

## WINDFALL ELIMINATION PROVISION UPDATE

Yesterday, the [Social Security Administration announced](#) that it is immediately beginning to pay retroactive benefits and will increase monthly benefit payments to public sector workers whose benefits have been affected by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

On December 21, 2024, the U.S. Senate voted to approve H.R. 82 (the [Social Security Fairness Act](#)) without amendment to repeal WEP and GPO. These provisions reduced or eliminated the Social Security benefits for public sector workers who receive a pension based on work that was not covered by Social Security (a “non-covered pension”) because they did not pay Social Security taxes.

The Social Security Fairness Act was signed into law on January 5, 2025, but it applies retroactively to all monthly insurance payments made after December 2023. Anyone whose monthly benefit is adjusted, or who will get a retroactive payment, will receive a mailed notice from Social Security explaining the benefit change or retroactive payment.

Per yesterday's [announcement](#), most impacted beneficiaries will receive their one-time retroactive payment by the end of March, which will be deposited into their bank account on record with Social Security.