

PAYMENTS

RETIREMENT

Monthly payment to—	If you are—
You as a retired worker and your wife and child.....	Fully insured.
Your dependent husband 62 or over.....	Both fully and currently insured.

SURVIVORS

Monthly payments to your—	If at death you are—
Widow 62 or over....	Fully insured
Widow or dependent divorced wife if caring for your child who is entitled to benefits.....	Either fully or currently insured.
Dependent child.....	Either fully or currently insured.
Dependent widower 62 or over.....	Both fully and currently insured.
Dependent parent at 62....	Fully insured.
Lump-sum death payment..	Either fully or currently insured.

DISABILITY

Monthly payments to—	If you are fully insured—and meet work requirements explained on page 6.
You and your dependents if you are totally disabled for work	

● Chapter 3

SOME EVENTS THAT STOP PAYMENTS

If one of the events listed below occurs, payments are stopped. The last check due is the one for the month before the event.

Generally, if a person receiving monthly benefit payments as a dependent or as a survivor marries a person who is not also a beneficiary, his or her right to payments stops.

Payments to a child under 18 stop whenever the child marries.

Payments to a wife or dependent husband are ended if a divorce is granted.

Payments to a wife or widow under 62 will stop when she no longer has in her care a child who is also entitled to monthly payments.

When a child entitled to benefits reaches age 18, his payments are stopped unless he is disabled. When a child is adopted, his payments end unless he is adopted by his stepparent, grandparent, aunt, or uncle.

When any person receiving monthly benefits dies, his or her payments are ended.

If a person receiving disability benefits recovers or returns to work, his payments (and any payments to his dependents) will stop, but not right away—he will be given a chance to test his ability to work and to adjust. *If a beneficiary goes to work despite a severe handicap, he can continue to be paid benefits for as long as 12 months. If a beneficiary recovers from his disability, his benefits will continue to be paid for 3 months.*

● Chapter 4

SOCIAL SECURITY TAXES

Federal old-age, survivors, and disability insurance benefits are paid for by taxes based on workers' earnings.

If you are employed, you and your employer share the tax equally. If you are self-employed, you pay the tax at a lower rate than the combined rate for an employee and his employer.