

**Return to *Settling the Estate* page at
EstatePlansPLUS.com
from Attorney John L. Roberts
(413) 567-5600**

SOCIAL SECURITY SURVIVORS BENEFITS TOOLKIT

A GUIDE FOR ORGANIZATIONS

DECEMBER 2024



CONTENTS

How You Can Help	1
Understanding Social Security Survivors Benefits	1
Who is eligible	1
Spouses and divorced spouses	1
Children	1
Dependent parents	1
One-time Lump-Sum Death Payment	2
How to Apply	2
Information We Need	2
Basic information about the person applying for benefits	2
Recent work for the deceased worker	2
Current and past marriages	2
Direct deposit for benefit payments	3
Name of Eligible Children	3
Information for Funeral Homes	3
More Information	3
Survivors Benefit Guides	3
Frequently Asked Questions	3
How Organizations Can Help Share Information With Survivors	4
Email Blast	4
Important Information: Survivors benefits are available to families of a deceased worker	4
Social Media Posts	4
Information to give to surviving family members of a deceased worker	5
Appendix A: Definitions	5
Definitions of Child Relationships	5

The Social Security Survivors Benefits Toolkit provides organizations with an overview of benefits survivors may be eligible for after the loss of a loved one. Survivors benefits provide monthly payments to eligible family members of people who worked and paid Social Security taxes before they died. It outlines the requirements and information we may need to determine if a survivor is eligible for Social Security survivors benefits.

HOW YOU CAN HELP

The support you offer to families after the loss of a loved one is important. You can tell survivors that benefits are available from Social Security. This toolkit has been created to help you help families of the deceased understand survivors benefits. The toolkit outlines eligibility requirements, information needed to apply, and instructions on how to apply. It also includes valuable resources to assist survivors. By sharing this information with families, you help us reach those who may not be aware of the assistance available to them.

UNDERSTANDING SOCIAL SECURITY SURVIVORS BENEFITS

When a person dies, certain members of their family may be eligible for survivors benefits. A survivor may receive monthly Social Security benefits if the deceased worked and paid Social Security taxes long enough to be eligible for benefits.

WHO IS ELIGIBLE

SPOUSES AND DIVORCED SPOUSES

- A surviving spouse who is:
 - Age 60 or older (or age 50 or older if they have a disability).
 - Any age and caring for the deceased's child who is younger than age 16, or who has a disability, and is receiving Social Security benefits.
 - Divorced and was married to the deceased for at least 10 years, or was in some valid non-marital legal relationship.

CHILDREN

- An unmarried child of the deceased who is either:
 - Younger than age 18.
 - Ages 18 to 19 if they're a full-time student in an elementary or secondary school (grade 12 or below).
 - Age 18 or older with a disability that began before age 22.
- A stepchild, grandchild, step-grandchild, or adopted child, in certain circumstances. (See "Appendix A: Definitions").

DEPENDENT PARENTS

- Parents, age 62 or older, who were dependent on the deceased for at least one-half of their support.
-

ONE-TIME LUMP-SUM DEATH PAYMENT

We can also pay a one-time lump sum death payment (LSDP) of \$255 to the surviving spouse if:

- They were living with the deceased.
- They were living apart from the deceased and eligible for certain Social Security benefits on the deceased's record.

A child who is eligible for benefits on the deceased's record in the month of death can receive this payment if there is no surviving spouse.

Note: Survivors must apply for the LSDP payment within 2 years after the date of death of the worker.

HOW TO APPLY

How a survivor applies for survivors benefits depends on whether they are already receiving Social Security payments. For people who are already receiving Social Security benefits on the deceased's record as a spouse or child, we will convert their payments to survivors benefits upon receiving a notice of death.

However, people who believe they may be eligible for survivors benefits, but are not currently receiving them, should contact us to complete an application for benefits. This also applies to people who are currently receiving Social Security benefits based on their own work record. They may want to find out if they would be entitled to a higher benefit on the deceased's work record.

The application for survivors benefits is not available online. To apply for survivors benefits, call us at **1-800-772-1213** (TTY **1-800-325-0778**) Monday through Friday between 8:00 a.m. and 7:00 p.m. local time, or make an appointment to visit a local Social Security office.

Survivors should contact us right away to avoid a loss of benefits. Benefits are paid from the date of the application, and not from the date of death. **This means that payments are not retroactive.**

INFORMATION WE NEED

We'll need certain information to process the survivors benefit application, but the survivor should not delay applying if they don't have everything. We may already have some of the information on record and will help them get anything else that may be needed. We need original documents or copies certified by the agency that issued them.

The information we may **need** includes:

Basic information about the person applying for benefits

- Social Security number.
- Place of birth (city, state, country).

Recent work for the deceased worker

- Names of employers for the past 2 years.
- Dates of employment.

Current and past marriages

- Spouse/former spouse's Social Security number and birthday.
 - Date of marriage/divorce.
-

- Place of marriage (city, state, country).

Direct deposit for benefit payments

- Bank routing and account number for direct deposit.

Name of Eligible Children

If the applicant has children under age 18, 18 or 19 and in high school, or who became disabled before 22, they may be eligible for benefits too.

INFORMATION FOR FUNERAL HOMES

We extend our sincerest thanks to all funeral directors and staff members for your continuous cooperation. When you notify us of the death of a worker, it helps to relieve some of the burdens on the family.

Your timely submission of our online Electronic Death Registration (EDR) report or Statement of Death by Funeral Director, Form SSA-721 (if the EDR is unavailable), helps us to promptly update our records.

MORE INFORMATION

If the deceased was receiving Social Security benefits, any benefits received for the month of death and any later months are not due and must be returned. If the payment was received by direct deposit, the survivor should contact the bank or other financial institution. Ask them to return any funds received for the month of death or later. If the benefit was paid by check, they should not cash it. Instead, they should return the check to us as soon as possible. Returning benefits not due to Social Security helps the survivor avoid being overpaid.

SURVIVORS BENEFIT GUIDES

The following one-page guides provide information you can use to help those who may be eligible for survivors benefits but know little or nothing about them. The guides include information about benefit payment amounts, why survivors benefits are important, and how to apply.

- Social Security Benefits After the Death of a Spouse or Divorced Spouse
- Social Security Benefits for Children After the Death of a Parent
- Social Security Benefits for Surviving Parents

FREQUENTLY ASKED QUESTIONS

Who is eligible to receive Social Security survivors benefits and how do I apply?

What should I do when someone dies?

Can Social Security payments go to the estates of deceased beneficiaries?

For more information about survivors benefits, visit our website at www.ssa.gov/survivor, or call our toll-free-number at **1-800-772-1213** (TTY **1-800-325-0778**) Monday through Friday between 8:00 a.m. and 7:00 p.m. local time, or make an appointment to visit any local Social Security office.

HOW ORGANIZATIONS CAN HELP SHARE INFORMATION WITH SURVIVORS

We appreciate the invaluable assistance you provide for survivors. You can tell them that financial help from Social Security may be available to them, and how they can get that help. This toolkit will help families of the deceased understand the benefits they may be eligible for. Please share this toolkit with survivors by sending the email below about Social Security benefits and by sharing the social media posts. Also included is a handout about the types of benefits we offer and how to learn more that you can print and share. We appreciate your help in sharing this important information.

EMAIL BLAST

IMPORTANT INFORMATION: SURVIVORS BENEFITS ARE AVAILABLE TO FAMILIES OF A DECEASED WORKER

Losing a loved one is an emotional and overwhelming experience, and we want to extend our deepest condolences to you and your family.

We are dedicated to supporting families during times of loss, and we want to make sure that your family is aware of benefits from Social Security that may be available to you.

You or your children could be eligible for Social Security survivors benefits if your deceased loved one worked and paid Social Security taxes long enough to be eligible for benefits. These benefits provide financial support, helping to relieve some of the financial burdens you may be facing.

If you're interested in learning more about survivors benefits, visit www.ssa.gov/survivor. You can also call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) Monday through Friday between 8:00 a.m. and 7:00 p.m. local time or make an appointment to visit any local Social Security office. You should get in touch with them as soon as you can to make sure your family receives all benefits to which you may be entitled.

We are here to support you every step of the way. If you have any questions or need assistance, please reach out to us. We are committed to helping you access the support and resources you need.

SOCIAL MEDIA POSTS

Survivors benefits are available to help ease some of the financial burdens when you lose a family member. Learn more: www.ssa.gov/survivor.

If you've lost a family member, you may be eligible for survivors benefits. Learn more: www.ssa.gov/survivor.

Losing a family member is never easy. Survivors benefits can provide some financial relief. Find out more: www.ssa.gov/pubs/EN-05-10084.pdf.

Survivors benefits are available to help families after the loss of a loved one. Find out if you are eligible and how to apply: www.ssa.gov/survivor.

Did you know that if you are the surviving spouse or minor child of someone who has passed away, you may be eligible for a one-time lump sum death payment from Social Security? Learn more: www.ssa.gov/survivor.

When a person passes away, certain family members may be eligible to receive monthly benefits. Learn more: www.ssa.gov/survivor.

Knowing if you are eligible for survivors benefits is important. Find out more information: www.ssa.gov/pubs/EN-05-10084.pdf.

INFORMATION TO GIVE TO SURVIVING FAMILY MEMBERS OF A DECEASED WORKER

Flyer: Survivors Benefits: You May Be Eligible To Apply

APPENDIX A: DEFINITIONS

DEFINITIONS OF CHILD RELATIONSHIPS

Stepchild: A child from a worker's spouse's previous relationship. For example, if a worker marries someone who already has children, those children are the worker's stepchildren.

Grandchild: A child of a worker's child. For example, if a worker's child has children-whether they are biological, legally adopted, or stepchildren-those children are considered the worker's grandchildren.

Step-grandchild: A grandchild from a worker's spouse's previous relationship. For example, if a worker's spouse has children from a previous marriage, their children's children are step-grandchildren.

Adopted Child: A parent-child relationship is established when the adoption is effective under state law. See GN 00306.160 for a summary of state laws concerning effective dates of adoptions.

**Return to Settling the Estate page at
EstatePlansPLUS.com
from Attorney John L. Roberts
(413) 567-5600**



Social Security Administration
December 2024
Produced and published at U.S. taxpayer expense