



Information for the
Human Resource
Professional to better
assist your employees.

social security tips

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If retiring at the end of 2022, NOW is the time to apply for Social Security

How *early* can your employees apply for Social Security retirement benefits?

Individuals must be at least age 62 for the entire month to be eligible to receive benefits. If born on the first or second day of the month, they meet this requirement in the month of their 62nd birthday. If born on any other day of the month, they do not meet this requirement until the following month.

Individuals can apply up to four months before they want their retirement benefits to start. For example, if they turn 62 on December 2, they can start benefits as early as December. If they want their benefits to start in December, they can apply in August. If they turn 62 any day after December 2, they are not age 62 for the entire month of December. They can start benefits as early as January when they are 62 for the entire month. If they want their benefits to start in January, they can apply in **September**.

Social Security benefits are paid in the month following the month they are due. If due benefits for the month of December, they will receive their first check in January for December. Our yearly [payment calendars](#) are very helpful.

How *do* your employees apply for Social Security retirement benefits?

Applying [online](#) is the easiest way to complete a Social Security retirement application; however, they can also [make an appointment](#) to apply by phone or at a Social Security office.

How can *you* help your employees?

You may help someone else fill out their application, but you are not allowed to sign it for them. Only the person applying for benefits can legally sign the application. If they are not able to sign online, we will mail them a copy to sign. Read more about [Helping Someone Apply Online](#).