Task name
Suspend retirement payments

Subject matter expert point of contact
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User goal(s)
Customers may select this task to voluntarily suspend their retirement payments when they turn their full retirement age (FRA) until they reach the age of 70, so they can accrue delayed retirement credits (DRCs). DRCs can be earned beginning at FRA up until age 70.

User roles
The following types of individuals may perform this task: Beneficiary and representative payee.

Common use cases
Individuals may use this suspend retirement payments task when they:
- File for and receive early retirement (between age 62 and FRA) – Individuals may file an initial claim for early retirement, begin receiving monthly payments, and when they reach FRA or any time before age 70, they can call or visit the agency to request suspension of payments until sometime after FRA or age 70.
- File for retirement at FRA – Individuals may file an initial claim for retirement and elect to suspend payments until sometime after FRA or age 70. If the individual does not elect to suspend payments during the initial claim at FRA, the individual may still request it at a later time.
- File for retirement after FRA and before age 70 – Individuals may file an initial claim for retirement and elect to suspend payments until sometime after FRA or age 70. If the individual does not elect to suspend payments during the initial claim at FRA, the individual may still request it at a later time.

Frequency
Prior to the Bipartisan Act of 2015, this was a more common occurrence. Financial planners used to recommend the Number Holder (NH) file and suspend so auxiliaries would receive benefits while the NH earned DRCs. Since the Bipartisan Act of 2015, if the NH's benefits are suspended, everyone one the record will not receive benefits. The only exception is independently entitled divorce spouse.

Online self-service requirements
There is no online self-service option to suspend retirement payments.

Alternate method requirements
- I am unsure if there is an IVR process.

- Customers can call the National 800 Number to speak to a representative or call the field office to speak to a technician to request suspending retirement payments.
- Customers can visit the field office on-site to request suspending retirement payments.
- Customers can mail or fax a letter to the local field office to request suspending retirement payments.

Language considerations
- SSA policies describe this 'suspend retirement payments' task as 'voluntary suspension' or 'voluntary suspend'. During an initial claim, the process may be described as 'file and suspend'.
- Customers may use the same terms as the agency representatives if they hear it. Otherwise, they may describe it as 'file and suspend/stop my payments so I can get more later'.

Identity proofing and authentication
- Since individuals cannot request to suspend retirement payments online, there is no identity proofing and authentication.
- When customers call the National 800 Number or field office to request to suspend retirement payments, the representative or technician will verify the customer's identity (TC 01005.030) by confirming the following:
  1. Complete first and last name
  2. SSN
  3. Date of birth
  4. Address that is on the current record
  5. Place of birth
  6. At least one other item of information that identifies the NH (e.g., mother's maiden name; father's name or place of employment)
- If visiting the field office in person, the technician will ask to see the customer's valid government issued identification card. If the customer does not have valid identification, the technician will ask the customer the identity verification questions listed above.

Systems
- During an initial application for retirement, the customer can request to suspend payments. The technician would input the claim into the Modernized Claims System (MCS), document the request for suspension, and access the appropriate screens to input the voluntary suspension; all within MCS.
- Once a customer is already receiving payments, if he or she requests suspension of retirement payments, the technician must access the Post Entitlement Online System (POS) to input the suspension request.

Documentation

- GN 02409.110 Conditions for Voluntary Suspension:
  http://policynet.ba.ssa.gov/poms.nsf/lnx/0202409110
- GN 02409.130 Voluntary Suspension Reinstatement:
  http://policynet.ba.ssa.gov/poms.nsf/lnx/0202409130
- GN 02409.120 Voluntary Suspension Procedures for FO, TSC, and PSC:
  http://policynet.ba.ssa.gov/poms.nsf/lnx/0202409120

Related tasks

- Requesting reinstatement of retirement payment may go hand in hand with this task to suspend retirement payments.
  - If an individual suspends retirement payments at FRA or after, the payments will automatically reinstate at age 70. So the address, phone number, and direct deposit information should be kept up to date.
  - If an individual suspends retirement benefits at FRA or after, but wishes to reinstate the payments before age 70, the individual must contact the agency to request reinstatement. There is no online option for this.

Related projects

- I do not think there are any related projects associated to this task.