

# Social Security and Your Pension



As an OCERS member, you do not contribute to Social Security, so you are not earning Social Security benefits while working for an OCERS employer.

The Social Security Fairness Act (H.R. 82) was signed into law on January 5, 2025. This legislation repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which reduced Social Security benefits for people who also receive public pensions from jobs that did not pay into Social Security.

**Please note that this change does not impact your OCERS retirement benefit.**

The Social Security Administration (SSA) has informed us that they are evaluating how to implement the changes required by this Act.

Please refer to the most recent update from SSA as of Jan 6<sup>th</sup> – [read the Social Security Administration's update on the new law.](#)

## What You Need to Know: Insights from the Social Security Administration

**Question:** Do members need to open an online account with the Social Security Administration if they haven't already done so?

**Answer from SSA:** Yes - A mySSA online account is encouraged for **ALL** public to open.

SSA encourages everyone to create a mySSA online account. By creating an online account, you can access your benefits, the status of your application, change your address, change direct deposit, view your earnings record, and more. Having an online account may save you a trip and call to the SSA office.

If you don't have an online account, this does not mean that you can't contact SSA to obtain your information. It is simply a more straightforward and streamlined avenue to access your Social Security record from home. Additionally, if you receive benefits, it is advised to update your address and ensure your direct deposit is still accurate as the effect of the new SSFA policy to occur. Updating your address and direct deposit is easy to do from your online account.

**Question:** I previously filed for Social Security benefits, and they are partially or completely offset.

**Answer from SSA:** At this time, you do not need to take any action except to verify that SSA has your current mailing address and direct deposit information if it has recently changed. Most people can do this online with their personal *my* Social Security account without calling or visiting Social Security.

Visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to sign in or create your account. SSA will provide ongoing updates regarding implementation on this page.

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**Question:** I have not previously filed for Social Security benefits.

**Answer from SSA:** 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 with a SSA office near you.

**Question:** Do members need to provide a Benefit Verification/Award Letter from the pension plan?

**Answer from SSA:** SSA will only ask for proof of the pension if there is a need for it. Hence, if you're subject to the Government Pension Offset then SSA must know the amount of your pension for them to calculate the 2/3 of that pension for offset of your spouse/widow(er)s benefits.

However, now that the Social Security Fairness Act has passed, this would not be a reason to ask for your pension anymore. Please note that the SSFA is integrated to affect all payments after December 2023; therefore, if you're subject to a benefit prior to January 1, 2024, then you may be asked for pension proof which should be provided to SSA. Every case is unique and handled by a technician who will request for proof if they need it.

**Question:** Where can I get my OCERS benefit award letter?

**Answer from OCERS:** A Benefit Verification Letter (also known as an "Award Letter") can be generated using the [myOCERS](https://www.ocers.org/myOCERS) portal. For more information please click on the following link: <https://www.ocers.org/benefit-verification-letter>

**Question:** Will SSA be compiling and providing answers to FAQs from the members?

**Answer from SSA:** SSA is still pending guidance as this policy was just signed last week.

**Question:** Are there any other helpful information that you can provide?

**Answer from SSA:** The Social Security Fairness act, HR 82, concerning Windfall Elimination Program and Government Pension Offset, eliminates the reduction of Social Security benefits while entitled to public pensions. At this time, the Social Security Administration is evaluating the law and how to implement it. SSA will provide more information on our website, [ssa.gov](https://ssa.gov) as soon as it is available. If you are already entitled, you do not need to take any action at this time except to verify that SSA have your current mailing address and direct deposit information. If you are receiving a public pension and are now interested in filing for benefits, you may file online at [ssa.gov](https://ssa.gov) or schedule an appointment.

## Who to Contact:

Most Social Security services are available online at [www.ssa.gov](https://www.ssa.gov), by calling Social Security toll-free at 1-800-772-1213 (TTY 1-800-325-0778) or contacting your local Social Security office.

You can [contact](#) SSA directly or [search](#) for a local office.