



# Social Security

If you are a SERS retiree who also is eligible for a Social Security benefit, you may be affected by federal law regulating Social Security benefits. As a result, your Social Security benefit may be reduced by either the Government Pension Offset (GPO) or the Windfall Elimination Provision (WEP).

Neither the GPO nor the WEP will reduce your SERS pension. They can affect only your Social Security benefit.

For more detailed information on the GPO and WEP and how they may affect your specific Social Security benefit, you should contact the Social Security Administration (SSA) by contacting your local office, visiting the SSA website at [www.ssa.gov](http://www.ssa.gov), or by telephone at 800-772-1213. The following is provided only as general information.

## The Government Pension Offset (GPO)

First, let's determine if the GPO will affect you.

- The GPO applies to any SERS retiree who first became eligible to retire from SERS after July, 1, 1983.
- The GPO applies only to those SERS retirees who receive, or will receive, a Social Security benefit based on *their spouse's* Social Security account.
- This does include surviving spouses qualifying on an ex-spouse's account.
- The GPO does NOT affect Medicare coverage.

Now, let's explore how the GPO Works.

- The amount of your Social Security spousal benefit is reduced by two-thirds of the amount of your SERS pension.

For example, if your SERS monthly pension is \$600, and you also are entitled to a \$500 Social Security spousal benefit. Two-thirds of your SERS pension is \$400 which, when deducted from your Social Security benefit, leaves you with a \$100 Social Security benefit plus your full \$600 SERS pension.

- Depending on your gross SERS pension and/or Social Security benefit amount, the GPO could eliminate your Social Security spousal benefit entirely.
- *Please note:* When you receive cost-of-living adjustments or other increases in your SERS pension, you must report these to the SSA. These increases will result in a new GPO calculation and further reduction in your Social Security benefit.

## The Windfall Elimination Provision (WEP)

Again, let's first determine if the WEP affects you.

- The WEP affects SERS retirees who receive, or will receive, a Social Security benefit based on *their own* Social Security employment record.
- If you had a private sector job and contributed to Social Security for that job, the



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Chart A - Qualified Year Earnings

Year	Substantial earnings	Year	Substantial earnings	Year	Substantial earnings
1937–1954	\$ 900	1983	\$ 6,675	1999	\$13,425
1955–1958	\$1,050	1984	\$ 7,050	2000	\$14,175
1959–1965	\$1,200	1985	\$ 7,425	2001	\$14,925
1966–1967	\$1,650	1986	\$ 7,875	2002	\$15,750
1968–1971	\$1,950	1987	\$ 8,175	2003	\$16,125
1972	\$2,250	1988	\$ 8,400	2004	\$16,275
1973	\$2,700	1989	\$ 8,925	2005	\$16,725
1974	\$3,300	1990	\$ 9,525	2006	\$17,475
1975	\$3,525	1991	\$ 9,900	2007	\$18,150
1976	\$3,825	1992	\$10,350	2008	\$18,975
1977	\$4,125	1993	\$10,725	2009–2011	\$19,800
1978	\$4,425	1994	\$11,250	2012	\$20,475
1979	\$4,725	1995	\$11,325	2013	\$21,075
1980	\$5,100	1996	\$11,625	2014	\$21,750
1981	\$5,550	1997	\$12,150	2015–2016	\$22,050
1982	\$6,075	1998	\$12,675	2017	\$23,625

Source: <http://www.socialsecurity.gov/pubs/EN-05-10045.pdf>

WEP may reduce any Social Security benefit you receive based on the private sector job.

- If you have 30 or more *qualified* years of earnings under Social Security, or you were eligible for either your Social Security benefit or SERS pension before 1986, the WEP will not affect your Social Security benefit. Review Chart A to determine what earnings make up a qualified year.
- Review Chart B for the maximum amount your Social Security benefit may be reduced.
- Again, the WEP will NOT reduce your SERS pension.

Now, let's explore how the WEP Works.

- The WEP modifies the formula that the SSA uses in calculating your Social Security benefit depending on the number of years you paid into Social Security.
- *Please note:* You should contact the SSA to determine the effect of the WEP on your Social Security benefit.
- You also can estimate your Social Security benefit using the WEP Online Calculator available at <http://www.socialsecurity.gov/retire2/anyPiaWepjs04.htm>

**Chart B - Maximum Amount Specified by the SSA**

Maximum Monthly Amount Your Social Security Benefit May Be Reduced Because Of The Windfall Elimination Provision (WEP)											
Eligibility Year*	YEARS OF SUBSTANTIAL EARNINGS										
	20 or less	21	22	23	24	25	26	27	28	29	30
1990	\$178.0	\$160.2	\$142.4	\$124.6	\$106.8	\$89.0	\$71.2	\$53.4	\$35.6	\$17.8	\$0.0
1991	185.0	166.5	148.0	129.5	111.0	92.5	74.0	55.5	37.0	18.5	0.0
1992	193.5	174.2	154.8	135.5	116.1	96.8	77.4	58.1	38.7	19.4	0.0
1993	200.5	180.5	160.4	140.4	120.3	100.3	80.2	60.2	40.1	20.1	0.0
1994	211.0	189.9	168.8	147.7	126.6	105.5	84.4	63.3	42.2	21.1	0.0
1995	213.0	191.7	170.4	149.1	127.8	106.5	85.2	63.9	42.6	21.3	0.0
1996	218.5	196.7	174.8	153.0	131.1	109.3	87.4	65.6	43.7	21.9	0.0
1997	227.5	204.8	182.0	159.3	136.5	113.8	91.0	68.3	45.5	22.8	0.0
1998	238.5	214.7	190.8	167.0	143.1	119.3	95.4	71.6	47.7	23.9	0.0
1999	252.5	227.3	202.0	176.8	151.5	126.3	101.0	75.8	50.5	25.3	0.0
2000	265.5	239.0	212.4	185.9	159.3	132.8	106.2	79.7	53.1	26.6	0.0
2001	280.5	252.5	224.4	196.4	168.3	140.3	112.2	84.2	56.1	28.1	0.0
2002	296.0	266.4	236.8	207.2	177.6	148.0	118.4	88.8	59.2	29.6	0.0
2003	303.0	272.7	242.4	212.1	181.8	151.5	121.2	90.9	60.6	30.3	0.0
2004	306.0	275.4	244.8	214.2	183.6	153.0	122.4	91.8	61.2	30.6	0.0
2005	313.5	282.2	250.8	219.5	188.1	156.8	125.4	94.1	62.7	31.4	0.0
2006	328.0	295.2	262.4	229.6	196.8	164.0	131.2	98.4	65.6	32.8	0.0
2007	340.0	306.0	272.0	238.0	204.0	170.0	136.0	102.0	68.0	34.0	0.0
2008	355.5	320.0	284.4	248.9	213.3	177.8	142.2	106.7	71.1	35.6	0.0
2009	372.0	334.8	297.6	260.4	223.2	186.0	148.8	111.6	74.4	37.2	0.0
2010	380.5	342.5	304.4	266.4	228.3	190.3	152.2	114.2	76.1	38.1	0.0
2011	374.5	337.1	299.6	262.2	224.7	187.3	149.8	112.4	74.9	37.5	0.0
2012	383.5	345.2	306.8	268.5	230.1	191.8	153.4	115.1	76.7	38.4	0.0
2013	395.5	356.0	316.4	276.9	237.3	197.8	158.2	118.7	79.1	39.6	0.0
2014	408.0	367.2	326.4	285.6	244.8	204.0	163.2	122.4	81.6	40.8	0.0
2015	413.0	371.7	330.4	289.1	247.8	206.5	165.2	123.9	82.6	41.3	0.0
2016	428.0	385.2	342.4	299.6	256.8	214.0	171.2	128.4	85.6	42.8	0.0
2017	442.5	398.3	354.0	309.8	265.5	221.3	177.0	132.8	88.5	44.3	0.0

\* Eligibility Year is the year you reach age 62 or became totally disabled (if earlier). If your birthday is on January 1st, use the year before you reach age 62.

**Important:** The maximum amount may be overstated. The WEP reduction is limited to one-half of your pension from non-covered employment.

If your retirement benefits start after full retirement age or your non-covered pension starts later than your eligibility year, the WEP reduction may be greater than the maximum shown in the chart.

Source: <https://www.ssa.gov/planners/retire/wep-chart.html>