

# What You Need to Know About the Social Security Fairness Act

Presented by Back Cove Financial

## Social Security Benefit Changes

Effective January 2024, the **Social Security Fairness Act (H.R. 82)** repealed the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) reductions to social security benefits due to a government pension. This was signed into law on January 5, 2025, and is applicable to benefits payable after December 2023. WEP and GPO used formulas to reduce social security retirement benefits, spousal benefits, or survivor benefits.

## Who Does This Apply To?

If, over the course of your career, you worked as a federal, state, or local government employee as well as in the private sector where you did not pay social security taxes on your earnings, you may have been subject to WEP and/or GPO. These rules affected former police officers, firefighters, teachers, certain nonprofit employees, and other types of government workers.

## What Comes Next?

The Social Security Administration (SSA) will need time to determine how and when these adjustments will be made. SSA has **provided information** on what will occur next:

**“I previously filed for social security benefits, and they are partially or completely offset.”**

At this time, you do not need to take any action except to verify that we have your current mailing address and direct deposit information if it has recently changed. Most people can do this online with their personal social security account without calling or visiting social security. Visit [ssa.gov/myaccount](https://ssa.gov/myaccount) to sign in or create your account. We will provide ongoing updates regarding implementation on this page.

**“I have not previously filed for social security benefits.”**

If you are receiving a public pension and are interested in filing for benefits, you may file online at [ssa.gov/apply](https://ssa.gov/apply) or schedule an appointment.

For updated information, check the Social Security Administration website at [SSA.gov](https://SSA.gov).



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