Title XVI of the Social Security Act. See below for information on taxes and benefits covered by Agreement countries.

How the [bilateral Agreements program](#) helps people who work in the U.S. and abroad.

Agreement Descriptions

| | | | | |
|---------------------------|--------------------------------|----------------------------|---------------------------------|--------------------------------|
| Australia | Czech Republic | Hungary | Netherlands | South Korea |
| Austria | Denmark | Iceland | Norway | Spain |
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| Brazil | France | Italy | Portugal | Switzerland |
| Canada | Germany | Japan | Slovak Republic | United Kingdom |
| Chile | Greece | Luxembourg | Slovenia | Uruguay |

These pages cover highlights of the Agreements and explain how the Agreements may help you **while you work** and **when you apply for benefits**.

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Eliminating dual coverage for employees

Without these Agreements, employees, employers and self-employed workers could pay social security system taxes to both the United States and an Agreement country for the same earnings.

Under the Agreements, if you work as an employee in the United States, you normally will be covered by the United States Social Security system, and you and your employer will pay Social Security and Medicare taxes only to the United States. If you work as an employee in an Agreement country, you normally will be covered by the Agreement country, and you and your employer pay social security taxes only to the Agreement country. **Special rules apply to Italy.**

On the other hand, if your employer sends you from one Agreement country to another Agreement country for five years or fewer, you will continue to be covered by your home country and you will be exempt from coverage in the other country. **For Denmark only**, employees transferred from Denmark to the United States for three years or fewer retain Danish social security coverage.

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Eliminating dual coverage for self-employed workers

In general, U.S. Social Security covers self-employed workers if they are U.S. citizens or resident non-U.S. citizens, even if they live and work outside the United States. Under the Agreements, self-employed workers who would normally have to pay to both countries will only have to pay to one country.

Select your destination country for specific information on elimination of dual coverage for employees and self-employed workers.

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If your self-employment circumstances differ, please contact the appropriate office listed on the International Programs "[Totalization Contacts](#)" website.

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Summary of Agreement rules for employees and employers

The following table shows whether the United States or an Agreement country's social security system covers your work as an employee. **The table does not apply to Italy.** If you are covered under U.S. Social Security, you and your employer must pay U.S. Social Security and Medicare taxes. If you are covered under the Agreement country's system, you and your employer must pay the Agreement country's social security taxes. The next section explains how to get a certificate of coverage from the country where you are covered that will prove you are exempt in the other country.

Work Status and Tax Coverage

| Your work status | Coverage and taxes |
|---|--------------------|
| <i>You are working in an Agreement country:</i> | |
| <i>For a United States employer who:</i> | |
| <ul style="list-style-type: none"> ▪ Sent you to work in an Agreement country for five years or fewer | United States |
| <ul style="list-style-type: none"> ▪ Sent you to work in an Agreement country for more than five years | Agreement country |
| <ul style="list-style-type: none"> ▪ Hired you in an Agreement country | Agreement country |
| <i>For a non-United States employer</i> | Agreement country |
| <i>For the U.S. government and you are a:</i> | |
| <ul style="list-style-type: none"> ▪ United States national | United States |
| <ul style="list-style-type: none"> ▪ National of an Agreement country | Agreement country |

| | |
|---|-------------------|
| <i>You are working in the United States:</i> | |
| <i>For an employer in an Agreement country who:</i> | |
| <ul style="list-style-type: none"> ▪ Sent you to work in the United States for five years or fewer (<i>three years or fewer if originating from Denmark</i>) | Agreement country |
| <ul style="list-style-type: none"> ▪ Sent you to work in the United States for more than five years | United States |
| <ul style="list-style-type: none"> ▪ Hired you in the United States | United States |
| <i>For an employer not located in an Agreement country</i> | United States |
| <i>For an Agreement country's government and you are a:</i> | |
| <ul style="list-style-type: none"> ▪ National of an Agreement country | Agreement country |
| <ul style="list-style-type: none"> ▪ United States national | United States |

| | |
|---|---|
| <p><i>If this table doesn't seem to describe your situation and you are:</i></p> | |
| <ul style="list-style-type: none"> ▪ Working in the United States | <p>Write to the United States address in the section titled, "Contacting the Social Security Administration."</p> |
| <ul style="list-style-type: none"> ▪ Working in an Agreement country | <p>See By country summary of Totalization certificates, claims, and contact information.</p> |

? **NOTE:** A U.S. employer includes a corporation organized under the laws of the United States or any state, a partnership if at least two thirds of the partners are United States residents, a person who is a resident of the United States or a trust if all the trustees are United States residents. The term also includes a foreign affiliate of a U.S. employer if the U.S. employer has entered into an Agreement under section 3121(l) of the Internal Revenue Code to pay Social Security and Medicare taxes for United States citizens and residents employed by the affiliate.

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Certificate of coverage (COC)

A certificate of coverage issued by an Agreement country serves as proof of exemption from social security system taxes on the same earnings in another Agreement country.

If your work status assigns coverage under an Agreement country, select your country below for information on requesting a foreign certificate of coverage.

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If your work status assigns U.S. coverage, follow the below instructions to obtain a certificate of coverage from the Social Security Administration.

Employees, employers, or self-employed workers may request a certificate of coverage from the United States. Requests may be submitted online, mailed, or faxed. No special form is required to request a certificate.


See additional requirements for [Denmark](#), [France](#), [Iceland](#), [Japan](#), [Netherlands](#), [Norway](#), [Poland](#), [Sweden](#), and [Uruguay](#).

Note: Your employer must indicate if you remain an employee of the U.S. company while working in an Agreement country or if you become an employee of the U.S. company's affiliate in an Agreement country. If you become an employee of an affiliate, your employer must indicate if the U.S. company has an Agreement under section 3121(l) of the Internal Revenue Code to pay U.S. Social Security and Medicare taxes for United States citizens and residents employed by the affiliate and, if so, the effective date of the Agreement.

Requesting a certificate of coverage online:

Employers and self-employed individuals may request a certificate of U.S. coverage over the Internet using an online request form available at:

Certificate of Coverage

 **Only an employer or a self-employed worker** can use the online form to request a certificate of coverage.

To request a certificate of coverage by mail or fax:

Please provide the following information:

- Worker's full name (including maiden name);
- Worker's date of birth;
- Worker's place of birth;
- Worker's country of citizenship;
- Worker's country of permanent residence;
- Worker's U.S. Social Security number;
- Date of hire, if employed;
- Country of hire, if employed;
- Nature of self-employment activity, if applicable;
- Name and address of the employer in the United States and the Agreement country (if self-employed, address of trade or business in both countries); and
- Date of transfer and anticipated date of return of employment or self-employment in the Agreement country.

Requesting a certificate of coverage by mail:

Employees, employers, or self-employed workers may mail requests for U.S. certificates of coverage to:

? ***NOTE:** If an employee requests the certificate of coverage directly, SSA is required to contact the employer to confirm the accuracy of the information provided.*

Social Security Administration
Office of Earnings and International Operations
Division of Training and Program Support
P.O. Box 17741
Baltimore, Maryland 21235-7741
USA

Requesting a certificate of coverage by fax:

Employees, employers, or self-employed workers may fax requests to **(410) 966-1861**. This fax number should **only** be used to request certificates of coverage. (See the **NOTE** under requesting certificates by mail).

How we issue a certificate of U.S. coverage:

When we issue a certificate of U.S. coverage, we mail two copies (one for the employer and one for the employee) to the requesting employer. It is the employer's responsibility to present the certificate to authorities in the Agreement country when foreign authorities request it.

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Effective date of coverage exemption

The certificate of coverage you receive from one country will show the effective date of your exemption from paying social security system taxes in the other country. Generally, this will be the date you began working in the other country, but no earlier than the effective date of the Agreement. To avoid any difficulties, employers and self-employed workers should request a certificate as early as possible, preferably before work in the other country begins.

If you or your employer request a certificate of coverage, you should read the [Privacy Act](#) and [Paperwork Reduction Act](#) Statements.

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Monthly benefits

The following links show the various types of social security benefits payable under the United States and Agreement countries' social security systems and briefly describe the eligibility requirements that normally apply for each type of benefit. If you don't meet the normal requirements for these benefits, the Agreements may help you to qualify.

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| | | | | |
|---------------------------|--------------------------------|----------------------------|---------------------------------|--------------------------------|
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These tables are only a general guide. You can get additional information about U.S. benefits by visiting Social Security's website at www.ssa.gov, or by visiting the website of your preferred country. You may also visit any U.S. Social Security office or call our toll-free number at **1-800-772-1213**. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

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How benefits can be paid

If you meet all the basic requirements under one country's system, you will get a regular benefit from that country. If you don't meet the basic requirements, the Agreement may help you qualify for a partial benefit as explained below.

- **Benefits from the United States**—If you don't have enough work credits under the U.S. system to qualify for a regular benefit, you may be able to qualify for a partial benefit from the United States based on combined credits from the United States and an Agreement country. However, to have your credits in an Agreement country counted, you must have earned at least six credits (generally one and one-half years of work) under the U.S. system.
- **Benefits from an Agreement country**—Social security credits from both countries can also be counted, when necessary, to meet the eligibility requirements for an Agreement country's benefits. Click below for additional information on your country.

Agreement Descriptions

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|---------------------------|--------------------------------|----------------------------|---------------------------------|--------------------------------|
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How credits get counted

You do not have to do anything to have your credits in one country counted by the other country. If we need to count your credits under an Agreement country's system to help you qualify for a U.S. benefit, we will get a copy of your record directly from the Agreement country when you apply for benefits. If an Agreement country needs to count your U.S. credits to help you qualify for an Agreement country's benefit, they will get a copy of your U.S. record directly from the Social Security Administration when you apply.

Your credits do not transfer from one country to the other. Credits remain on your record in the country where you earned them.


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Computation of U.S. benefit under the Agreement

When a U.S. benefit becomes payable as a result of counting both United States and an Agreement country's social security credits, an initial benefit is determined based on your U.S. earnings as if your entire career had been completed under the U.S. Social Security system. This initial benefit is then reduced to reflect the fact that an Agreement country's credits helped to make the benefit payable. The amount of the reduction will depend on the number of U.S. credits. The more U.S. credits, the smaller the reduction; the fewer U.S. credits, the larger the reduction.

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A pension may affect your U.S. benefit


If you qualify for full social security benefits from both the United States and another country, the amount of your U.S. benefit may be reduced. For more information, get the publication, *Windfall Elimination Provision* (Publication No. 05-10045) . If you are outside the United States, you may contact us by using the information provided in the section titled, "[Contacting the Social Security Administration.](#)"

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What you need to know about Medicare

Medicare is the U.S. national health insurance program for people age 65 or older, certain younger people who are disabled, and people with End Stage Renal Disease.


Although the Totalization Agreements allow the Social Security Administration to count your foreign credits to help you qualify for U.S. retirement, disability or survivor benefits, the Agreement doesn't cover Medicare benefits. As a result, we cannot count your credits in an Agreement country to establish entitlement to free Medicare hospital insurance.


For more information about Medicare, select [Medicare \(Publication No. 05-10043\)](#) . You can also visit [Medicare.gov](#).

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Claims for benefits


If you live in the United States and wish to apply for benefits from the United States or an Agreement country:

- Visit or write any U.S. Social Security office.
- Phone our toll-free number, **1-800-772-1213**, 7 a.m. to 7 p.m. any business day. People who are deaf or hard of hearing may call our toll-free TTY number, **1-800-325-0778**.
- Complete [SSA-2490-BK \(Application for Benefits Under a U.S. International Social Security Agreement\)](#)  and mail to your local Social Security Administration office.

 **NOTE:** Form SSA-2490-BK, is not used by all Totalization Agreement countries. Verify this Form is used by your country by clicking the appropriate country link in the Agreement Descriptions below.

You can apply with one country and ask to have your application considered as a claim for benefits from the other country. Information from your application will then be sent to the other country. Each country will process the claim under its own laws—counting credits from the other country when appropriate—and notify you of its decision.

Please view the [retirement application checklist](#)  for documents and information needed to apply for U.S. retirement insurance benefits.

Please view the [disability application checklist](#)  for documents and information needed to apply for U.S. disability insurance benefits.

Select your country for information on filing a claim with an Agreement country.

| Agreement Descriptions | | | | |
|---------------------------|--------------------------------|----------------------------|---------------------------------|--------------------------------|
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Payment of benefits

The U.S. Department of the Treasury pays U.S. benefits each month that cover benefits for the preceding month. Select your country below for additional information on payment of benefits.

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| Chile | Greece | Luxembourg | Slovenia | Uruguay |

Absence from the United States

Under the Agreements, if you are a United States citizen, citizen of an Agreement country, a refugee, a stateless person, or a person who is eligible for dependents or survivors benefits based on the social security record of one of these persons, you may receive benefits as long as you reside in an Agreement country. If you are not a United States citizen or citizen of an Agreement country and live in another country, you may not be able to receive benefits. The restrictions on U.S. benefits are explained in the publication, [Your Payments While You Are Outside the United States \(Publication No. 05-10137\)](#) 

Appeals

If you disagree with the decision made on your claim for benefits under the Agreement, contact any United States or Agreement country social security office. The people there can tell you what you need to do to appeal the decision.

The Agreement country's social security authorities will review your appeal if it affects your rights under the Agreement country's system, while U.S. Social Security authorities will review your appeal if it affects your rights under the U.S. system. Since each country's decisions are made independently of the other, a decision by one country on a particular issue may not always conform with the decision made by the other country on the same issue.

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Privacy Act Statement

Collection and Use of Personal Information

Section 233 of the Social Security Act, as amended, allows us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from making an accurate and timely decision on your request for a certificate of coverage.

We will use the information you provide to determine if you are subject to United States Social Security coverage and taxation. We may also share your information for the following purposes, called routine uses:

- To the social security agency of a foreign country, to carry out the purpose of an international social security Agreement entered into between the United States and the other country, pursuant to section 233 of the Social Security Act; and
- To any source that has, or is expected to have to have, information that the Social Security Administration needs in order to establish or verify a person's coverage under a Social Security Agreement authorized by section 233 of the Social Security Act.

In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of additional routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0059, entitled Earnings Recording and Self-Employment Income System, as published in the Federal Register (FR) on January 11, 2006, at 71 FR 1819. Additional information, and a full listing of all of our SORNs, is available on our website at www.ssa.gov/privacy.

Paperwork Reduction Act Statement

This information collection meets the clearance requirements of 44 U.S.C. section 3507, as amended by section 2 of the *Paperwork Reduction Act of 1995*. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 30 minutes to read the instructions, gather the necessary facts, and answer the questions. **Send only comments relating to our time estimate above to:** SSA, 6401 Security Blvd, Baltimore MD 21235-6401.

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Contacting the Social Security Administration

The most convenient way to contact us from anywhere, on any device, is to visit www.ssa.gov. There are several things you can do online: apply for benefits; get useful information; find *publications*; and get answers to *frequently asked questions*.

When you open a *my Social Security account*, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and print a benefit verification letter. You can also change your direct deposit information, request a replacement Medicare card, request a replacement Social Security card (if you have no changes and your state participates), and get a replacement SSA-1099/1042S.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week.

You can call our National 800 Number at **1-800-772-1213** between 8:00 a.m. – 7:00 p.m., Monday through Friday. **Wait times to speak to a representative are typically shorter early in the day (between 8 a.m. and 10 a.m. local time) or later in the afternoon (between 4 p.m. and 7 p.m. local time). We are also less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated telephone services, available 24 hours a day, so you do not need to speak with a representative.

If you **do not wish to file a claim for benefits**, but would like more information about our Totalization Agreement, write to:

Social Security Administration
Office of Data Exchange, Policy Publications, and International Negotiations
4700 Annex Building
6401 Security Blvd.
Baltimore, Maryland 21235
USA

We also have a flyer, [How to Get Help from Social Security](#) .

For additional information, visit our website, www.ssa.gov/international.

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For more information about foreign social security programs

For more information about your country's Federal Benefits Unit, you may use the information provided on the [Foreign Country Service Information](#) website or select the country of interest below.

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Complete Text of Each Agreement

Select the country name from the following list to view the actual text of the agreement with that country.

Complete Texts

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| Australia | Czech Republic | Hungary | Netherlands | South Korea |
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