How to Apply Online for Retirement, Spouses, or Medicare Benefits

It's so easy! Just go to *www.ssa.gov/retirement* and select **Learn how to apply**. Scroll down and select "Apply online" in the Submit an Application box, then accept the terms of service to begin.

Apply Online for Retirement/ Medicare Benefits

Select one:

- Start a New Application
- Return to Saved Application Process

Create or sign in to your personal *my* Social Security account

Once you start a new application online, you will be directed to create or sign in to your personal *my* Social Security account. You will need a valid email address to create your account. All *my* Social Security customers will create a credential with one of our two credential service providers, Login.gov or ID.me. If you don't have a Login.gov or ID.me account, you will select the "Create an Account" link to start this one-time registration process. If you create a new Login.gov credential, we will still complete the identity verification part. You will need to provide some personal information to us.

If you are unable to create a personal *my* Social Security account, you can continue your application online. We will contact you after we receive and review your application.

Re-entry Number

If you sign in to your personal *my* Social Security account when you begin your application, you will be able to save and exit after the "Re-entry Number" screen. You can return to your application by signing in to your personal *my* Social Security account.

If you start your application without creating a personal *my* Social Security account, you may want to print or write down your re-entry number so you can continue your saved application later.

Information Needed About Your Work

- Work done for an employer
- Self-employment
- Military service
- Work history

Answer Questions

- When do you want to start your benefits?
- What are the bank routing and account numbers for direct deposit (where we send your benefits)?
- Have you previously applied for Social Security, Medicare, or Supplemental Security Income (SSI), or do you intend to apply for SSI?
- Do you have medical coverage through a group health plan or Medicaid?

Review Your Information and Finish Your Application

1. Review the information you submitted and make any necessary changes.
2. Sign your application using an electronic signature by selecting the "Submit Now" button. Note: You will not be able to reenter the application after submission.
3. Get a confirmation number.
4. Review a list of documents that we may ask you to submit to your local office.
5. Save or print your application summary and receipt.

Contacting Us

There are several ways to contact us including online, by mail, by phone, and in person (by appointment). If you cannot use our online services, we can help you by phone or make an appointment to come into an office when you call our National toll-free 800 Number.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**

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