



# How International Agreements Can Help You

You could be among the growing number of Americans who spend part of their careers working outside the United States. If so, you may wonder what effect this will have on your Social Security taxes and benefits. The United States has agreements with some countries that help you avoid double taxation while working abroad. These agreements can also help you qualify for Social Security benefits.

For a complete list of countries with international Social Security agreements, visit [www.ssa.gov/international/agreements\\_overview.html](http://www.ssa.gov/international/agreements_overview.html).

## Dual coverage and taxes

Do you work overseas for an American company or, in some cases, a foreign company that is affiliated with an American company? If so, you and your employer may have to pay Social Security taxes to both the United States and the foreign country on the same earnings. But, double taxation does not apply to you if you work in one of the agreement countries listed on [www.ssa.gov/international/agreements\\_overview.html](http://www.ssa.gov/international/agreements_overview.html). The agreement will assign your social security coverage to either the United States or the foreign country. This guarantees that you and your employer do not have to pay taxes to both.

If your employer in the United States sent you to work in an agreement country for five years or less, you pay only U.S. Social Security tax. You are exempt from foreign tax. If your employer hired you to work in an agreement country, you generally will pay social security taxes only to that country. This also applies if you are in a country to work for more than five years. You will be exempt from paying U.S. Social Security taxes<sup>1</sup>.

In the same way, workers who are employed in the United States pay only U.S. Social Security taxes. This applies unless their employers in an agreement country sent them to the United States for a period of generally five years or less.

Each agreement includes rules that eliminate dual social security taxes for:

- Self-employed people who work abroad.
- Government workers.
- Diplomats covered under the Vienna Conventions on Diplomatic and Consular Relations.
- Crews of ships and aircraft.

## Certificates of coverage

If you are a U.S. citizen or resident who will be exempt from foreign social security taxes while working abroad, your employer must obtain a “certificate of coverage.” They will acquire this from Social Security to present as proof of your exemption in the other country. Similarly, if you are a foreign national who works in the United States, your employer must obtain a certificate from the social security authorities in your home country. This will establish your exemption from U.S. Social Security taxes. Your local Social Security office can provide you with a publication that explains how to apply for a certificate under each of the agreements. The publication also explains the provisions of each agreement in greater detail. Your employer can also request a certificate of U.S. coverage for you at <https://opts.ssa.gov>. Visit [www.ssa.gov/international/agreements\\_overview.html](http://www.ssa.gov/international/agreements_overview.html) for more information on obtaining a certificate for a foreign national working in the United States.

## Payment of benefits

U.S. Social Security agreements can also help you if you have worked in the United States and an agreement country, but not long enough in one or both countries to qualify for benefits. These include Social Security retirement, disability or survivors benefits. Under an agreement, each country can count your work credits in the other country if this will help you qualify for benefits.

**For example:** If you earned at least six Social Security credits domestically, but not enough to qualify for a benefit, we can count your credits in an agreement country to make up the

<sup>1</sup> Sometimes applying the normal agreement rules may result in something different from what is usual or expected. For this reason, each agreement permits authorities in both countries to grant exceptions to the rules if both sides agree.

difference. You could meet the minimum eligibility requirements based on combined credits from both countries. If so, you will receive a partial U.S. benefit proportional to the number of credits you earned domestically. The other country also can use your U.S. credits to help you meet the eligibility requirements for foreign social security benefits.

Although each country may count your work credits in the other country, your credits are not transferred from one country to the other. They remain on your record in the country where they were earned. Therefore, it is possible for a person to qualify for a separate benefit payment from each country.

## For more information

To apply for U.S. or foreign benefits under an agreement, contact any U.S. Social Security office. If you do not want to apply for benefits, but need general information about these agreements, write to:

### **Social Security Administration**

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

You may also contact us by email at [\*\*International.policy@ssa.gov\*\*](mailto:International.policy@ssa.gov). Email is for general information only. (Since email is not secure, please do not send personally identifiable information.)

If you want to ask questions about how these agreements might affect your benefits specifically, please write to:

### **Social Security Administration**

Office of Earnings & International Operations  
P.O. Box 17775  
Baltimore, Maryland 21235-7775

If you would like to request a certificate of coverage or ask for information about how the coverage rules of the agreements might affect you, please contact:

### **Social Security Administration**

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

You can find information on agreements at [\*\*www.ssa.gov/international\*\*](http://www.ssa.gov/international). You may also apply for a certificate of U.S. coverage online at [\*\*https://opts.ssa.gov\*\*](https://opts.ssa.gov).

## Contacting Us Outside the United States

There are several ways to contact us including online, by mail, by phone, and in person. We are here to answer questions and serve you.

### **Visit our website**

The most convenient way to do business with us is to visit [\*\*www.ssa.gov\*\*](http://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.

### **Call us**

If you are calling about a new or replacement Social Security Number card, a pending claim for Social Security benefits, other non-claim issue, or if you are receiving or are already entitled to Social Security benefits, call **+1-410-965-0160** (data rates may apply). We provide free interpreter services upon request.

### **In person**

If you are in the British Virgin Islands, Canada, or Samoa, you may visit the nearest Social Security office. To find the nearest office, use the Social Security Office Locator at: [\*\*www.ssa.gov/locator\*\*](http://www.ssa.gov/locator).

In all other countries, contact your Federal Benefits Unit. For a complete list of Federal Benefits Units and contact information, visit [\*\*www.ssa.gov/foreign/foreign\*\*](http://www.ssa.gov/foreign/foreign).

### **Write to us**

If you find it easier to contact us by mail while you are outside the United States, write to us at:

### **Social Security Administration**

P.O. Box 17769  
Baltimore, MD 21235-7769  
USA



Securing today  
and tomorrow

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