

Social Security

[SEARCH](#) [MENU](#) [LANGUAGES](#) [SIGN IN / UP](#)**Program Operations Manual System (POMS)**

Effective Dates: 08/21/2014 - Present

[Previous](#) | [Next](#)**TN 24 (09-02)****RS 00615.020 Dual Entitlement Overview****A. Policy****1. General**

A person may be entitled to more than one benefit at the same time. For example, a person may be entitled as a retired worker on his/her own record and as a spouse on another record. However, a person's benefit amount can never exceed the highest single benefit to which that person is entitled. Some benefits are calculated independently with the larger benefit being paid or the smaller benefit being paid plus the excess amount of the larger one. Other types of benefits are calculated with a carry-over reduction amount from the first benefit to the second.

2. Calculation Category

The following are the types of calculations that are possible:

- Method A - Both benefits calculated independently; one benefit payable.
- Method B - Both benefits calculated and reduced independently; small MBA paid plus excess of larger MBA.

NOTE: If larger MBA is a RIB or DIB just pay the RIB or DIB.

- Method C - First benefit calculated independently; reduce excess of second benefit for age (if larger).
- Method D - First benefit calculated independently; carry-over reduction applies to second benefit.

3. Examples of Calculations

The following are examples of each of the four methods of calculating the reduced benefits:

- Method A – A widow is entitled to a benefit of \$850 before reduction on one deceased husband's record. She is also entitled to a benefit of \$670 before reduction on her second deceased husband's record. Each benefit is reduced separately and the higher is paid.
- Method B – A widow is entitled to a benefit of \$1000 before reduction. She is also entitled to a RIB of \$400 before reduction. Each benefit is reduced separately. The widow benefit is reduced to \$900 and the RIB is reduced to \$380. The reduced RIB is subtracted from the reduced widow benefit. The result is the excess widow benefit payable - \$520. The total paid is \$900, the sum of the reduced excess widow benefit and the reduced RIB.
- Method C - A spouse is entitled to a benefit of \$1000 before reduction. She is also entitled to a RIB of \$400 before reduction. The full RIB is subtracted from the full spouse benefit. The excess (\$600) is then reduced to \$540. The RIB is reduced to \$380. The total payable is \$920, the sum of the reduced spouse excess and the reduced RIB.

Note: For months in which a spouse has a child-in-care, the amount payable as a spouse will always be the difference between the unreduced spouse benefit and the reduced RIB rate.

- Method D – A person is entitled to reduced RIB for six months. He then becomes entitled to DIB. The DIB is reduced by the number of months of reduced RIB entitlement.

B. Procedure — DUAL ENTITLEMENT CALCULATION CHART

Use the following chart to determine the type of dual entitlement calculation from [RS 00615.020A.2.](#) for each situation:

If the Type Benefits is...	Then the Calculation Category is...
HA then A	a
HA with A	a

HA then B	c
HA with B	c
HA then D/W	c
HA with D/W	c
A then B	c
A with B	c
A then D	b
A with D	b
A then HA	d
A with HA	a
A then secondary unreduced benefit	b
A with secondary unreduced benefit	b
B then HA	b
B with HA	c
B then A	b
B with A	c
B and B	a
Secondary unreduced benefit with A	b
Secondary unreduced benefit then A	b
C and C (if CFM applies, only one C benefit is payable but entitlement on all records is material in calculating the rate)	a
D then B	b

D then B6	a
D with D	a
D/W prior to age 62 then A or HA. If the date of birth is prior to 1/2/1928 a carry-over reduction applies and the calculation type is d.	b
D/W age 62 or older then A or HA	b
D/W with HA	c
D/W then HA	b
E/F and HA	b
F and F	a

To Link to this section - Use this URL:

<http://policy.ssa.gov/poms.nsf/lnx/0300615020>

RS 00615.020 - Dual Entitlement Overview - 08/21/2014

Batch run: 05/01/2015

Rev:08/21/2014

[Accessibility](#) [FOIA](#) [Open Government](#) [Glossary](#) [Privacy](#) [Report Fraud, Waste or Abuse](#) [Site Map](#) [Website Policies](#)
[Benefits.gov](#) [Disability.gov](#) [Healthcare.gov](#) [MyMoney.gov](#) [Regulations.gov](#) [USA.gov](#) [Other Government Sites](#)



This website is produced and published at U.S. taxpayer expense.