

## SOCIAL SECURITY FOR SERVICEMEN AND VETERANS

Whether you are a career serviceman, a one-termer in the Armed Forces, or already a veteran, some or all of your military service may count toward social security benefits for yourself and your family.

These benefits include:

- Monthly payments to you and your dependents when you retire at age 62 or later. However, if you choose to take your benefits between 62 and 65, the amount of your monthly payments will be permanently reduced (see page 8).
- Monthly payments to you and your dependents, regardless of your age, if you become so severely disabled that you cannot do any substantial work.
- Monthly payments to your dependent survivors when you die.
- A lump sum death payment to your widow (or widower) or toward your burial expenses.

The amount of social security credits you need for each of these benefits is explained in this leaflet. Credits received for your service in the Armed Forces, credits earned in civilian employment, or a combination of both can be counted toward your total of social security credits.

A leaflet this size naturally cannot answer every question you may have about social security, but it can help you determine the kind and amount of social security credits you are entitled to as a result of your military service. Servicemen and women can obtain detailed information from their personnel officer or personal affairs officer. Veterans can obtain additional information at a local social security district office.

You earned regular social security credits for all your active duty since January 1, 1957. If you are making a career of the Armed Forces, you will be eligible for social security benefits in addition to your Service retirement pay.

Men and women in active military service before January 1, 1957, did not earn social security credits for their base pay. However, *free* credits may be granted by the Social Security Administration for active duty in the Armed Forces between September 16, 1940, and December 31, 1956.

The social security credits your military serv-

ice—either past or present—provides you are explained in the following sections.

### Earned Credits for Military Service in 1957 and Later Years

Members of the Armed Forces have been covered by social security in the same way as people in civilian employment since January 1, 1957, under the Servicemen's and Veterans' Survivor Benefits Act of 1956. They receive social security credit for their base pay for active duty (and active duty for training), and their share of the social security tax is deducted from their base pay, just as the social security tax of civilian workers is deducted from their wages. Service described as inactive duty for training, such as drill duty of reservists, is not covered by social security.

The amount of the serviceman's or worker's share of the social security tax is 3 percent on earnings in 1961 and is paid only on the first \$4,800 of the serviceman's base pay or the worker's wages. The tax is scheduled to go up to 3 $\frac{1}{8}$  percent in January 1962, with gradual increases thereafter until 1968, when it will be 4 $\frac{5}{8}$  percent. The Government, as the serviceman's employer, pays a matching amount as its share of the social security tax. Every 3 months it reports the amount of the serviceman's base pay, so that he will get social security credit for his earnings.

NOTE.—Military service since January 1, 1957, can be counted toward both military retirement pay and social security benefits.

### Free Credits for Military Service Between September 16, 1940, and December 31, 1956

Since 1950, the Congress has enacted laws giving *free* social security wage credits of \$160 for each month of active military service during: (1) the World War II period—September 16, 1940, through July 24, 1947, and (2) the postwar period—July 25, 1947, through December 31, 1956. These credits count the same as actual earnings of \$160 a month in determining whether a veteran has enough credits for a social security benefit and in figuring the amounts a veteran and his family can receive in social security benefits.

To get these free wage credits of \$160 for each month of active duty he served between September 16, 1940, and December 31, 1956, a veteran must

have been discharged or released from service under conditions that were other than dishonorable. In addition, he must have had at least 90 days of active service or, if he had less, he must have been discharged or released because of disability or injury caused by or made worse in line of duty. Also, credits of \$160 for each month of active duty would be counted for a serviceman who died on active duty during either the World War II or the postwar period when an eligible survivor files a claim for social security benefits.

NOTE.—Free credits are not entered in your social security earnings record, but are computed when you or your survivors file a claim for benefits and submit evidence of all your military service. Consequently, they also are not entered on the form you receive from the Social Security Administration when you request an accounting of your earnings record.

### Free Credits for Those With Military Service Both Before and After December 31, 1956

Servicemen and women performing any active duty or active duty for training after December 31, 1956, have been covered by social security for that service since January 1, 1957. Under provision of the Servicemen's and Veterans' Survivor Benefits Act of 1956 they may also be given the \$160 a month social security free wage credits for their months of active service in the 6-year period 1951 through 1956, to supplement the credits earned since January 1, 1957, even though their service in the earlier period also is counted for their military retirement.

Veterans who served both before and after December 31, 1956, and who do not receive military retired pay can be given the free wage credits of \$160 a month for any active duty between September 16, 1940, and December 31, 1956, as explained in a previous section. Their earned credits since January 1, 1957, are, of course, entered on their social security earnings record.

### Free Credits for Veterans With Military Retired Pay for Service Before 1957 Only

If you retired from active duty before 1957 with retired pay or Fleet Reserve pay, and service during either the World War II period or the postwar period was used in meeting your retirement eligibility or in computing or recomputing the amount

of your retired pay, you cannot ordinarily be granted the free wage credits for the period involved. However, if you had active service in both periods and only one of the two was used for your military retirement or retired pay, free wage credits can be granted for your months of active service in the other period.

### If Another Federal Agency Is Paying Benefits

Any payments from the Veterans Administration to a veteran or his survivors do not prevent the counting of free social security wage credits. If, however, a veteran (or his survivor) receives benefits from any other Federal agency (under the U.S. Civil Service retirement system, for example) which are based in part on his military service before 1957, he is not eligible to receive free social security wage credits for that service.

### How Many Social Security Credits You Will Need

If you are a man born in 1926 or later, or a woman born in 1929 or later, you will need social security credit for a total of 10 years of work to get retirement benefits. If you are a man born before 1926, or a woman born before 1929, you need credit for less than 10 full years of work; the earlier you were born, the less social security credit you need. The following table shows how this works out.

<i>A worker who reaches 65 (62 for women) or dies</i>	<i>Will need credit for no more than this much work</i>
In 1957 or earlier	1 $\frac{1}{2}$ years
1959	2
1961	2 $\frac{1}{2}$
1963	3
1965	3 $\frac{1}{2}$
1967	4
1969	4 $\frac{1}{2}$
1971	5
1975	6
1979	7
1983	8
1987	9
1991 or later	10

To provide protection for the families of younger workers, including members of the Armed Forces, who may die before they have enough social security credit, the law makes monthly survivor benefits payable to children under age 18 (and to