

FREQUENTLY ASKED QUESTIONS

The *Social Security Fairness Act* (H.R. 82), signed into law on January 5, 2025, marks a historic victory for public servants by eliminating the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions had unfairly reduced or eliminated Social Security benefits for millions of law enforcement officers, teachers, firefighters, and public servants for over 40 years. This landmark legislation has now restored dignity in retirement for America's public servants by ensuring they receive their full earned Social Security benefits, regardless of whether they also receive a government pension.



WHEN DO THESE CHANGES TAKE EFFECT?

The law is retroactive to January 1, 2024. This means eligible recipients will receive both increased monthly payments and a lump sum payment to cover the retroactive benefits from January 2024.



DO I NEED TO TAKE ANY ACTION TO RECEIVE MY NEW BENEFITS OR WILL THEY AUTOMATICALLY ADJUST?

What action you need to take depends on your situation and what benefits you qualify for. Current plans indicate that benefits will be automatically adjusted for existing recipients. If you never applied for retirement, spouse's, or surviving spouse's benefits because of WEP or GPO, you may need to file an application.



WHO IS ELIGIBLE FOR INCREASED BENEFITS?

You may be eligible if you:

- Receive a government pension from non-Social Security covered employment (such as law enforcement)
- Have earned at least 40 Social Security credits through other employment
- Are eligible for spousal or survivor benefits through Social Security
- Both current and future retirees are covered by this law



WHEN CAN I EXPECT TO SEE THESE CHANGES REFLECTED IN MY BENEFITS?

While the law is effective as of January 2024, the SSA is still developing its implementation plan. They will provide updates on the timeline through their website. Current recipients will receive both the increased monthly payments and retroactive benefits once implementation is complete.



HOW WILL I RECEIVE MY RETROACTIVE PAYMENTS?

The Social Security Administration will issue retroactive payments (covering the period from January 2024) as a lump sum. The exact timing and process for these payments is still being determined by the SSA.



HOW MUCH WILL MY BENEFITS INCREASE?

The average increase varies depending on your situation:

- If you were affected by WEP:
Average monthly increase of **\$360**
- If you were affected by GPO:
Average monthly increase of **\$700**
- If you receive survivor benefits:
Average monthly increase of **\$1,190**



I'M STILL AN ACTIVE OFFICER. WILL THIS AFFECT ME WHEN I RETIRE?

Yes. The law applies to current and future retirees. If you earned Social Security credits through other employment or are eligible for spousal benefits, you will receive the full amount you are entitled to without reduction when you retire.



WHERE CAN I GET MORE INFORMATION ABOUT THESE CHANGES?

To learn more about how this will be implemented, please:

- Visit the Social Security Administration's dedicated page about the *Social Security Fairness Act* at www.ssa.gov/benefits/retirement/social-security-fairness-act.html
- Contact the Social Security Administration directly through their website (www.ssa.gov/agency/contact/)
- Stay connected with PORAC for updates specific to law enforcement
- Consult with your department's retirement benefits coordinator
- Consult with a financial advisor who specializes in public service benefits



This bill becoming law represents a meaningful and tangible difference for peace officers across the nation, creating financial stability in retirement for those who spent their careers putting the safety of others above their own. PORAC is proud to have been a leader the successful repeal of GPO & WEP. Our tireless decades-long fight to champion this issue - from early advocacy to the final push in Congress - has helped ensure that public servants finally receive the complete retirement benefits they've rightfully earned.