

US CONGRESSMAN —————
JIM HIMES
REPRESENTING CONNECTICUT'S FOURTH DISTRICT

Dear Friend,

The Social Security Fairness Act, which I supported in November 2024, took effect this month which means some eligible Social Security beneficiaries may soon see an increase in their checks. Read on to see if your monthly benefit is set to grow and please forward this email to other teachers, firefighters, police officers, federal employees, civil servants, or other retired professionals you think may have been harmed by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). They've waited far too long to see their Social Security benefits restored to them so please be sure they learn about this important change.

If you have any additional questions, please visit the Social Security Administration's webpage [here](#) as it has the latest updates on this law's implementation. You may also sign up to receive email updates regarding this law [here](#).

As always, you are welcome to contact my office at (203) 333-6600 with any questions and [sign up for my newsletter](#) to learn more about how federal laws impact your everyday life.

Sincerely,

Jim

What is the Social Security Fairness Act and who does it help?

I voted to pass the Social Security Fairness Act because it repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions reduced or eliminated the Social Security benefits of over 3.2 million people who receive a pension. This included:

- Teachers, firefighters, and police officers
- Federal employees and other civil servants
- People whose work had been covered by a foreign social security system

If you fall into one of these groups, you may soon see an increase in your monthly Social Security check.

Will everyone in these categories see an increase in their Social Security checks?

Not necessarily. Only people who receive a pension based on work not covered by Social Security may see benefit increases under this new law. Most state and local public employees - about 72% - work in Social Security-covered employment where they pay Social Security taxes and are not affected by WEP or GPO. Those individuals will not receive a benefit increase due to the Act.

When will you see an increase in your Social Security check?

The Social Security Administration is still finalizing its plan to provide beneficiaries who have been impacted by the WEP and GPO with their adjusted retirement benefits. It has yet to announce a timeline for when its plan will be completed. That said, you may monitor updates [here](#).

How big an increase can I anticipate in my Social Security check?

Any adjustments to your Social Security check will depend on several factors, such as the type of benefit you receive and the amount of your pension. Some individuals may receive a modest increase while others may see their checks increase by over \$1,000. The Social Security Administration is responsible for determining the final amount of your monthly benefit.

If I qualify for relief from the WEP or GPO, do I need to do anything?

Not yet. The Social Security Administration is still finalizing its plan to provide beneficiaries who have been impacted by the WEP and GPO with their adjusted retirement benefits. The best way to remain up-to-date on developments related to the WEP and GPO is to sign up for email updates [here](#).

If my Social Security check has been reduced by WEP or GPO for years, will I receive back payments?

Potentially. The Social Security Fairness Act eliminates the WEP and GPO for all Social Security benefits after December 2023. This means benefits payable starting January 2024 onward would be exempt from the WEP and GPO. If eligible, the amount of your back payment, distribution of those funds, and timing of their disbursement is at the discretion of the Social Security Administration and has yet to be determined.

What if I never applied for my spouses' Social Security benefits because the WEP or GPO reduced or eliminated their benefits?

If you never applied for spouses' or surviving spouses' benefits:

You may need to file an application. The date of your application might affect when your benefits begin. Filing sooner might help you get a higher benefit amount.

- The most convenient way to apply for **retirement or spouses' benefits** is online at www.ssa.gov/apply. The online application will still collect pension information until the application is changed; however, SSA will not offset the benefit.
- The **survivor benefit** application is not available online.
- People who cannot apply online for benefits should call 1-800-772-1213 Monday through Friday 8:00 a.m. to 7:00 p.m. to learn other ways to apply.

If you are not sure whether you ever applied for spouses' or surviving spouses' benefits:

You may need to file an application. The date of your application might affect when your benefits begin. Filing sooner might help you get a higher benefit amount.

If you are entitled to spouses' or surviving spouses' benefits, and your benefits are currently being reduced or eliminated by GPO; OR if you are entitled to retired or disabled workers' benefits, and your benefits are currently being reduced by WEP:

Consider reviewing the mailing address and/or direct deposit information that SSA has on file for you. This will allow SSA to adjust your benefits as quickly as possible. Generally, no other actions are needed at this time.

What if I have additional questions?

Should you have questions, they are best directed to the Social Security Administration which is the agency tasked with implementing the Social Security Fairness Act. Their contact information can be found [here](#).