

# The Washington Report

The Newsletter of the National Association of Police Organizations

Representing America's Finest

## NAPO Victory! Social Security Fairness Act Signed into Law



On January 5, 2025, President Biden signed into law the Social Security Fairness Act (H.R. 82), which will restore the Social Security benefits of millions of public servants. On this historic occasion, NAPO President Mick McHale stated, "This is the culmination of over 30 years of NAPO efforts to repeal the GPO and WEP. We are grateful to have been invited to the White House in recognition of our successful efforts to get this important bill across the finish line. On behalf of NAPO and the over 241,000 law enforcement officers we represent, we extend our sincere thanks to House and Senate leadership for working with us to usher this bill through before the end of the 118th Congress."

NAPO also recognizes and thanks all our members who joined our efforts and worked tirelessly to ensure we had the support to accomplish this incredible victory.

NAPO awarded the House sponsors of the Social Security Fairness Act (H.R. 82), Representatives Abigail Spanberger (D-VA) and Garret Graves (R-LA) with our Legislative Recognition Award during our Annual Legislative Awards Luncheon on May 14, 2024, for their strong leadership and advocacy to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). We worked closely with them, submitting testimony for the House Ways and Means Committee hearing, speaking at press conferences in support of moving the bill, meeting with Members of the House to garner an astounding 330 cosponsors, to finally securing passage in the House with a vote of 327-75 on November 12, 2024.

The Senate sponsors of the Social Security Fairness Act, Senators Sherrod Brown (D-OH) and Susan Collins (R-ME), quickly took up the fight with NAPO at their side. By this point, we had secured 62 cosponsors, enough to overcome a filibuster, and worked determinedly to secure additional support for the bill. On December 11, we secured the promise from Senate Majority Leader Charles Schumer (D-NY) to put the bill on the floor for a vote. On December 20, 2024, in the final hours of the 118<sup>th</sup> Congress, the Senate passed H.R. 82 by a vote of 76-20, thanks to the efforts of NAPO and our members. Together, we secured this historic victory and ended our nearly 40-year fight to repeal the GPO and WEP.

# **Frequently Asked Questions**

#### What does the Social Security Fairness Act (H.R. 82) do?

The Social Security Fairness Act fully repeals the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) and restores the Social Security benefits of millions of public servants. It is retroactive for 1 year (2024). Those who have been impacted by the GPO and WEP can expect to receive a lump sum payment for the Social Security benefits taken from them in 2024 as well as the benefits taken from them prior to implementation of the Act in 2025. Once the Social Security Act is fully implemented, public service retirees impacted by the WEP and GPO will receive their full Social Security benefits.

### Who was affected by the WEP and GPO?

The WEP and GPO affected people who worked both as public employees in jobs not covered by Social Security and in jobs in which they earned Social Security benefits. These provisions only impacted public employees, not private employees with pensions. If your public employer paid into Social Security and provided you with a pension you were **not** impacted.

The WEP and GPO only impacted those who worked for a public agency that did not pay into Social Security and who worked another job that did pay into Social Security.

#### What did the WEP do?

The WEP reduced the Social Security benefit for retired and disabled workers receiving government pensions, i.e., a pension from non-SS-covered employment. Instead of public sector retirees receiving their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive – up to 50% of the government pension.

The maximum WEP reduction in 2024 was \$587. If you worked 30 or more years of under a covered job – where you paid into Social Security – you were exempt from the WEP.

#### What did the GPO do?

The GPO reduced public employees' Social Security spousal or survivor benefit by two-thirds of their public pension. If a spouse who paid into Social Security dies, the surviving public safety officer would normally be eligible for half of the deceased's benefit. However, if the surviving officer had not been paying into Social Security while working, the GPO required that this amount be offset by two-thirds of the survivor's pension, eliminating most or all the payment.

## When will the Social Security Administration implement H.R. 82?

At this time, the Social Security Administration (SSA) is evaluating how to implement H.R. 82 and will provide more information on their website, <u>ssa.gov</u> 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 the SSA has 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 <u>ssa.gov</u> or schedule an appointment.

There are several factors that may impact quick implementation. The first is that a new Administration is taking over on January 20, 2025. We have complete faith that the incoming Trump Administration will continue with quick implementation of the Social Security Fairness Act. Also possibly impacting swift implementation is that the federal government is currently running under a Continuing Resolution through March 14, 2025. If there is any interruption in government funding for the SSA, it could affect implementation.

NAPO is working with the Social Security Administration on quick implementation of H.R. 82 and will update our members on the status of the restoration of Social Security benefits.

If you have any questions about the Social Security Fairness Act and its implementation, please contact NAPO's Director of Governmental Affairs, Andy Edmiston, at <a href="mailto:aedmiston@napo.org">aedmiston@napo.org</a> or (703) 549-0775.

Please monitor NAPO's website, www.napo.org, and Facebook page: National Association of Police Organizations, and follow us on X at NAPOpolice for breaking news and updates.