



Information for Funeral Homes

The Importance of Social Security Survivors Insurance

The loss of the family wage earner can be devastating both emotionally and financially. Social Security helps by providing income for the families of workers who die. This factsheet isn't intended to answer all the questions you may have. For more information about Social Security's survivors benefits, visit our website or call our toll-free number.

How to Apply For Survivors Benefits

How people sign up for survivor's benefits depends on whether or not they are already receiving Social Security payments. For people who are already receiving Social Security benefits on the deceased person's record as a husband, wife, or child, Social Security will change their payments automatically to survivor benefits upon receiving a notice of death.

However, people receiving benefits on their own work record should contact us to find out if they would be entitled to a higher benefit on the deceased's work record. If so, they will need to complete an application for survivor benefits.

People currently receiving Social Security payments on their own record should promptly contact us by phone, mail, or in person to file an application for survivors benefits to avoid any loss of benefits. In most areas, we will contact the survivors of a deceased worker once we have received a notice of death from a funeral home, on Form SSA-721, *Statement of Death by Funeral Directors*.

Documents Needed to Apply

We will need certain information to process an application for survivor benefits. However, people should not delay contacting us because they do not have all the documentation needed. In many cases, your local Social Security office can contact your state Bureau of Vital Statistics and verify information online at no cost. Based on the type of benefit being applied for, the information and documentation needed will vary. We must receive original documents or copies certified by the agency that issued them, including, but not limited to:

- Proof of death, either from the funeral home or a death certificate;
- The deceased's and the applicant's Social Security numbers;
- The survivor's birth certificate or other proof of birth;
- Proof of U.S. citizenship or lawful alien status if you were not born in the United States;
- U.S. military discharge paper(s);
- Marriage certificate if a widow, widower, or surviving divorced spouse;
- Final divorce decree, if applying as a surviving divorced spouse;
- Social Security numbers of dependent children;
- The deceased's most recent W-2 Forms or federal self-employment tax return; and
- Direct deposit information for the survivors.

When Benefits Are Paid

Social Security benefits are always paid in the month after they are due. However, monthly benefits are **not** paid for the month of death.

Entitlement ends in the prior month with the payment being made in the month of death. If a person dies before the prior month's benefit is received, that payment is still due the deceased person's estate or their heirs.

Social Security pays benefits on Wednesdays for claims filed on May 1, 1997, and later. Which Wednesday is determined by the worker's birth date.

If the worker's birth date falls between the first through the 10th day of the month, benefits on the worker's record will be paid on the second Wednesday of each month.

If the worker was born on the 11th through the 20th day of the month, the benefit is paid on the third Wednesday of the month.

If the worker was born on the 21st through the end of the month, payment is on the fourth Wednesday.

Thanks to Funeral Homes

We at Social Security extend our sincerest thanks to all funeral directors and staff members for their continuous, prompt, and ever-vigilant cooperation. Your help in notifying Social Security of the death of a loved one, during what is a trying time for families, is deeply appreciated.

By simply completing and submitting Social Security's Statement of Death by Funeral Director, Form SSA-721, in a timely manner, you have enabled Social Security to take prompt action to provide benefits to millions of children, widows, widowers, and other qualified family members of deceased workers.

Your cooperation and assistance has also enabled Social Security to take appropriate action to cease the payment of benefits, where required, thus protecting millions of tax payer dollars.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today
and tomorrow

Social Security Administration
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