



# A Statement From Social Security

Prepared especially for **Wanda Worker** January 6, 2006

[www.socialsecurity.gov](http://www.socialsecurity.gov)

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We are writing to explain how certain provisions of the Social Security Act may affect you. Our records show that you have been employed in work in which you did not pay Social Security taxes, such as some federal, state or local government work, some nonprofit organizations or foreign employment.

In the future, you may qualify for Social Security benefits if:

- You work in a job in which you do pay Social Security taxes; or
- You become eligible as a current or former spouse, widow or widower of a worker who paid Social Security taxes.

If you become eligible for Social Security benefits in either of these ways, and you also receive a pension based on work that was not covered under Social Security, there are two provisions of the Social Security law you should be aware of:

### **Windfall Elimination Provision (WEP)**

If you receive a pension from employment in which you did not pay Social Security taxes and you also qualify for your own Social Security retirement or disability benefit, your Social Security benefit may be reduced, but not eliminated, by WEP. The amount of the reduction, if any, depends on your earnings and number of years in jobs in which you paid Social Security taxes, and the year you are age 62 or become disabled. For more information, please see *Windfall Elimination Provision* (Publication No. 05-10045) at [www.socialsecurity.gov/WEP](http://www.socialsecurity.gov/WEP).

### **Government Pension Offset (GPO)**

If you receive a pension based on federal, state or local government work in which you did not pay Social Security taxes and you qualify, now or in the future, for Social Security benefits as a current or former spouse, widow or widower, you are likely to be affected by GPO. If GPO applies, your Social Security benefit will be reduced by an amount equal to two-thirds of your government pension, and could be reduced to zero. Even if your benefit is reduced to zero, you will be eligible for Medicare at age 65 on your spouse's record.

To learn more, please see *Government Pension Offset* (Publication No. 05-10007) at [www.socialsecurity.gov/GPO](http://www.socialsecurity.gov/GPO).

We hope this information helps you in your financial planning. If our records are incomplete, and you have worked or are working in employment in which you pay Social Security taxes, let us know right away by calling **1-800-772-1213** (7 a.m. to 7 p.m. your local time). The WEP and GPO provisions do not affect Medicare eligibility or coverage. You can get additional information about Social Security and access our publications by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov) or calling us toll-free at **1-800-772-1213** (TTY **1-800-325-0778**).

Jo Anne B. Barnhart  
Commissioner