

A Message From Social Security

- **A Message From Social Security-** Your funeral director is helping the Social Security office by giving you this information about Social Security benefits. If the deceased was receiving benefits, you need to contact us to report the death. If you think you may be eligible for survivor benefits, you should contact us to apply.
- **How Social Security Helps Families-** Social Security survivors benefits help ease financial burden that follows a worker's death. Almost all children under age 18 will get monthly benefits if a working parent dies. Other family members may be eligible for benefits too. Anyone who has worked and paid Social Security (FICA) taxes has been earning Social Security benefits for his or her family. The amount of work needed to pay survivors benefits depends on the worker's age at the time of death. It may be as little as 1-1/2 years for a young worker. No one needs more than 10 years.
- **Who Can Get Survivor Benefits-** Here is a list of family members who usually can get benefits:
 - 1) Widows and widowers age 60 or older
 - 2) Widows and widowers at any age if caring for the deceased children under age 16 or disabled
 - 3) Divorced wives and husbands age 60 or older, if married to the deceased 10 years or more
 - 4) Widows, widowers, divorced wives, and divorced husbands age 50 or older, if they are disabled
 - 5) Children up to age 18
 - 6) Children age 19-19, if they attend high school full time
 - 7) The deceased worker's parents age 62
- **A Special One Time Payment-** In addition to the monthly benefits for family members, a one-time payment of \$255 can be paid to a spouse who was living with the worker at the time of death. If there is none, it can be paid to:
 - 1) A spouse who is eligible for benefits
 - 2) A child or children eligible for benefits

The payment cannot be made if there is no eligible spouse or child.

- **How to Apply for Benefits-** You can apply for benefits by telephone or by going to any Social Security office. You may need some important documents, but don't delay your application because you don't have all the necessary information. If you don't have a document you may need, Social Security can help you get it.

- **Supplemental Security Income (SSI)**- If you are 65 or older, disabled, or blind, ask the Social Security representative about Supplemental Security Income (SSI) checks for people with limited income and resources. If you receive SS, you may also qualify for Medicaid, food stamps, and other social services.
- **For More Information**- For more information, write or visit any Social Security office, or phone the toll-free number, 1-800-772-1213. You can speak to a representative weekdays 7am to 7pm.
- **A Reminder**- If the deceased was receiving Social Security benefits, any checks that arrive after death will need to be returned to the Social Security office. If Social Security checks were being directly deposited into a bank account, the bank needs to be notified of the death, too.