

Social Security

International Programs

Totalization Agreement with Poland

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Contents

- Introduction
- Coverage and Social Security taxes
- Certificate of coverage
- Monthly benefits
- A Polish ZUS or KRUS pension may affect your U.S. benefit
- What you need to know about Medicare
- Claims for benefits
- For more information

Introduction

An agreement effective March 1, 2009, between the United States and Poland improves social security protection for people who work or have worked in both countries. It helps many people who, without the agreement, would not be eligible for monthly retirement, disability or survivors benefits under the social security system of one or both countries. It also helps people who would otherwise have to pay social security taxes to both countries on the same earnings.

The agreement covers social security taxes (including the U.S. Medicare portion) and social security retirement, disability and survivors benefits. It does not cover benefits under the U.S. Medicare program or the Supplemental Security Income program.

This booklet covers highlights of the agreement and explains how it may help you **while you work** and **when you apply for benefits**.

The Agreement May Help You, Your Family And Your Employer

- **While you work**—If your work is covered by both the United States and the Polish social security systems, you (and your employer, if you are employed) would normally have to pay social security taxes to both countries for the same work. However, the agreement eliminates this double coverage so you pay taxes to only one system (see the section on "Coverage and Social Security taxes").
- **When you apply for benefits**—You may have some social security credits in both the United States and Poland but not have enough to be eligible for benefits in one country or the other. The agreement makes it easier to qualify for benefits by letting you combine your social security credits in both countries. For more details, see the section on "Monthly benefits".

Coverage and Social Security taxes

Before the agreement, employees, employers, and self-employed people could, under certain circumstances, be required to pay social security taxes to both the United States and Poland for the same work.

Under the agreement, if you work as an employee in the United States, you normally will be covered by the United States, and you and your employer will pay Social Security taxes only to the United States. If you work as an employee in Poland, you normally will

be covered by Poland, and you and your employer pay social security taxes only to Poland.

On the other hand, if your employer sends you from one country to work for that employer or an affiliate in the other country for five years or less, you will continue to be covered by your home country and you will be exempt from coverage in the other country. For example, if a U.S. company sends an employee to work for that employer or an affiliate in Poland for no more than five years, the employer and the employee will continue to pay only U.S. Social Security taxes and will not have to pay social security taxes in Poland.

If you are self-employed and reside in the United States or Poland, you generally will be covered and taxed only by the country where you reside.

Note

In addition to retirement, disability and survivors benefits, Polish social security taxes cover several other programs including one-time indemnity payments, pensions awarded as a result of work accidents and occupational diseases, and funeral grants. As a result, workers exempted from Polish social security coverage by the agreement pay no social security taxes for these programs and generally cannot receive benefits from them. If the agreement exempts you from Polish coverage, you and your employer may wish to arrange for alternative benefit protection.

Summary Of Agreement Rules

The following table shows whether your work is covered under the U.S. or Polish social security system. If you are covered under U.S. Social Security, you and your employer must pay U.S. Social Security taxes. If you are covered under the Polish system, you and your employer must pay Polish social security taxes. If you are self-employed and reside in the United States or Poland, you generally will be covered and taxed only by the country where you reside. The next section "Certificate of coverage" explains how to get a form from the country where you are covered that will prove you are exempt in the other country.

Your work status	Coverage and taxes
<i>You are working in Poland:</i>	
<i>For a U.S. employer who:</i>	
<ul style="list-style-type: none"> • Sent you to work in Poland for five years or less 	U.S.
<ul style="list-style-type: none"> • Sent you to work in Poland for more than five years 	Poland
<ul style="list-style-type: none"> • Hired you in Poland 	Poland
<i>For a non-U.S. employer</i>	Poland
<i>For the U.S. government and you are a:</i>	
<ul style="list-style-type: none"> • A U.S. national 	U.S. (either Social Security or federal retirement program)

<ul style="list-style-type: none"> Polish national 	Poland
You are working in the U.S.:	
<i>For an employer in Poland who:</i>	
<ul style="list-style-type: none"> Sent you to work in the U.S. for five years or less 	Poland
<ul style="list-style-type: none"> Sent you to work in the U.S. for more than five years 	U.S.
<ul style="list-style-type: none"> Hired you in the U.S. 	U.S.
<i>For a non-Polish employer</i>	U.S.
<i>For the Polish Government and you are a:</i>	
<ul style="list-style-type: none"> Polish national 	Poland
<ul style="list-style-type: none"> U.S. national 	U.S.
You are self-employed and you:	
<ul style="list-style-type: none"> Reside in the U.S. 	U.S.
<ul style="list-style-type: none"> Reside in Poland 	Poland
If this table doesn't seem to describe your situation and you are:	
<ul style="list-style-type: none"> Working in the U.S. 	Write to the U.S. address in "Certificates for employees" section for further information.
<ul style="list-style-type: none"> Working in Poland 	Write to the Polish address in "For more information" section for further information.

Note

As the table indicates, a U.S. worker employed in Poland can be covered by U.S. Social Security only if he or she works for a U.S. employer. A U.S. employer includes a corporation organized under the laws of the United States or any state, a partnership if at least two-thirds of the partners are U.S. residents, a person who is a resident of the U.S. or a trust if all the trustees are U.S. residents. The term also includes a foreign affiliate of a U.S. employer if the U.S. employer has entered into an agreement with the

Internal Revenue Service (IRS) under section 3121(l) of the Internal Revenue Code (IRC) to pay Social Security taxes for U.S. citizens and residents employed by the affiliate.

Certificate of coverage

A certificate of coverage issued by one country serves as proof of exemption from Social Security taxes on the same earnings in the other country.

Certificates For Employees

To establish an exemption from compulsory coverage and taxes under the Polish system, your employer must request a certificate of coverage (form USA/PL 1) from the United States at this address:

Social Security Administration
Office of International Programs
P.O. Box 17741
Baltimore, Maryland 21235-7741
U.S.A.

If preferred, the request may be sent by fax to **410-966-1861**. Please note this fax number should be used only to request certificates of coverage.

No special form is required to request a certificate, but the request must be in writing and the following information must be provided:

- Full name of worker;
- Date and place of birth;
- Citizenship;
- Country of worker's permanent residence;
- U.S. Social Security number;
- Date of hire;
- Country of hire;
- Polish NIP* (10 digit) employer tax I.D. number;
- Polish REGON** (9 digits) number;
- Name and address of the employer in the United States and Poland; and
- Date of transfer and anticipated date of return.

* A "NIP" is the Polish individual tax identification number given to either a person or a legal entity within the Polish system.

** A "REGON" is the number assigned to all companies and businesses by the Central Statistical Office and entered in the National Official Business Register.

In addition, your employer must indicate if you remain an employee of the U.S. company while working in Poland or if you become an employee of the U.S. company's affiliate in Poland. If you become an employee of an affiliate, your employer must indicate if the U.S. company has an agreement with the IRS under section 3121(l) of the Internal Revenue Code to pay U.S. Social Security taxes for U.S. citizens and residents employed by the affiliate and, if yes, the effective date of the 3121(l) agreement.

Your employer also can request a certificate of U.S. coverage for you over the Internet using a special online request form available at www.socialsecurity.gov/coc. Only an employer can use the online form to request a certificate of coverage. A self-employed person must submit a request by mail or fax.

To establish your exemption from coverage under the U.S. Social Security system, your employer in Poland must request a certificate of coverage (form PL/USA 1) from Poland (Zakład Ubezpieczeń Społecznych-ZUS) at this address:

Zakład Ubezpieczeń Społecznych
Department Ubezpieczeń i Składek
ul. Szamocka 3, 5
00—748 Warszawa
POLAND

To establish your exemption from coverage under the U.S. Social Security system, if Kasa Rolniczego Ubezpieczenia Społecznego (KRUS) coverage is desired, you (as the owner of a farm) or your employer in Poland must request a certificate of coverage (form PL/USA 1) from:

Centrala Kasy Rolniczego Ubezpieczenia
Społecznego—Biuro Ubezpieczeń
Al. Niepodległości 190
00-608 Warszawa
POLAND

The same information required for a certificate of coverage from the United States is needed to get a certificate from Poland except you must show your Polish social security number rather than your U.S. Social Security number.

Certificates For Self-Employed People

If you are self-employed and would normally have to pay social security taxes to both the U.S. and Polish systems, you can establish your exemption from one of the taxes.

- If you reside in the United States, write to the Social Security Administration in "Certificates for employees" above; or fax to **410-966-1861**; or
- If you reside in Poland, write to either the ZUS or KRUS agencies at the addresses in "Certificates for employees" above.

You must provide the following information in your letter:

- Full name;
- Date and place of birth;
- Citizenship;
- Country of permanent residence;
- U.S. Social Security number;
- Nature of self-employment activity;
- Polish NIP (10 digit) number of the self-employed person;
- Dates the activity was or will be performed; and
- Name and address of your trade or business in both countries.

Effective Date Of Coverage Exemption

The certificate of coverage you receive from one country will show the effective date of your exemption from paying social security taxes in the other country. Generally, this will be the date you began working in the other country, but no earlier than the effective date of the agreement.

Certificates of coverage issued by Poland should be retained by the employer in the United States in case of an audit by the IRS. No copies should be sent to the IRS unless specifically requested by the IRS. However, a self-employed person must attach a **photocopy** of the certificate to his or her income tax return each year as proof of the U.S. exemption.

Copies of certificates of coverage issued by the United States will be provided for both employee and employer. It will be their responsibility to present the certificate to the Polish authorities when requested to do so. To avoid any difficulties, your employer (or you, if you are self-employed) should request a certificate as early as possible, preferably before your work in the other country begins.

If you or your employer requests a certificate of coverage, you should read the Privacy Act and Paperwork Reduction Act Statements below.

Authority to collect information for a certificate of coverage

Privacy Act

Section 233 of the *Social Security Act* as amended, [42 U.S.C. 433] authorizes us to collect this information. We will use the information you provide to determine if your current work should be covered only under the U.S. Social Security system in accordance with a Totalization agreement. The information you provide on this form is voluntary. However, failure to provide all or part of the requested information may prevent us from making an accurate and timely decision on your request for a certificate of coverage. Without the certificate, current work may continue to be subject to coverage and taxation under both the U.S. and the foreign Social Security systems.

We rarely use the information you provide on this form for any purpose other than for the reasons explained above.

However, we may use it for the administration and integrity of Social Security programs. We may also disclose information to another person or to another agency in accordance with approved routine uses, which include but are not limited to the following:

1. To enable a third party or an agency to assist Social Security in establishing rights to Social Security benefits or coverage;
2. To comply with Federal laws requiring the release of information from Social Security records (e.g., to the Government Accountability Office, General Services Administration, National Archives Records Administration, and the Department of Veterans Affairs);
3. To make determinations for eligibility in similar health and income maintenance programs at the Federal, State, and local level; and
4. To facilitate statistical research, audit, or investigative activities necessary to assure the integrity of Social Security programs.

We may also use the information you provide in computer matching programs. Matching programs compare our records with records kept by other Federal, State, or local government agencies. Information from these matching programs can be used to establish or verify a person's eligibility for Federally-funded or administered benefit programs and for repayment of payments or delinquent debts under these programs.

A complete list of routine uses for this information is available in our System of Records Notice entitled, *Earnings Records and Self-Employment Income System*, 60-0059. This notice, additional information regarding this form, and information regarding our programs and systems, are available on-line at www.socialsecurity.gov or at any Social Security office.

Paperwork Reduction Act Notice

This information collection meets the clearance requirements of 44 U.S.C. section 3507, as amended by section 2 of the *Paperwork Reduction Act of 1995*. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take you about 30 minutes to read the instructions, gather the necessary facts, and answer the questions to request a certificate of coverage.

Monthly benefits

The following table shows the various types of social security benefits payable under the U.S. and Polish systems and briefly describes the eligibility requirements that normally apply for each type of benefit. If you do not meet the normal requirements for these benefits, the agreement may help you to qualify (see "How benefits can be paid" section).

This is only a general guide. You can get more specific information about U.S. benefits at any U.S. Social Security office, or by calling our toll-free number at **1-800-772-1213** or by visiting Social Security's website at www.socialsecurity.gov.

You can get more detailed information about the Polish system by writing to the Polish addresses on the inside cover of this publication or by visiting the Polish social security website for ZUS at www.zus.pl, and the Polish social security website for KRUS at www.krus.gov.pl/en/about-krus/.

Under U.S. Social Security, you may earn up to four credits each year depending on the amount of your covered earnings. The amount needed to earn a work credit goes up slightly each year. For more information, see *How You Earn Credits* (Publication No. 05-10072).

Under the Polish system, credits are measured in months. To simplify the information in the table, requirements are shown in years of credits.

It is important to know that Poland pays benefits through two different programs. The first program Zakład Ubezpieczeń Społecznych (ZUS), has a two-tier mandatory program which affects workers born after 1948. The first tier, a pay as-you-go (PAYG) account sets a limit on the amount of contributions a person could contribute into the account. The second tier is a fully funded Open Pension Fund (OFE), which is a privately-managed individual account-defined contribution program. **Prior to January 1, 1999**, the original ZUS system was based on defined mandatory contribution from employers and employees and had a length of coverage requirement.

The second program, Kasa Rolniczego Ubezpieczenia Społecznego (KRUS), is a system where benefits are based on contributions and general revenue subsidies for farmers.

Monthly Benefits And Eligibility Requirements

Retirement or old-age benefits	
United States	Poland
<p>Worker-Full benefit at full retirement age.* Reduced benefit as early as age 62.</p> <p>Required work credits range from 1-1/2 to 10 years (10 years if age 62 in 1991 or later).</p>	<p style="text-align: center;">ZUS</p> <p>Worker-PAYG (Effective 1/1/1999)–Full benefit at normal retirement age.** No minimum qualifying period for entitlement to retirement pension.</p> <p>No provision for increased old-age benefits based on delayed retirement.</p> <p>OFE – Two types of pensions (Effective 1/1/1999):</p> <ul style="list-style-type: none"> • Periodical pension for females at retirement age (expires at age 65); and • Lifelong pension for females and males at retirement age (65 years); <p>Worker born before January 1, 1949 Regular retirement pension at normal retirement age** with 25 years of coverage for males and 20 years for females.</p> <p>Reduced pension at normal age of retirement** with 20 years of coverage for males and 20 years for females.</p>

	<p>Early old-age benefits for completely disabled workers with 25 years of coverage for males and 20 years for females.</p> <p>Early retirement age is applicable for some categories of Polish workers, subject to collective labor agreements. No provision for increased old-age benefits based on delayed retirement.</p> <p>Guaranteed minimum pension with at least 20 years for females and 25 years for males.</p> <div style="border: 1px solid black; text-align: center; padding: 5px;">KRUS</div> <p>Farmers and members of their families—Old-age pension at normal retirement age** with 25 years of coverage.</p> <p>Early retirement at age 60 for males and 55 for females with 30 years of insurance history and have ceased conducting agricultural activity.</p> <p>Individuals born after December 31, 1948, must have 25 years (30 years in the case of early retirement) of sole insurance for farmers, without a possibility of including any period of employment. Individuals born before January 1, 1949, may have periods of employment included, provided that these periods have not been included in the labor system of ZUS.</p> <p>Individuals who ran a farm before July 1, 1977, or individuals who worked on a farm as family members before January 1, 1983, and who were not involved in the social insurance scheme for farmers after these dates (did not pay any premium) will not acquire any right to old-age pension for farmers. If after these dates such individuals were still employed, they can apply for a pension from ZUS.</p> <p>No provision for increased old-age benefits based on delayed retirement.</p>
Disability benefits	
United States	Poland
<p>Worker-Under full retirement age* can get benefits if unable to do any substantial gainful work for at least a year. 1-1/2 to 10 years credit needed, depending on age at date of onset. Some recent work credits also</p>	<div style="border: 1px solid black; text-align: center; padding: 5px;">ZUS</div> <p>Worker-Payable if worker is either completely disabled or partially disabled.</p> <p>Disability must occur during period of coverage or within 18 months of last period of coverage. 1-5 years of coverage needed depending on age at date of onset. Reduced benefit if partially disabled.</p> <div style="border: 1px solid black; text-align: center; padding: 5px;">KRUS</div>

<p>needed unless worker is blind.</p>	<p>Farmer-Disability pension if covered for required period (1-5 years) depending on age at date of onset. Total incapacity to work must have happened while subject to coverage or no later than 18 months after insurance expires.</p> <p>No temporary disability benefit if farmer is covered by any other social insurance.</p>
<p>Work accident and occupational disease benefits</p>	
<p>United States</p>	<p>Poland</p>
<p>Worker-No provisions.</p>	<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"> <p>ZUS</p> </div> <p>Worker-Benefit possible if worker was subject to Polish laws at the time of the work accident or at the onset of the occupational disease.</p> <p>One-time compensation payment-Awarded if impairment was the result of a work accident or occupational illness and must be permanent or exceeds 6 months but recovery is expected.</p> <p>Survivor pension from work accident or occupational disease-Benefit awarded to surviving family members who meet eligibility requirements when the insured person or pensioner died as a result of the work accident or occupational disease.</p> <div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"> <p>KRUS</p> </div> <p>Farmer-Benefit possible if insured person was covered the day of the accident or the first day of the occupational disease.</p> <p>Single compensation-Benefit possible if work accident or occupational disease is permanent or exceeds 6 months but recovery is expected.</p>
<p>Family Benefits to dependents of retired or disabled person</p>	
<p>United States</p>	<p>Poland</p>
<p>Spouse-Full benefit at full retirement age* or at any age if caring for worker's entitled child under age 16 (or disabled before age 22). Reduced benefit as early as age 62 if not caring for a child.</p>	<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"> <p>ZUS</p> </div> <p>Spouse-No provision.</p> <div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"> <p>KRUS</p> </div> <p>Spouse-No provision.</p>
<p>Divorced Spouse-Full benefit at full retirement age.* Reduced benefit as</p>	<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"> <p>ZUS</p> </div> <p>Divorced Spouse-No provision.</p>

<p>early as age 62. Must be unmarried and have been married to worker for at least 10 years.</p>	<div style="border: 1px solid black; padding: 5px; text-align: center;">KRUS</div> <p>Divorced Spouse-No provision.</p>
<p>Children-If unmarried, up to age 18 (age 19 if in elementary or secondary school full-time) or any age if disabled before age 22.</p>	<div style="border: 1px solid black; padding: 5px; text-align: center;">ZUS</div> <p>Children-No provision.</p> <div style="border: 1px solid black; padding: 5px; text-align: center;">KRUS</div> <p>Children-No provision.</p>
Survivors benefits	
United States	Poland
<p>Widow(er)-Full benefit at full retirement age* or at any age if caring for deceased's entitled child under age 16 (or disabled before age 22). Reduced benefit as early as age 60 (or age 50 if disabled) if not caring for a child. Benefits may be continued if remarriage occurs after age 60 (or age 50 if disabled).</p>	<div style="border: 1px solid black; padding: 5px; text-align: center;">ZUS</div> <p>Widow(er)-must have attained age 50 or unable to work, or caring for at least one child, grandchild, brother or sister meeting the eligibility requirements.</p> <div style="border: 1px solid black; padding: 5px; text-align: center;">KRUS</div> <p>Widow(er)—Same as ZUS.</p>
<p>Divorced widow(er)- Same as widow(er) if marriage lasted at least 10 years.</p>	<div style="border: 1px solid black; padding: 5px; text-align: center;">ZUS</div> <p>Divorced widow(er)-same as widower if receiving alimony.</p> <div style="border: 1px solid black; padding: 5px; text-align: center;">KRUS</div> <p>Divorced widow(er)—Same as ZUS.</p>
<p>Children-Same as for children of retired or disabled worker.</p>	<div style="border: 1px solid black; padding: 5px; text-align: center;">ZUS</div> <p>Children-up to age 16 (age 25 if in school) or any age if disabled prior to age 16 (age 25 if in school).</p> <div style="border: 1px solid black; padding: 5px; text-align: center;">KRUS</div> <p>Children—Same as ZUS.</p>
<p>Lump-sum death benefit-A one-time payment not to exceed \$255 payable</p>	

on the death of an insured worker.	
Funeral grant or benefit	
United States	Poland
No provisions	<p style="text-align: center;">ZUS</p> <p>Funeral grants are payable to the individual who has incurred the funeral costs of the deceased insured person, retired employee or pensioner.</p>
	<p style="text-align: center;">KRUS</p> <p>Funeral grants are payable to the individual who has incurred the funeral costs of the deceased insured person, retired employee or pensioner.</p>

How Benefits Can Be Paid

If you have Social Security credits in both the United States and Poland, you may be eligible for benefits from one or both countries. If you meet all the basic requirements under one country's system, you will get a regular benefit from that country. If you do not meet the basic requirements, the agreement may help you qualify for a benefit as explained below.

- **Benefits from the United States**—If you do not have enough work credits under the U.S. system to qualify for regular benefits, you may be able to qualify for a partial benefit from the United States based on both U.S. and Polish credits. However, to be eligible to have your Polish credits counted, you must have earned at least six credits (generally one and one-half years of work) under the U.S. system. If you already have enough credits under the U.S. system to qualify for a benefit, the United States cannot count your Polish credits.
- **Benefits from Poland**—If you do not have enough work credits under the Polish system to qualify for regular benefits, you may be able to qualify for a partial benefit from Poland based on both Polish and U.S. credits. However, to be eligible to have your U.S. credits counted, you must have earned at least 12 months of Polish coverage.

How Credits Get Counted

You do not have to do anything to have your credits in one country counted by the other country. If we need to count your credits under the Polish system to help you qualify for a U.S. benefit, we will get a copy of your Polish earnings record directly from Poland when you apply for benefits.

If Poland needs to count your U.S. credits to help you qualify for a Polish benefit, it will get a copy of your U.S. earnings record directly from the Social Security Administration when you apply for the Polish benefit.

Although each country may count your credits in the other country, your credits are not actually transferred from one country to the other. They remain on your record in the country where you earned them and also can be used to qualify for benefits there.

Computation Of U.S. Benefit Under The Agreement

When a U.S. benefit becomes payable as a result of counting both U.S. and Polish social security credits, an initial benefit is determined based on your U.S. earnings as if your entire career had been completed under the U.S. system. This initial benefit is then reduced to reflect the fact that Polish credits helped to make the benefit payable. The amount of the reduction will depend on the number of U.S. credits: the more U.S. credits, the smaller the reduction; and the fewer U.S. credits, the larger the reduction.

A Polish ZUS or KRUS pension may affect your U.S. benefit

If you qualify for Social Security benefits from the United States and a Polish pension (either ZUS or KRUS) and you did not need the agreement to qualify for the U.S. benefit, the amount of your U.S. benefit may be reduced. This is a result of a provision in U.S. law that can affect the way your benefit is figured if you also receive a pension based on work not covered by U.S. Social Security. For more information, call our toll-free number, **1-800-772-1213**, or visit our website, www.socialsecurity.gov, and get a copy of our publication, *Windfall Elimination Provision* (Publication No. 05-10045). If you are outside the United States, you may write to us at the address in "For more information" section.

What you need to know about Medicare

Medicare is the U.S. national health insurance program for people age 65 or older or who are disabled. Medicare has four parts:

- Hospital insurance (Part A) helps pay for inpatient hospital care and certain follow-up services.
- Medical insurance (Part B) helps pay for doctors' services, outpatient hospital care and other medical services.
- Medicare Advantage plans (Part C) are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through a provider organization under Part C.
- Prescription drug coverage (Part D) helps pay for medications doctors prescribe for medical treatment.

You are eligible for free hospital insurance at age 65 if you have worked long enough under U.S. Social Security to qualify for a retirement benefit. People born in 1929 or later need 40 credits (about 10 years of covered work) to qualify for retirement benefits.

Although the agreement between the United States and Poland allows the Social Security Administration to count your Polish credits to help you qualify for U.S. retirement, disability or survivor benefits, the agreement does not cover Medicare benefits. As a result, we cannot count your credits in Poland to establish entitlement to free Medicare hospital insurance.

For more information about Medicare, call our toll-free number, **1-800-772-1213** or visit Medicare's website at www.medicare.gov and ask for the publication, *Medicare* (Publication No. 05-10043).

Claims for benefits

If you live in the United States and wish to apply for U.S. or Polish benefits:

- Visit or write any U.S. Social Security office; or
- Phone our toll-free number, **1-800-772-1213**, 7 a.m. to 7 p.m., Monday -Friday. People who are deaf or hard of hearing may call our toll-free TTY number, **1-800-325-0778**.

You can apply for Polish benefits at any U.S. Social Security office by completing application form SSA-2490-BK and any additional Polish application forms.

If you live in Poland and wish to apply for U.S. or Polish benefits, contact: If you live in Poland and wish to apply for U.S. or Polish benefits, contact:

- The Federal Benefits Unit at the U.S. Embassy in Warsaw, Poland, (phone **48-22-504-2112**) or the U.S. Consulate in Krakow (phone **48-12-424-5100**) to file for U.S. benefits; or
- Any Polish social security office to file for Polish benefits only.

You can apply with one country and ask to have your application considered as a claim for benefits from the other country. Information from your application will then be sent to the other country. Each country will process the claim under its own laws, counting credits from the other country when appropriate, and notify you of its decision.

If you have not applied for benefits before, you may need to provide certain information and documents when you apply. This includes:

- The worker's U.S. Social Security number;
- The worker's Polish social security number;
- Proof of age for all claimants;
- Evidence of the worker's U.S. earnings in the past 24 months; and
- Information about the worker's coverage under the Polish system.

You may wish to call the social security office to see if any other information is needed.

Payment Of Benefits

Each country pays its own benefit. U.S. payments are made by the U.S. Department of the Treasury each month and cover benefits for the preceding month. Payments under the Polish system are paid by direct deposit the last banking day of the month covering benefits for that month.

Absence From U.S. Territory

Normally, persons who are not U.S. citizens may receive U.S. Social Security benefits while outside the United States only if they meet certain requirements. However, under the agreement, you may receive benefits as long as you reside in Poland regardless of your nationality. If you are not a U.S. or Polish citizen and live in another country, you may not be able to receive benefits. The restrictions on U.S. benefits are explained in the publication, *Your Payments While You Are Outside The United States* (Publication No. 05-10137.)

Appeals

If you disagree with the decision made on your claim for benefits under the agreement, contact any U.S. or Polish social security office. The people there can tell you what you need to do to appeal the decision.

The Polish social security authorities will review your appeal if it affects your rights under the Polish system, while U.S. Social Security authorities will review your appeal if it affects your rights under the U.S. system. Since each country's decisions are made independently of the other, a decision by one country on a particular issue may not always conform with the decision made by the other country on the same issue.

For more information

To **file a claim** for U.S. or Polish benefits under the agreement, follow the instructions given in under "Claims for benefits".

If you live outside the United States, write to:

Social Security Administration
Office of International Operations (OIO)
OIO—Totalization
P.O. Box 17769
Baltimore, Maryland 21235-7769
USA

For more information about Poland's ZUS social security programs, contact the appropriate social security office in Poland. If you do not live in Poland, write to:

Zakład Ubezpieczeń
Społecznych--ZUS
Department Ubezpieczeń i Składek
ul. Czerniakowska 16
00 – 701 Warszawa
POLAND

For information about Poland's KRUS social security for farmers write to:

Centrala Kasy Rolniczego Ubezpieczenia
Społecznego—Biuro Ubezpieczeń
Al. Niepodległości 190
00-608 Warszawa
POLAND

For information on how to obtain a **REGON** number (Rejestr urzestr podmiotow Gospodarki Narodowej) contact the Central Statistical Office at their central headquarters:

Central Statistical Office
Al. Niepodległości 208
00-925 Warszawa
POLAND
Telephone: +48 22 608 30 00
Information Centre: +48 22 608 31 64 to 68
+48 22 608 31 61

For information on how to obtain a **NIP** number (Numer Identyfikacji Podatkowej) contact the Ministry of Finance:

Ministerstwo Finansów
ul. Swietokrzyska 12
00-916 Warszawa
POLAND
Telephone: +48 22 694 55 55
Email: kancelaria@mf.gov.pl

If you **do not wish to file a claim for benefits** but would like more information about the agreement, write to:

Social Security Administration
Office of International Programs
P.O. Box 17741
Baltimore, Maryland 21235-7741
USA

For additional information, visit our website, www.socialsecurity.gov/international.

