

How To Apply Online For Retirement Benefits?
**The most convenient way to apply for Social Security
Retirement Benefits!!!**
Think www.socialsecurity.gov first!!!

Why should I apply online for Social Security [Retirement Benefits?](#)

Social Security offers an online retirement application that you can complete in as little as 15 minutes. It's so easy. Better yet, you can apply from the comfort of your home or office at a time most convenient for you. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

[How secure is my personal information?](#)

We use the most secure technology on the Internet to keep your information private.

How do I apply online?

- [Discover your retirement options](#),
- Get information about [how members of your family may qualify for benefits](#),
- Find instructions on [how to apply for benefits](#) and what [supporting documents you may need](#) to furnish, and
- [Apply for retirement benefits](#).

Applying Online For [Retirement Benefits](#) (watch the following Online CDs)

Please click below:

- [View a demo of our Online Retirement Planning CD.](#)
- [View a demo of our Online Retirement Benefit Application.](#)

Is the process easy to follow?

Yes. We ask only the questions that pertain to your situation, and we provide links to more information. Also, there are examples to help you. You can print or save a copy of the information you enter.

Reminder Items:

- You must be at least 61 years and 9 months old to apply for retirement benefits.
- You should apply for benefits no more than four months before the date you want your benefits to start.

- If you are already age 62, you may be able to start your benefits in the month you apply.
- If you are not getting Social Security **and** you are not ready to retire, you should still [sign up for Medicare](#) four months before your 65th birthday.

Medicare Issues:

- Close to age 65, you can find out how to [apply for just Medicare](#). You may need to sign up for Medicare close to your 65th birthday, even if you are still working.
 - Some health insurance plans change automatically at age 65.
 - If you are getting Social Security benefits when you turn 65, your Medicare Hospital Benefits will start automatically.

What happens next?

Read "[Retire Online It's So Easy!](#)" to find out what happens after you apply.

Learn More About Retirement Benefits

- [Use our Retirement Planner](#)
- [Estimate your Social Security retirement benefits](#)
- [Estimate other potential benefits](#)
- [Find your full retirement age](#)
- [Benefits for your spouse](#)
- [Benefits for you as a spouse](#)

[Calculators](#)

[Eligibility Issues](#)

[Near Retirement?](#)

[Apply for Benefits Online](#)

[Other Retirement Planning Websites](#)

Availability

The online forms are available to you seven days a week during the following hours (Eastern time):

Monday-Friday: 5 a.m. until 1 a.m.

Saturday: 5 a.m. until 11 p.m.

Sunday: 8 a.m. until 10 p.m.

Holidays: 5 a.m. until 11 p.m.

Contacting Social Security

For more information and to find copies of our publications, visit our website at www.socialsecurity.gov or call toll-free, [1-800-772-1213](tel:1-800-772-1213) (for the deaf or hard of hearing, call our TTY number, [1-800-325-0778](tel:1-800-325-0778)). We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day.

David Vinokurov

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Social Security Administration