



*Jesus,
Console those who are grieving the loss of a loved one.
Let them be comforted in the remembrance of Your promises.
Give to those who mourn, peace, in the midst of their tears. You are the
Resurrection and the Life.
Amen*

Contact Social Security. The funeral director will notify Social Security of your loved one's death, but you can contact the local office at **1-877-583-4114** to report the passing of your loved one

If your loved one was receiving benefits, they must stop. Entitlement to benefits ends the month before the month of death. Social Security benefits are paid after a month ends.

Example: Your loved one passes on October 31 and a Social Security payment is paid in November. The payment must be returned. Entitlement ended in September (the month before the month of death)...the last benefit payable is the payment that was received in October (this is the September payment.) If death occurred on November 1 or later, the benefit is payable because it is for the month of October and the deceased lived throughout the month.

Lump Sum Death Benefit A \$255 benefit is payable to a surviving spouse who was either living with at worker in the month of death or who is entitled to monthly survivor benefits in the month of death. If there is not a spouse that would be eligible for the payment, it can be paid to a child you is entitled to monthly Social Security benefits (i.e. child is under age 18 or is still in school and under the age of 19 or a child that became disabled before the age of 22)

Monthly Benefits Payable:

- **Widow/Widower Benefits** are payable at age 60 at a reduced rate. Full benefits are payable when the full retirement age is reached. The full retirement age for survivors is age 66 for people born in 1945-1956. And the full retirement age will gradually increase to age 67 for people born in 1962 or later. Benefits can also be paid to surviving divorced spouses who are unmarried and were married to the deceased for 10 years or longer.
- **Disabled Widow/Widower Benefits** are payable as early as age 50. (Social Security's definition of disability is having an injury or impairment that is expected to last 12 months or results in death and prevents an individual from substantial and gainful work given their age and prior work history.)
- **Young Mother/Father Benefits** are payable at age if the parent is caring for a child that is under age 16 or is disabled and receiving Social Security benefits.

- **Benefits to Children** are payable to children under age 18 (or up to age 19 if attending elementary or secondary school full time.) Children can also receive benefits at any age if they were disabled before age 22). Under certain circumstances this can apply to stepchildren, grandchildren, step grandchildren, or adopted children.
- **Benefits to Surviving Parents** are payable if the parent is 62 or older and was receiving at least one-half of their support from their deceased child prior to death.

If your loved one received **Medicare**, Social Security will inform the program of the death. If the deceased had been enrolled in Medicare Prescription Drug Coverage (Part D), Medicare Advantage plan or had a Medigap policy, contact these plans

Notify the Veteran's Administration. If your loved one was a veteran, contact the VA to terminate benefits, apply for burial and survivor benefits. The telephone number is **1-844-698-231**

Notify agencies providing other pensions. This is needed to terminate future pension payments and to file necessary claims for any survivor benefits payable. For example if the deceased as receiving a Civil Service Annuity, call 888-767-6738 TTY: 855-887-4957

Stop health insurance. Notify the health insurance company or the deceased's employer. End coverage for the deceased, but be sure coverage for any dependents continues if needed

Notify life insurance companies. If your loved one had life insurance, appropriate claim forms will need to be filed.

Terminate other insurance policies. Contact the providers. That could include homeowner's, automobile and so forth.

Close credit card accounts. For each account, call the customer service phone number on the credit card, monthly statement or issuer's website. Let the agent know that you would like to close the account of a deceased relative. If you are a joint card holder, you are responsible for the paying the balance. If not, you are not liable for the debt, and it will be paid out of the estate if there is one and there is enough money to cover the obligation.

Notify credit reporting agencies. To minimize the chance of identity theft, provide copies of the death certificate to the three major firms — Equifax, Experian and TransUnion — as soon as possible so the account is flagged.

Cancel driver's license. Clearing the driver's license record will remove the deceased's name from the records of the department of motor vehicles and help prevent identity theft.

Notify utility companies. This may be necessary to change or stop service,

Notify postal service. This may be necessary to stop or forward mail.