

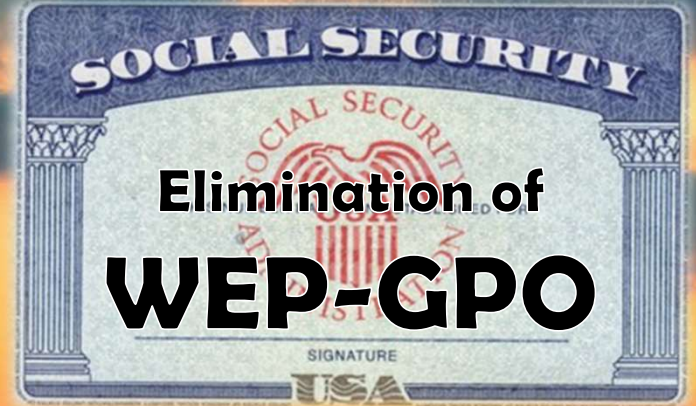


Passage of the

Social Security Fairness Act

Q&A

National Fraternal Order of Police



Updated: 1/5/2024 - This document will be updated frequently.

PLEASE NOTE:

The *Social Security Fairness Act* was signed into **law** by President Biden and January 5, 2025.

This information is provided as a courtesy to help understand potential changes to benefits when the *Social Security Fairness Act* be enacted.

Once signed into law, the Act will require implementation by the Social Security Administration (SSA). The timeline for implementation is currently unknown, especially considering the following factors:

- The holiday season.
- The Federal government is operating under a Continuing Resolution (CR) through March 14, 2025.
- A potential partial government shutdown in March could further delay implementation.

We will provide updates as more information becomes available.

DISCLAIMER:

This overview is provided as a general informational resource to assist members in understanding changes associated with the passage of the Social Security Act. It is not intended to serve as legal, financial, or professional advice. For personalized and precise details regarding how these changes may impact you, we strongly recommend contacting the Social Security Administration directly. Their representatives can provide the most accurate and up-to-date information tailored to your individual circumstances and participation in the Social Security system.

Open your account.

Stay informed about your Social Security benefits! Opening a **my Social Security** account is a simple and secure way to track your benefits progress, review your earnings record, and ensure everything is accurate.

Here's how to get started:

Visit www.ssa.gov/myaccount.

1. Click "Sign In or Create an Account."
2. Follow the prompts to create your account or log in if you already have one.

Take control of your financial future today—it only takes a few minutes!

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Patrick Yoes
National President
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Historic FOP Victory: The Repeal of WEP and GPO

For over four decades, public servants across America have endured an inequity that denied them and their families the Social Security benefits they rightfully earned.

I am proud to announce that the passage of the Social Security Fairness Act marks the end of this injustice. The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) have been repealed, representing a monumental step forward in fairness and equality for public employees.

The Fraternal Order of Police has been at the forefront of this fight from the very beginning. This victory is not just a legislative achievement; it is a testament to the power of perseverance and unity. The FOP's role in this monumental effort cannot be overstated. At every level of our organization, from the national, state and local lodge's leadership and individual members, we worked tirelessly to create and sustain the undeniable momentum that forced Congress to confront this injustice. This victory is a direct result of the strength, resilience, and commitment of FOP members across America who never wavered in their pursuit of fairness.

The journey to this historic moment has been long and arduous. Since the WEP and GPO were enacted in the 1980s, they have unfairly penalized public employees who also worked jobs covered by Social Security. These provisions reduced benefits by up to 60% for those with mixed employment histories and deprived surviving spouses of their rightful benefits. What was intended to address "windfalls" instead created severe financial hardships for those who devoted their careers to serving their communities.

This landmark legislation will have a transformative impact on the lives of more than 4 million Americans and their families. By eliminating these provisions, we are ensuring that retired public servants, including countless law enforcement

officers, receive the full Social Security benefits they earned through years of dedicated service. For many, this will mean a significantly improved quality of life, financial security, and peace of mind in their retirement years.

This victory would not have been possible without the collaboration and support of key individuals and organizations. We extend our deepest gratitude to Representatives Graves and Spanberger, who championed this cause in the House, and to Senator Sherrod Brown, whose unwavering determination drove the bill forward in the Senate. Senate Majority Leader Chuck Schumer's strategic guidance and commitment to fulfilling his promise played an invaluable role in securing this legislative triumph.

We also thank Senators Susan Collins and Bill Cassidy, whose bipartisan leadership helped build the broad support needed to pass the Social Security Fairness Act. Additionally, Senator Amy Klobuchar's steadfast advocacy was instrumental in achieving this milestone. We are also grateful to Senator Kyrsten Sinema who was the bill's quarterback on the Senate floor and executed our successful strategy.

Our partners in the International Association of Fire Fighters (IAFF), led by General President Ed Kelly, stood shoulder to shoulder with us throughout this fight, demonstrating the strength of our alliance on critical issues affecting our members. The International Association of Chiefs of Police also provided crucial support, working closely with us to advance this legislation.

Finally, we recognize the pivotal role played by President Biden, who committed to signing this bill into law, and President-elect Trump, whose timely intervention provided crucial momentum at a key juncture. Their leadership underscores the bipartisan commitment to correcting this longstanding injustice.

National Fraternal Order of Police

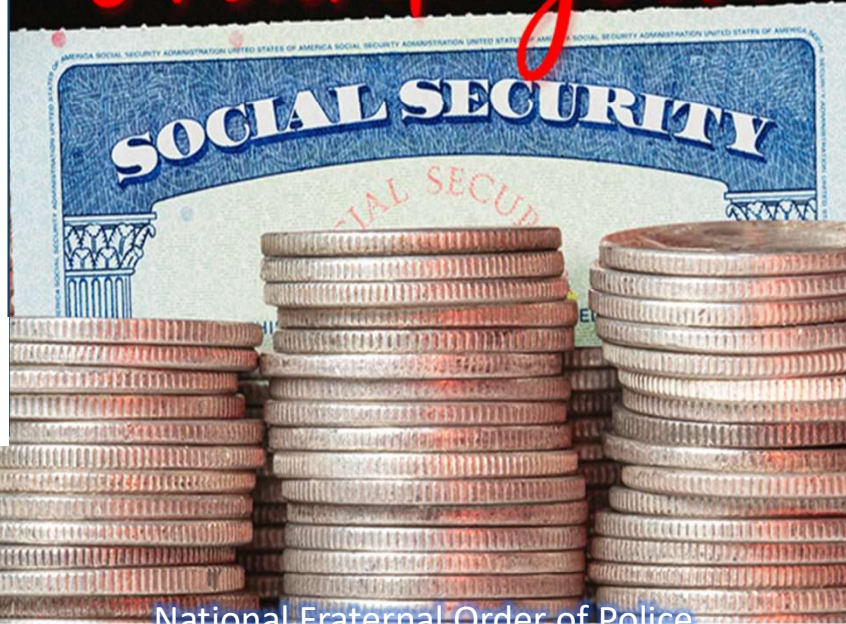


Sponsors of the Social Security Fairness Act:



Representative
Garret Graves
R-LA

Thank you!



Representative
Abigail Spanberger
D-VA

National Fraternal Order of Police



The Power of FOP Unity and Leadership Cannot Be Understated

The repeal of WEP and GPO is one of the most impactful advancements in the FOP's 110-year history. Since our founding in 1915, the FOP has played a critical role in every major legislative milestone for law enforcement and public employee rights. This victory adds to our extensive list of achievements, further solidifying the FOP's reputation as a powerful advocate for justice and fairness.

This accomplishment would not have been possible without the unwavering support and action of our members. At every level of the FOP, our state and local lodge leaders mobilized their members to write letters, make calls, and meet with their Representatives and Senators. This grassroots effort created an undeniable force that demanded attention and action. The passion and determination of our members across America were the driving forces behind this success. Your voices and persistence ensured that the voices of public servants were heard loud and clear. This victory is not just a win for the FOP but for every public servant who faced these unjust provisions.

The repeal of WEP and GPO is more than a legislative success; it is a statement of our values as a nation. It sends a clear message that the sacrifices and contributions of public servants will not be overlooked or undervalued. As President Biden prepares to sign this bill into law, we celebrate not only the end of a 40-year injustice but also the beginning of a new chapter for public employees and their families.

While we take this moment to celebrate, we also remain steadfast in our mission. The FOP will continue to lead the charge on issues affecting our members and the law enforcement community. Together, we will build on this success, ensuring that fairness, respect, and dignity remain at the heart of our profession.

To every member who participated in this righteous fight: thank you. Your leadership, dedication, and resilience have created a brighter future for millions of Americans. This victory is proof of what we can achieve when we work together with a shared commitment to justice.

And lastly, I want to extend our collective gratitude to the dedicated NFOP's legislative staff in Washington, DC, led by Executive Director Jim Pasco and Senior Legislative Liaison Tim Richardson, they never wavered in their fight against this injustice. Thank you for your service and for being an integral part of this historic milestone. Together, we make history.

This is your moment. This is our moment. Let us celebrate this historic achievement and continue to move forward with the same determination and unity that brought us here.

Thank you for your service and for being an integral part of this historic milestone. Working together, we continue to made history.

National Fraternal Order of Police



Social Security Fairness Act



NATIONAL FRATERNAL ORDER OF POLICE

FOR IMMEDIATE RELEASE
17 December 2024

CONTACT: Tim Richardson
(202) 547-8189

Trump Backs Social Security Fairness!

Bill Repealing the WEP and GPO Will Get a Vote in the Senate This Week

WASHINGTON, D.C. – Patrick Yoels, National President of the Fraternal Order of Police, and Executive Director Jim Pasco met yesterday with President-elect D. Trump to discuss issues of mutual interest to the FOP and the incoming pending Senate votes on H.R. 82, the "Social Security Fairness Act."

"During our meeting, President-elect Trump expressed his support for legislation, which will ensure public employees receive the same Social Security benefits as every other American who paid into Social Security," Yoels said.

President-elect Trump told the FOP leaders: "You have to understand how important it is to you. You and your members have to understand this."

The Senate is expected to consider the bill on the floor this week and another secondary procedural vote on a point of order. Following these votes, the Senate may consider an amendment. A final up-or-down vote on the bill will be held later this week at the President's desk for his signature."



NATIONAL FRATERNAL ORDER OF POLICE

FOR IMMEDIATE RELEASE
11 December 2024

CONTACT: Tim Richardson
(202) 547-8189

FOP, IAFF, AND OTHER PUBLIC SECTOR UNIONS HOLD JOINT RALLY ON SOCIAL SECURITY FAIRNESS

Pressure is on the Senate to Act

WASHINGTON, D.C. – Patrick Yoels, National President of the Fraternal Order of Police, was among those who spoke at a rally on the U.S. Capitol grounds today for H.R. 82, the "Social Security Fairness Act." The Act would repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) in current law.

The legislation, which would repeal the WEP and GPO, was overwhelmingly passed by the Senate on December 11, 2024, with a vote of 52-47.

"I hope that the Senate hears our message today. The Social Security Fairness Act is long overdue. It is time for Congress to act on behalf of our public servants. It is time for them to act on behalf of the American people."

The WEP affects workers who spent time in jobs where they paid Social Security taxes but did not receive a surviving spousal benefit from that work. Like the WEP, the GPO may reduce the benefit also receive a surviving spousal benefit from that work.

"Given the level of support for H.R. 82 in both the House and the Senate, it is time for the Senate to act. We must not receive an up and down vote in the Senate. We must work and now the Senate must finish the job." Yoels said, "Representatives, and affected individuals who least that!"



National Fraternal Order of Police

Join America's unions and members of Congress to call for the repeal of the WEP/GPO.

STOP STEALING FROM RETIREES

FIGHT WITH LABOR.



NATIONAL FRATERNAL ORDER OF POLICE

FOR IMMEDIATE RELEASE
20 December 2024

CONTACT: Tim Richardson
(202) 547-8189

Social Security Fairness Act Passes Senate!

Final Vote is 76-20 in Bipartisan Victory for Public Employees

WASHINGTON, D.C. – Patrick Yoels, National President of the Fraternal Order of Police, hailed today's historic vote on the Senate floor that will send H.R. 82, the "Social Security Fairness Act," to the President's desk to be signed into law.

"Today's vote is the result of a lot of hard work by a lot of folks who have been committed to Social Security fairness for years, and we would not have gotten this through Congress without this truly bipartisan effort," Yoels said. "We want to first thank President-elect Trump. At a key moment in this process, we appealed to him for his help, and he delivered gladly and powerfully to provide the support we needed. We are indebted to him for the role he played in tonight's success."

"And of course, the FOP and its members are eternally grateful to Representatives Graves and Spanberger, who led us through the House with such success. Senator Schumer made good on the promise he made to us and his invaluable legislative strategy got us to and over the finish line. We also owe a great debt to the bill's sponsor, Senator Sherrod Brown, who fought tenaciously for us on this issue and to Senators Collins and Cassidy, who were loyal allies in building support on this historic vote today. We are also grateful to our good friend Senator Klobuchar, who also played an important role in tonight's victory."

"We also would like to recognize our partners at the International Association of Fire Fighters, led by General President Ed Kelly, with whom we have an invaluable and unbreakable alliance on the most critical issues facing our members. All the other unions played an important role, as did our partners at the International Association of Chiefs of Police who worked closely with us and Senators Cassidy and Brown to pass this historic legislation."

Following the Senate's action today, the legislation repealing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) goes to the President, who has pledged to sign it into law. Under current law, the WEP reduces the Social Security benefits earned by public employees who worked other jobs where they paid Social Security taxes long enough to qualify for the benefits. The GPO reduces or, in most cases, eliminates the benefit received by surviving spouses if they also receive a survivor's benefit from a public pension. Once President Biden signs H.R. 82 into law, these provisions are repealed.

"The WEP and GPO are inherently unfair provisions that unjustly penalize our nation's public employees," Yoels said. "No one, even those who did not vote for our bill today, argued that these provisions treated workers fairly, one." Yoels said. "If this scheme were being run by a pension board or private money management group instead of the Social Security Administration, they would not call it an elimination of a windfall or an offset—it would be called a steal."

Some in Congress are using the Congressional Budget Office to claim that Repealing WEP-GPO would cost \$195 Billion over ten years And failed to realize they revealed Congress's plan to

Steal another \$195 Billion FROM PUBLIC EMPLOYEES OVER THE NEXT TEN YEARS.

Public employees paid the same amount into the Social Security system as every other American for 41 years and are entitled to the same benefits.

REPEAL THE STEAL.

CALL YOUR REPRESENTATIVE AND URGE THEM TO SIGN THE DISCHARGE PETITION AVAILABLE ON THE HOUSE FLOOR TODAY!



The Social Security Fairness Act: *Frequently Asked Questions...*

On 12 November 2024, the U.S. House of Representatives passed H.R. 82, the "Social Security Fairness Act," on a 327-75 vote. On 21 December 2024, the United States Senate passed the bill on a 76-20 vote. President Joseph R. Biden, Jr. is expected to sign the bill, but has not yet done so. The answers furnished below—which are subject to revision—are inapplicable until the legislation is signed into law.

What is the Social Security Fairness Act?

The *Social Security Fairness Act* has been introduced in every Congress since 1997. The most recent version that will be sent to the President was introduced by former Representatives Garrett N. Graves (R-LA) and Abigail D. Spanberger (D-VA) as H.R. 82 in the House and as S. 597 by former Senator Sherrod D. Brown (D-OH) and Senator Susan M. Collins (R-ME).

The FOP has been intimately involved with the drafting, introduction, and legislative activity on the bill since 1996. It was designated a top legislative priority by the delegates assembled at the National Biennial Conference in Orlando, Florida in 1997.

How do I know if I am affected by WEP?

You are impacted by the WEP if you earn a retirement or disability pension from an employer who did not withhold Social Security taxes, **AND** you earned a Social Security benefit from work for which your employer did withhold Social Security taxes, provided that the wages you received were considered "substantial earnings" for that taxable year.

National Fraternal Order of Police



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I am impacted by WEP, what does this mean for me?

Once signed, the WEP formula will be repealed, effective as of the "months after December 2023." Individuals previously impacted by a reduction of up to 60% of their Social Security benefit—a reduction based on their number of years of substantial earnings—will begin receiving their full benefit without any reduction.

How do I know if I am affected by GPO?

The GPO offsets the Social Security benefit to which a spouse or widow(er) is entitled by two-thirds of the monthly amount of any government pension from noncovered employment that the surviving spouse might receive. For example, the wife of a retired law enforcement officer who collects a government pension of \$1,200 would be ineligible to collect the surviving spousal benefit of \$600 from Social Security upon the death of her spouse. Two-thirds of \$1,200 is \$800, which is greater than the spousal benefit of \$600 and thus, under this law, Your spouse would be unable to collect it. If the spouse's benefit were \$900, only \$100 could be collected, because \$800 would be "offset" by their government pension.

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I am impacted by GPO, what does this mean for me?

Once signed, the GPO will be repealed, effective as of the "months after December 2023." Individuals previously impacted by the GPO will no longer have the survivor's benefit their spouse earned through their work be offset by the amount of their government pension.

When will I start Collecting my full Social Security or survivors Benefit?

President Biden must first sign the bill into law. Once he has done so, the Social Security Administration will need time to implement the change to the law, which takes effect in the "months after December 2023."



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Will this new law benefit me if I have been retired for some time and have been collecting Social Security benefits for years?

Yes! Beginning in the "months before December 2023," the WEP will no longer be applied to your benefit, and you will begin to collect the full amount based on your years of substantial earnings when you contributed to Social Security.

My spouse died several years ago, but Social Security told me that because I am a retired public employee with a pension, I am not entitled to the survivor's benefit from my spouse. Will this new law help me?

Yes! Beginning in the "months before December 2023," the survivor's benefit to which you are entitled will no longer be offset by two-thirds of the amount you collect from your pension. In many cases, the offset eliminated the survivor's benefit entirely. The new law ensures that spouses who collect a public pension will be able to collect the survivor's benefit that their spouse paid for.

National Fraternal Order of Police



The Social Security Fairness Act: *Frequently Asked Questions...*

When will President Biden sign H.R. 82 into Law?

President Biden signed the Social Security Fairness Act into law on January 5, 2025 during a signing ceremony at the White House.



National Fraternal Order of Police





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