
SOCIAL SECURITY BENEFITS FOR FAMILY MEMBERS

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Family Benefits

Family Benefits

Certain family members may be entitled to monthly benefits based on your Social Security entitlement. A spouse and children are eligible when you apply for benefits. A former spouse may be entitled to benefits when you are eligible for benefits, even though you have not yet applied.

Family Member:	Benefit = % of PIA
Spouse:	
Full Benefit Age (65-67)	50
Age 62	32.5-37.5
Any age w/ eligible child	50
Eligible Child:	
	50
- Unmarried	
- Under age 18	
- Under age 19 if in high school	
- Any age disabled before age 22	
Former Spouse	
Full Benefit Age (65-67)	50
Age 62	32.5-37.5
- Married 10 or more years	
- Not remarried before age 60	

Survivor Benefits

Survivor Benefits

Upon application, survivor benefits may be paid to family members of a deceased worker, if the worker was fully insured or currently insured (provides limited eligibility). To be fully insured, the deceased must have one quarter of coverage for each calendar year after 1950, or after the calendar year in which the worker attained age 21, whichever is later, up to the calendar year in which the worker dies. To be currently insured, the deceased must have earned six quarters of coverage during the last 13 calendar quarters.

Survivor:	Benefit = % of PIA
Surviving Spouse:	
Age 65	100
Age 62	82.9
Age 60	71.5
Disabled Spouse:	
Age 50 - 59	71.5
Spouse under 60:	
caring for eligible child	75
Former Spouse:	
Age 65	100
Age 62	82.9
Age 60	71.5
- Married 10 or more years	
- Not remarried before age 60	
Eligible Child:	
	50
Dependent Parents:	
1 parent	82.5
2 parents	75

Lump-Sum Death Benefit

A one-time payment of \$ 255 may be paid to spouse or child in addition to the monthly cash benefits described above.

Family Benefits - Example

Example

John - Social Security PIA (at 66)	=	\$1000		
Mary - spouse (at 66)	=	\$500	}	\$2500
Bob - minor child	=	\$500		
Sue - minor child	=	\$500		
Alice - former spouse	=	\$500		
Maximum Family Benefit*	=	\$1,750		

John - Social Security PIA (at 66)	=	\$1000		
Mary' - spouse (at 66)	=	\$500 \$250	}	\$1750
Bob - minor child	=	\$500 \$250		
Sue - minor child	=	\$500 \$250		
Alice - former spouse	=	\$500		
Maximum Family Benefit*	=	\$1,750		

* Maximum Family Benefit (MFB)

Family benefits payable on one employee's Social Security record are limited to a maximum set by law. The maximum family benefit (MFB) is based upon the employee's PIA. The maximum monthly benefit payable to a family (including the employee, but not including any amount paid to a former spouse) ranges from 150 percent to 188 percent of the employee's PIA in retirement and survivor cases and from 100 percent to 150 percent of the PIA in disability cases. If the sum of the individual benefits based on the worker's earnings record is more than the MFB amount, the benefit for each family member (but not the worker or a former spouse) will be reduced proportionately to bring the total within the MFB limit.

Dual Entitlement

Employees who qualify for Social Security benefits on their own record and are also eligible for benefits as a spouse will not receive both benefits in full.

The “Dual Entitlement” provision of the Social Security law does not allow payment of a full Social Security spouse’s benefit in addition to a Social Security worker’s benefit. The worker’s earned benefit is paid in full and the spousal benefit is offset dollar for dollar by the worker’s benefit. If the amount of the spousal benefit is higher than the worker’s benefit, the worker’s benefit is supplemented by the difference between the worker’s benefit and his/her spousal benefit. Often this offset is described as “Social Security pays the higher of the two benefits.”

Example

John’s Social Security PIA (at 66)	=	\$1000
Mary’s spousal benefit based on John’s record (at 66)	=	\$500
Mary’s (earned) Social Security PIA	=	\$600

Dual Entitlement

Mary’s spousal benefit...	=	\$500
... is offset dollar for dollar by her own benefit	=	<u>- \$600</u>
	=	\$0

Mary will NOT receive spousal benefit based upon John’s SS (Dual Entitlement)

Survivor Benefits

If John were to predecease Mary, then Mary would be entitled to up to 100% (at full benefit age) of

John’s PIA...	=	\$1000
... less her own benefit	=	<u>- \$600</u>

This leaves Mary with a survivor benefit...	=	\$400
... plus her (earned) Social Security	=	<u>+ \$600</u>
	=	\$1000

Government Pension Offset (GPO) Public Pension Offset (PPO)

The Social Security spouse's benefit is offset if the spouse receives a government pension from work not covered by Social Security. The Social Security spousal or survivor benefit is reduced \$2.00 for every \$3.00 in government pension.

Example

John's Social Security PIA	=	\$1000
Alice's former spouse benefit (Based on John's PIA at age 66)	=	\$500
Alice's CSRS benefit	=	\$1200

Government Pension Offset (GPO)

Alice's former spouse benefit...	=	\$500
... is reduced \$2 for every \$3 of her own CSRS pension = - 2/3 of \$1200	=	- \$800
	=	\$0

Alice will not receive any spousal benefit based upon John's SS because of GPO

Survivor Benefits

If John were to predecease Alice, then Alice would be entitled to

100% (at full benefit age) of John's PIA...	=	\$1000
... less 2/3 of her CSRS	=	- \$800
This leaves Alice with a survivor benefit...	=	\$200
... plus her (earned) CSRS	=	+ \$1200

Note: Civil Service survivor annuities will not affect Social Security benefit entitlements.

Exemptions from Government Pension Offset Provision:

- 1) Employees who transfer to FERS after June 30, 1988 and work for five years under FERS before retiring are exempt for the Government Pension Offset Provision.
- 2) Employees who transferred to FERS between July 1987 and June 1988 were immediately exempt from Government Pension Offset.
- 3) Civil Service Offset employees are exempt from Government Pension Offset.

Note: Transfer employees and CSRS Offset employees are subject to Dual Entitlement.

Coordination of Benefits CSRS Retiree/Social Security Spouse

Dan	Dorothy
<ol style="list-style-type: none"> 1. CSRS retiree. 2. Elected full Survivor benefits for wife, Dorothy. 3. 40 credits of Social Security = Small Social Security benefit subject to the WEP modified formula. <p>Dan is not entitled to a Social Security Spousal benefit. (Government Pension Offset)</p>	<ol style="list-style-type: none"> 1. Full Career Social Security <p>No family benefit available under CSRS.</p>
<p>Dan predeceases Dorothy.</p>	<ol style="list-style-type: none"> 1. Dorothy continues to receive her full Social Security benefit. 2. Dorothy receives the full CSRS survivor benefit. There is no reduction in the Social Security earned benefit or the CSRS survivor benefit. 3. Dorothy will not receive a Social Security survivor benefit. (Dual Entitlement Provision)
<ol style="list-style-type: none"> 1. Dan's CSRS annuity is restored to the full life rate. 2. Dan will continue to receive his own Social Security. 3. Dan will not receive a Social Security survivor benefit. (Government Pension Offset and Dual Entitlement Provisions) 	<p>Dorothy predeceases Dan.</p>

Coordination of Benefits
FERS Retiree/Social Security Spouse

Frank	Flora
<ol style="list-style-type: none"> 1. FERS retiree. 2. Elected full Survivor benefits for wife, Flora. 3. Full Career Social Security <p>Frank is not entitled to a Social Security Spousal benefit. (Dual Entitlement)</p>	<ol style="list-style-type: none"> 1. Full Career Social Security <p>No family benefit available under FERS. Flora is not entitled to a Social Security Spousal benefit. (Dual Entitlement)</p>
<p>Frank predeceases Flora.</p>	<ol style="list-style-type: none"> 1. Flora continues to receive her full Social Security benefit. 2. Flora receives any portion of Frank's Social Security survivor benefit which exceeds her earned benefit. (Dual Entitlement ---"Higher of the Two") 3. Flora receives the full FERS survivor Benefit.
<ol style="list-style-type: none"> 1. Frank's FERS annuity is restored to the full life rate. 2. Frank continues to receive his full Social Security benefit. 3. Frank receives any portion of Flora's Social Security survivor benefit which exceeds his earned benefit (Dual Entitlement ---"Higher of the Two"). 	<p>Flora predeceases Frank</p>