



SSA FAIRNESS ACT OVERVIEW

Current Status and Recommendations



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- **What is WEP?**
 - The Windfall Elimination Provision (WEP) was a provision that reduced Social Security benefits for individuals who worked in jobs not covered by Social Security (such as certain government employees) and then later earned Social Security credits through other employment.
 - **What is Government Pension Offset (GPO)**
 - Previously, when you received a retirement or disability pension based on your *own* work, your SS Spousal Benefit or Survivor Benefit that you were entitled to was reduced or eliminated.
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Background of the Windfall Elimination Provision

- **WEP Origins:**
 - Enacted in 1983 as part of the Social Security Amendments.
 - Aimed to reduce the Social Security benefits (both retirement and disability benefits) for those who had substantial non-Social Security-covered employment (e.g., certain state and local government jobs).
 - **Why Was WEP Controversial?**
 - Critics argued that WEP unfairly reduced benefits for individuals who paid into Social Security during their careers, especially after they had worked in government jobs or other non-Social Security-covered positions.
 - The reduction could result in benefits that were much lower than expected, creating financial challenges.
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The Repeal of WEP – What’s Changed?

- **Overview of Repeal:**
 - The Windfall Elimination Provision and Government Pension Offset have been **repealed** as part of the latest legislative changes. “SS Fairness Act, HR 82”
- **Who Does This Affect?**

- Public sector workers (e.g., state and local government employees) who were subject to WEP, including teachers, police officers, firefighters, and others who may have worked in both non-Social Security-covered and Social Security-covered jobs. And, public sector workers who have a retired spouse with higher SS contributions or who is deceased.
 - **When Does the Repeal Take Effect?**
 - The repeal is effective immediately, meaning that individuals who were previously affected by WEP will no longer have their Social Security benefits reduced due to the provision. But, this will take time for SS to correct.
 - Benefits are retroactive to 1/2024, so you could be entitled to a chunk of backpay.
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What Does This Mean for You?

- **Get Online**
 - Login to or create an account at www.ssa.gov to check on your benefit estimates. Keep banking and contact information current. Keep a lookout for changes!
 - IF previously filed for SS benefits and those benefits are totally or partially offset – do nothing now, SS is working on it.
 - However, you will need to be patient. 3 million+ recipients will need to have their benefits updated and that will take time. It is estimated that it may take up to a year to get everyone corrected.
 - If already receiving a pension (retirement or disability) and never filed for SS benefits, then file now at www.ssa.gov/apply. Survivor's benefits will need to be filed by calling your local SSA office. Apply soon – the filing date can affect your benefit amount.

STAY UP ON SSA.GOV:

Bookmark and follow SSA.Gov for updates at:

<https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html?tl=0%2C1%2C2%2C3%2C4%2C5%2C6%2C7%2C8%2C9%2C10>
