

SOCIAL SECURITY

This section describes benefits from the Social Security Administration that may be available to surviving family members of deceased service members.

Death Benefit

What is the death benefit and who is eligible to receive it?

A one-time payment of \$255 may be made to a surviving spouse of the deceased service member if the service member earned enough work credits to qualify for Social Security benefits. The surviving spouse is entitled to the payment if the spouse is eligible to receive the survivor benefits described below or if the spouse was living with the deceased service member at the time of death.

If there is no surviving spouse, or the surviving spouse is not eligible, then a child of a deceased service member may be eligible to receive the death benefit.

What work credits are required to receive the death benefit?

Generally, a decedent must have worked at least ten years for any surviving family members to receive full benefits. However, if the decedent worked at least one and one-half years in the three years prior to death, then the benefits can be paid to the surviving children or a spouse caring for those children.

Survivor Benefits

Surviving family members of a deceased service member may be entitled to receive any Social Security benefits that would have been paid to the service member.

Making Claims for Survivor Benefits

Who is eligible for survivor benefits?

The following surviving family members are eligible:

- (1) A spouse or divorced spouse age 60 or older;
- (2) A disabled spouse or disabled divorced spouse age 50 or older;

- (3) Unmarried children under age 18, or under age 19 if they are still attending high school full-time. Under some circumstances, benefits may be paid to stepchildren, grandchildren, or adopted children who can establish their prior financial dependency on the deceased service member.
- (4) Children of any age who were disabled before age 22 and remain disabled;
- (5) A spouse or divorced spouse, regardless of age, who is responsible for the care of the children of the deceased service member who are under age 16, as long as the spouse meets Social Security income requirements; and
- (6) Parents of the deceased service member beginning at age 62 if they can establish that they were more than 50% financially dependent on the deceased service member.

Is there a special process for surviving family members of deceased service members to file Social Security claims?

Yes. An expedited claims procedure is available to the surviving family members of service members who died during Operation Iraqi Freedom or other military operations. The Military Casualty Expedited Service Hotline will accept claims for survivor benefits over the telephone. The Social Security office will immediately process the application upon receipt.

Surviving family members may also file for Social Security benefits by calling the Social Security Administration's general information telephone number or by visiting a local Social Security office.

Contacting the Social Security Administration

To submit a claim, make general inquiries, find a local Social Security office or find additional information on Social Security benefits, including online benefit calculators, contact the Social Security Administration or visit the Social Security Administration's website at:

	Telephone	Hours	Website
General Information	(800) 772-1213	7:00 am - 7:00 pm (local)	www.ssa.gov
Military Casualty Expedited Service Hotline			
Claims:	(866) 777-7887	<i>Claims assistance is available 7:00 am - 4:00 pm (Eastern) Monday-Friday. An answering machine will record messages for all calls received after 4:00 pm</i>	
Other Inquiries:	(886) 777-9648		
TTD/TTY:	(886) 545-7316		



What information will the Social Security office require initially?

Surviving family members should gather the following information:

- (1) The name, Social Security number, date of birth, and date of death of the deceased service member; and
- (2) The names, Social Security numbers and dates of birth of the surviving family members making the claim, including the same information for any children.

What happens after a claim is made?

Under the expedited procedure, once the application has been processed for payment, the Social Security office will send a claims package to the surviving family member(s) who filed the claim. The package should include the application, a cover letter describing any documentation required and instructions regarding the best way to send those documents.

What type of documentation is required with the application?

Original or certified copies of the following vital records may be required:

- (1) Proof of death of the service member, such as a death certificate (DD Form 1300);
- (2) Proof of birth for anyone claiming benefits, such as a birth certificate;
- (3) Proof of relationship to the deceased service member, such as a marriage certificate;
- (4) Proof of school attendance for a child age 18 to 19 who is attending high school full-time;
- (5) The Social Security number of any surviving family member if it was not previously provided; and
- (6) For any surviving parent filing for benefits, proof that either or both of the parents were more than 50 percent financially dependent on the deceased service member.

Where can copies of these vital records be obtained?

States provide different methods for obtaining certified copies of these documents. Generally, however, an official certificate of every birth, death, marriage, and divorce should be on file in the locality where the event occurred. These records are filed permanently in a state vital statistics office, or in a city, county or other local office.

For information on where to write for vital records in each state, see www.cdc.gov/nchs/howto/w2w/w2welcom/htm.

To obtain copies of vital records for an event that occurred overseas or on an overseas military base, such as a birth, marriage, divorce or death, other than a military member's death while on active duty, contact:

*U.S. Department of State
Bureau of Consular Affairs,
Vital Records Office, American
Citizens Born Abroad - Dept. of
State Correspondence Branch,
Suite 510, 1111 19th Street
N.W., Washington, D.C.
20522, or call (202) 955-0307.*



The pamphlet entitled “How Work Affects Your Benefits” provides more information on how employment affects Social Security survivor benefits. The pamphlet is available upon request from the Social Security Administration by calling (800) 772-1213. The pamphlet may also be downloaded directly to a computer by visiting www.ssa.gov/pubs/10069.html.



When are claims generally paid?

In most cases, the claim for benefits under the expedited claims procedure will be processed for payment within 48 hours. However, claims for benefits for a child born outside of marriage will not be paid immediately, as the Social Security office will first verify the relationship between the deceased service member and the child.

Surviving family members are entitled to benefits starting from the month of death, but payments usually begin the following month after the death and application is processed. For example, the benefits for the month of March will be paid in April.

Are Social Security benefits available for direct deposit?

Yes. It is helpful for surviving family members to have their benefits deposited directly into their bank account, since direct deposit protects them from loss or theft of the check and mail delays. Direct deposit can be arranged during the claims procedure, by calling the Social Security's toll-free number, (800) 772-1213, or by submitting an online application at www.socialsecurity.gov/icdd/. In addition, a surviving family member can contact their financial institution to establish direct deposit for Social Security benefits.

How much will a surviving family member receive under the survivor benefit program?

The payments depend on several factors, including the surviving family member's age, the age of any spouse, the number and age of children or parents, and the surviving family member's ability to work.

Influences on Survivor Benefits

How does work affect survivor benefits?

It is possible to receive Social Security benefits and work at the same time. However, depending on the surviving family member's age, the Social Security benefits to which the surviving family member is entitled could be reduced if the surviving family member earns more than a specified minimum.

How does divorce affect survivor benefits?

A divorced spouse of a deceased service member can receive benefits as a widow/widower if the marriage lasted 10 years or longer and the spouse is age 60 or older (age 50 if disabled). The divorced spouse would not have to meet the length-of-marriage rule if the divorced spouse is caring for a child who is under age 16 or is disabled and eligible for benefits as a dependent of the deceased service member. The child must be the deceased service member's natural or legally adopted child.

How does remarriage affect survivor benefits?

In general, a surviving spouse will become ineligible for benefits if he or she remarries before the age of 60, unless the later marriage ends by death, divorce or annulment. A surviving spouse who remarries after age 60 (age 50 if disabled) can still collect benefits. A spouse's remarriage has no effect on any benefits being paid to the deceased service member's children.

How does retirement affect survivor benefits?

Surviving family members collecting survivor benefits may switch to their own Social Security retirement benefits if the retirement rate is higher than the surviving family member's rate as early as age 63.

In many cases, surviving family members can begin receiving retirement benefits either on their own or as a surviving spouse at age 62, and then switch to the higher benefit when they reach full retirement age. Full retirement age varies based on date of birth, but it is usually between ages 65 and 67. Retiring at any time between age 62 and full retirement age reduces benefits by a specified amount for each month that retirement precedes the attainment of full retirement age.

For more information on how retirement affects survivor benefits, contact the Social Security Administration at (800) 772-1213, visit a local Social Security office or visit www.ssa.gov/retirechartred.htm.

