

Military Service and Social Security

Can you get both Social Security benefits and military retirement?

Yes. In most cases, you can get both Social Security benefits and military retirement and there is usually not a reduction of Social Security benefits because of your military retirement benefits. You'll get your full Social Security benefits based on your earnings.

Social Security Survivors Benefits may affect benefits payable under the optional Department of Defense Survivors Benefit Plan. Check with the Department of Defense or your military retirement adviser for more information.

If you have health care protection from the Department of Veterans Affairs (VA) or under the TRICARE (formerly CHAMPUS) or CHAMPVA program, your health benefits may change or end when you become eligible for Medicare.

Do I receive Social Security for my time in the military?

Yes. Earning for active duty military service or active duty training have been covered under Social Security since 1957. While you are in military service, you pay Social Security taxes just like civilians.

In 2009, the tax rate was 7.6 percent up to a maximum of \$106,800. If you earn more, you continue to pay the Medicare portion of the tax (1.45 percent) on the rest of your earnings. Social Security has covered inactive duty service in the armed forces reserves (such as weekend drills) since 1988. If you served in the military before 1957, you did not pay Social Security taxes, but the Social Security Administration gave you special credit for some of your service.

How Your Work Qualifies You for Social Security

To qualify for benefits, you must have worked and paid Social Security taxes for a certain length of time.

For instance, in 2009, you would have received four credits if you earned at least \$4,360. The amount needed to get credit for your work goes up each year. The number of credits you need to qualify for Social Security

benefits depends on your age and the type of benefit for which you are eligible.

No one needs more than 10 years of work in total (military or civilian work).

Social Security Extra Earnings

Your Social Security benefit depends on your earnings, averaged over your working lifetime. Generally, the higher your earnings, the higher your Social Security benefit.

Under certain circumstances, special earnings can be credited to your military pay record for Social Security purposes. The extra earnings are for periods of active duty or active duty for training. These extra earnings may help you qualify for Social Security or increase the amount of your Social Security benefit.

Learn more about these extra earnings for military members at www.ssa.gov.

Social Security Family Benefits

In addition to retirement benefits, Social Security pays survivors benefits to your family when you die. You also can get Social Security benefits for you and your family if you become disabled.

Social Security Disability

If you became disabled while on active military service on or after October 1, 2001, visit www.socialsecurity.gov/woundedwarriors or see our [Fact Sheet - Military Service and Social Security Disability Benefits](#).

When you apply for Social Security benefits, you will be asked for proof of your military service (DD Form 214) or information about your reserve or National Guard service.

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