



Social Security Benefits



Social Security survivors 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 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?

The following is a list of family members who are usually eligible for benefits:

- Widows & widowers age 60 or older
- Widows & widowers at any age if caring for the deceased's child(ren) who are under age 16 or disabled.
- Divorced wives & 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 they were being supported by the worker.

A SPECIAL ONE-TIME PAYMENT

In addition to the monthly benefits for family members, a one-time payment of \$255.00 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.

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 following list. Do not delay your application because you do not have all the information. If you do not have a document available, Bailey Funeral Home or the Social Security Administration may be able to help you obtain it.

INFORMATION NEEDED

- Your Social Security number and the deceased worker's Social Security number.
- A death certificate (Bailey Funeral Home will supply verification of the death to the Social Security Administration).
- 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 deceased husband.
- A divorce decree, if you are applying for benefits as a divorced wife or husband.
- Children's birth certificate & 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.

A REMINDER

If the deceased was receiving Social Security benefits, any checks which 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 also.