



# National Cremation S O C I E T Y<sup>®</sup>

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## **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's benefits, you should contact us to apply.

### **How social security helps families**

Social security survivor's benefits help ease the 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 survivors benefits?**

- Here is a list of family members who usually can get benefits
- Widows and widowers age 60 and older
- Widows and widowers at any age if caring for the deceased's child(ren) who are under age 16 or disabled
- Divorced wives and husbands age 60 or older, if married to the deceased 10 years or more
- Widows, widowers, divorced wives, and divorced husbands age 50 or older, if they are disabled
- Children up to age 18
- Children age 18 – 19, if they attend elementary school or high school full time
- Children over age 18, if they became disabled before age 22
- The deceased worker's parents age 62 or older, if worker was supporting them

### **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:

- A spouse who is eligible for benefits
- A child or children eligible for benefits
- **This payment cannot be made if there is no eligible spouse or child**

**As a service for you, Form SSA-721 (Statement of death by Funeral Director) has been sent to the Social Security Administration by National Cremation Society.**

**How to apply for benefits**

You can apply for benefits by telephone or by going to any social security office. You may need some of the documents shown on the list below. But don't delay your application because you don't have all the information. If you don't have a document you need, social security can help you get it.

**Information needed**

- Your social security number and the deceased worker's social security number
- A death certificate. Generally, the funeral director provides a statement that can be used for this purpose.
- Proof of the deceased worker's earnings for last year (W-2 forms or self-employment tax return.)
- Your birth certificate
- A marriage certificate, if you are applying for benefits as a widow, widower, divorced wife, or divorced husband
- A divorce decree, if you are applying for benefits as a divorced wife or husband
- Children's birth certificates and social security numbers, if applying for children's benefits
- Your checking or savings account information, if you want direct deposit of your benefits

You will need to submit original documents or copies certified by the issuing office. You can mail or bring them to the office. Social security will make photocopies and return your documents.

**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 SSI, 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 7 a.m. to 7 p.m.

**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.