



**BONNEY
WATSON**

*Celebrating
Lives*

Learn More: *Social Security Benefits*

When someone dies, certain members of the family may be eligible for Social Security survivor benefits. These include widows, widowers (and divorced widows and widowers), children and dependent parents. The amount a family can get from Social Security depends on the average lifetime earnings of the deceased. The more they earned, the higher the benefits paid.

Bonney-Watson's funeral director will help you by reporting the death to the Social Security Administration. Here's what you need to know in the meantime.

Eligibility

The deceased worker must have credit for work covered by Social Security, ranging from 1-1/2 to 10 years, depending on his or her age at death.

The following dependents may receive monthly benefits:

- A widow or widower age 60 or older (50 if disabled), or at any age if caring for an entitled child who is under 16 or disabled
- A divorced widow or widower age 60 or older (50 if disabled) if the marriage lasted 10 years or more, or if caring for an entitled child who is under 16 or disabled
- Unmarried children up to 18 (age 19 if they are attending a primary or secondary school full-time)
- Children who were disabled before reaching 22, as long as they remain disabled
- Dependent parent or parents 62 or older

Lump-Sum Death Payment

A one-time payment of \$255 will be paid in addition to the monthly cash benefits described above. The lump-sum death payment (LSDP) is paid to survivors in the following priority order:

1. A surviving spouse who lived in the same household as the deceased person at the time of death
2. A surviving spouse eligible for or entitled to benefits for the month of death
3. A child or children eligible for or entitled to benefits for the month of death

Applying for Benefits

You must apply in order to receive Social Security benefits. Your Bonney-Watson funeral director will help you submit the proper paperwork.

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In the meantime...

- If monthly benefits were being paid via direct deposit, notify the bank or other financial institution of the beneficiary's death. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.
- If benefits were being paid by check, **DO NOT CASH** any checks received for the month in which the beneficiary died or thereafter. Return the checks to Social Security as soon as possible.

Learn more about *How Social Security Can Help You When a Family Member Dies* at www.socialsecurity.gov .