

MOOREINSIGHTS



Social Security Fairness Act

Teachers and other public servants have watched their Social Security benefits diminish due to complex provisions that few understood, but many felt deeply in their retirement years. That changed on January 5, 2025, when President Biden signed the [Social Security Fairness Act](#) into law, which eliminated two controversial provisions that had reduced benefits for millions of public sector retirees.

Understanding the Previous Restrictions

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) affected over 3.2 million Americans who received pensions from work not covered by Social Security. This means that a teacher who spent summers working in retail or a police officer with a previous private sector career often found their Social Security benefits significantly reduced despite having earned them through years of covered employment.

For example, a retired teacher from Gwinnett County Schools would be greatly affected by these provisions. Let's say they had a 30-year teaching career during which they didn't pay into Social Security because Georgia teachers participate in a separate pension system. However, before teaching, they worked for 10 years in the private sector and paid Social Security taxes on every paycheck. Under the old WEP rules, their

expected Social Security benefit from private industry would have been considerably reduced simply because they also received a teacher's pension.

What Changes Mean for Public Servants

The Social Security Fairness Act will change the retirement prospects for millions of public employees. Starting with benefits payable for January 2024, neither the WEP nor GPO will reduce Social Security payments. This means public servants will receive their full, earned Social Security benefits alongside their professional pensions. No more automatic reductions from multiple benefits.

The impact will vary among retirees. Some might see modest increases in their monthly benefits, while others could receive more than \$1,000 in additional monthly payments. The exact extra amount you may receive depends on the type of Social Security benefit you currently receive and the size of your public pension.

Taking Action Under the New Law

While these benefits automatically benefit many current retirees, some public servants need to take specific actions to secure their full benefits. Those who never applied for Social Security benefits because of the previous restrictions should apply now. The Social Security Administration has established specialized channels for handling these cases, including a dedicated phone line at 1-800-772-1213 where callers can say "Fairness Act" to connect with trained representatives.

For those already receiving reduced benefits, the Social Security Administration will adjust payments automatically. However, the process may take some time. Current beneficiaries should confirm that their contact and direct deposit information is up to date.

The elimination of these provisions is a major win for public servants who have long argued that the previous system unfairly penalized them for choosing careers in public service. As these changes come into effect, you should stay informed through official channels and be wary of scammers who might try to exploit the situation. Remember that the Social Security Administration will never charge you a fee for these benefit adjustments or ask for payment to expedite the process.

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