**INSIDER GUIDE · 2026 EDITION · FROM 20 YEARS INSIDE SSA**

# 7 Things the SSA Won't Tell You About Your Benefits

Insider tips from a former SSA District Manager with 20 years of experience

I spent 20 years inside Social Security as a District Manager. I've seen people leave thousands on the table because they didn't know the rules. These are the things I wish every American knew. They're all legal, all documented in SSA's own policy manual, and they could change your financial life.

## 1 "Apply First" — Your Filing Date Is Worth Real Money

When you call SSA and express intent to file, that establishes a protective filing date. Benefits can be backdated to that call — even if the application takes weeks to complete. This applies to ALL programs: retirement, survivor, spousal, SSDI, SSI.

Don't wait until you have every document. Call 1-800-772-1213 first. Gather documents second. If SSA says the application is incomplete, complete it — but your filing date stays locked to that first call.

**INSIDER TIP:** I've seen people lose thousands because they spent weeks gathering documents before calling. The documents can come later. The filing date cannot go backward. Call first. Always.

## 2 Overpayment Waivers — You Can Ask SSA to Forgive the Debt

If SSA says you were overpaid, you can request a waiver using Form SSA-632. If the overpayment was not your fault AND paying it back would cause financial hardship, SSA may waive the entire amount. You don't have to pay it all back.

If they're already withholding from your check, you can request a lower withholding rate AND file the waiver in the same call. Two things at once: relief now and potential forgiveness later.

**INSIDER TIP:** The SSA employee may not volunteer this option. You have to ASK. Say: 'I'd like to request a waiver of overpayment under SSA-632.' Knowing the form number shows you know your rights. Waivers are granted more often than you'd think.

## 3 WEP and GPO Are Dead — If Denied Before, Check Again NOW

The Social Security Fairness Act (signed January 5, 2025) eliminated both the Windfall Elimination Provision and the Government Pension Offset. Retroactive to January 2024. Millions of teachers, firefighters, police officers, and government workers are affected.

If WEP reduced your benefit, it should be increased automatically with retroactive pay. If GPO blocked your spousal or survivor benefits entirely, you may now be eligible for benefits you were previously denied. Don't assume your old answer is still correct.

> **INSIDER TIP:** Call 1-800-772-1213 and say: 'I was previously affected by WEP or GPO. I understand they've been eliminated. I'd like to file.' There are people RIGHT NOW leaving money on the table because they don't know the law changed.

## 4 Voluntary Suspension — Already Collecting? You Can Stop and Earn More

If you're already receiving Social Security retirement benefits and you've reached Full Retirement Age (67 for most), you can voluntarily suspend your benefits to earn Delayed Retirement Credits. Your benefit grows roughly 8% per year of suspension, up to age 70. You do NOT have to repay benefits you've already received.

This is documented in CFR §404.313 and POMS GN 02409.110 — SSA calls them VDRCs (Voluntary Delayed Retirement Credits). Suspension begins the month after your request and ends when you ask to resume or the month before you turn 70.

> **INSIDER TIP — VERIFIED:** Most SSA employees don't even know this exists. If you filed early and regret it, this is your second chance. Call 1-800-772-1213 and say: 'I'd like to voluntarily suspend my retirement benefits to earn delayed retirement credits.'
> Caveat: dependents on your record (except divorced spouses) also get suspended.

## 5 Delayed Retirement Credits — The Best Guaranteed Return in America

For every year you delay Social Security past your Full Retirement Age (up to 70), your benefit permanently increases by 8%. That's 24% more if you wait from 67 to 70. No investment in America offers a guaranteed 8% annual return with zero risk, backed by the US government, for life, with inflation adjustments.

DRCs also transfer to your surviving spouse after your death — so the higher earner delaying to 70 protects the survivor with a larger benefit for life. But DRCs do NOT increase the living spousal supplement (that's always based on 50% of your PIA).

> **INSIDER TIP:** Run the numbers at ssa.gov/myaccount. If you can afford to wait, every month past FRA puts more money in your pocket permanently. At the very least, know what you're giving up if you file early.

## 6 Check Your Earnings Record — SSA Won't Catch Mistakes for You

Your Social Security benefit is calculated from your lifetime earnings record. If an employer reported your wages incorrectly — or didn't report them at all — your benefit will be permanently lower. SSA does not proactively audit your record for errors. It's on you to check.

Log in to ssa.gov/myaccount and review your earnings year by year. Look for years showing $0 when you know you worked, or amounts that seem too low. You can correct errors by providing W-2s, pay stubs, or tax returns. The correction process is called an IEDS (Incorrect Earnings on your Detailed Statement).

**INSIDER TIP:** I've seen records with missing years that cost people hundreds of dollars per month in benefits — permanently. It takes 10 minutes to check. Do it today at ssa.gov/myaccount. If you find errors, call 1-800-772-1213 or visit your local office with proof.

## 7 "Hang Up and Call Back" — Your Right to a Second Opinion

SSA has tens of thousands of employees. Some are outstanding. Some are new. Some are having a bad day. SSA policy (the POMS manual) is over 100,000 pages. No single employee knows every rule. If someone tells you something that doesn't sound right, or says you can't do something you believe you can — hang up and call back.

The next employee may give you a completely different answer. This isn't about gaming the system. It's about the reality that SSA policy is enormously complex. You are allowed to get a second opinion. And a third.

**INSIDER TIP:** Best times to call 1-800-772-1213: Tuesday through Thursday, early morning. Avoid Monday (weekend backlog) and Friday (early closures). Avoid January (COLA questions flood the lines).

## What's Next?

1. Check your earnings record TODAY at ssa.gov/myaccount (takes 10 minutes)
2. Run a free benefits check at 24help.org/screener — find programs you may be missing
3. Ask Virtual Dr. Ed (free, 24/7) at 24help.org/ask — get personalized guidance

Over 2 million people turn to Dr. Ed every month. You're in good company.