

# Social Security WEP and GPO Repeal FAQ



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The passing of the Social Security Fairness Act repealed two longtime provisions — the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). This law increases Social Security benefits for certain workers.

Below are highlights from the Social Security Administration (SSA) that can help you prepare for changes that may impact your Social Security benefits. Discuss with your financial advisor or investment professional how this may impact your retirement plans.

Make sure to set up time with your financial advisor or investment professional to review your Social Security benefits and see how this may impact your retirement goals.

## Who does it help?

This law increases Social Security benefits for certain types of workers, including:

- Teachers, firefighters and police officers who did not pay into Social Security
- Federal employees covered by the Civil Service Retirement System
- People whose work had been covered by a foreign social security system.

Most state and local public employees pay Social Security taxes and are not affected by WEP or GPO. Those individuals will not receive a benefit increase due to the new law.

## What benefits are impacted?

Benefits you receive on your own record and to spouse's or surviving spouse's benefits on another person's record.

If you are receiving a non-covered pension, you will be eligible for a spousal and survivor benefit even if you never paid into Social Security.

## What is WEP and GPO?

If you received a pension from a job that was not covered by Social Security (such as a government position where you did not pay Social Security benefits), your pension may have reduced your Social Security benefits. This was due to the following provisions.

- Windfall Elimination Provision (WEP) reduced the retirement or disability benefit from Social Security.
- Government Pension Offset (GPO) reduced Social Security benefits for spouses and widow(er)s who also received their own government pensions that did not pay into Social Security.

## Who is eligible for retroactive benefits?

People who were receiving reduced Social Security benefits due to WEP or GPO will receive increased benefits retroactively, starting with January 2024 payments.



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Most retroactive benefits will be paid in March 2025. New monthly benefit amounts begin in April (for March 2025 benefits).

### What steps should be taken?

This depends on your situation and what type of benefits you qualify for.

- If you are already receiving Social Security benefits, no action is required. The SSA will automatically deposit the retroactive benefits and higher monthly benefits to the bank account the SSA has on file.
- If you've never applied for benefits, you may need to file an application. If you need to file for retirement or spouse's benefits, you can apply online at [ssa.gov/apply](https://ssa.gov/apply), by telephone or at any Social Security office. The survivor benefit application must be done by telephone or at any Social Security office.
- If you are not sure whether you've ever applied for benefits, please contact the SSA.

### My benefits were affected by WEP and GPO. When should I expect to see my benefit increase?

- Retroactive benefit payments began the week of February 24, 2025. You can expect to receive a one-time deposit in your bank account on file with the SSA by the end of March. Complex cases may take longer. Please wait until April to inquire about the status of your retroactive payments.
- New monthly benefit amounts will begin April 2025 for March 2025 benefits. Please wait until May to contact the SSA if you have questions on your new monthly benefit.
- The SSA may send two mailed notices to inform you when WEP or GPO is removed from your record and when your monthly benefit amount is adjusted. You may receive your retroactive payment before the mailed notices.

### How can I stay proactive against scams?

- Beware of phishing emails, robocalls and fake websites impersonating the Social Security Administration. If you receive a robocall, text or unexpected email from the SSA, the best option is to ignore it.
- Remember that Social Security never asks or requires anyone to pay for assistance or to have their benefits started, increased or paid retroactively.

#### Filing and Contacting the SSA:

Filing online: [ssa.gov/apply](https://ssa.gov/apply)

Telephone: Call 1-800-772-1213 Monday through Friday, from 9:00 a.m. to 6:00 p.m. ET.

When the system asks, "How can I help you today?", say "Fairness Act" to be connected with a WEP/GPO trained representative.

#### Tip:

Wait times are typically shorter in the morning, later in the week, and later in the month.

Source: Social Security Administration, Social Security Fairness Act: Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) update (February 25, 2025).

For help determining what role Social Security benefits will play in your financial future, work closely with your financial advisor or investment professional. They will provide the perspective you need to help you build and maintain a retirement strategy that may work best for you.

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