

What to Do When a Social Security/Medicare Beneficiary Dies

Many people do not know what to do whenever someone receiving Social Security dies and, as a result, may risk losing benefits or incurring overpayment of benefits. According to Tom Przytarski, Social Security manager in Denver, "There are certain steps you need to take to insure that benefits are stopped in a timely manner, that survivors' benefits are applied for if necessary, and that the lump sum death payment is paid".

A family member or person responsible for the deceased's affairs should do the following:

Promptly notify Social Security of the death by calling toll free at 1-800-772-1213. This notification will end Social Security and Medicare coverage.

If monthly benefits were paid via direct deposit, notify the bank or other financial institution of the death. Any funds received for the month of death and months thereafter should 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.

Przytarski adds, "A one-time payment of \$255 is payable to the surviving spouse if he or she was living with the beneficiary at the time of death, OR if living apart, was receiving or was eligible to receive Social Security benefits on the deceased person's earnings record. If there is no surviving spouse, the payment is made to a child who was eligible for benefits on the deceased person's earnings in the month of death."

Family members who **may** qualify for a survivor's benefit include the widow or widower, dependent children or parents,. For More information call 1-800-772-1213.