

Social Security Benefits

The following checklist is designed to help you file for your Social Security benefits correctly so that prompt payments may be made.

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.

Who 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 if caring for an entitled child who is under 16 or disabled
- Unmarried children up to 18 (19 if they are attending a primary or secondary school full- time)
- Children who were disabled before reaching 22, as long as they remained disabled
- Dependent parent or parents 62 or older

Lump-Sum Death Payment

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

- A surviving spouse who lived in the same household as the deceased person at the time of death
- A surviving spouse eligible for or entitled to benefits for the month of death
- 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 benefits. You may also apply at any Social Security office or, if you wish, you may apply by telephone or online at www.ssa.gov. Just dial the toll-free number 1-800-772-1213 and the operator will schedule an appointment for you or arrange for the local Social Security office to take your claim by telephone.

Contact Social Security

You may contact Social Security toll-free, 365 days a year, 24 hours a day. The number to use is **1-800-772-1213**. You may visit the Social Security website at www.ssa.gov. To speak with a representative, call between the hours of 7:00am and 7:00pm on regular business days. At other times and on weekends and holidays, you may leave a message and they will call you back, in most cases, the next business day.

You may use the toll-free number to make an appointment either in a Social Security office or telephone to apply for benefits, transact other Social Security business, or just ask questions.