

The background of the slide features a close-up of a US dollar bill, showing the portrait of Benjamin Franklin and the words "FIVE NOTE" and "RESERVE SYSTEM". Overlaid on the bottom right of the dollar bill is a Social Security card, which is blue and white. The words "SOCIAL SECURITY" are printed in large, bold, blue letters on the card. The card also features a red circular seal with the words "HEALTH &".

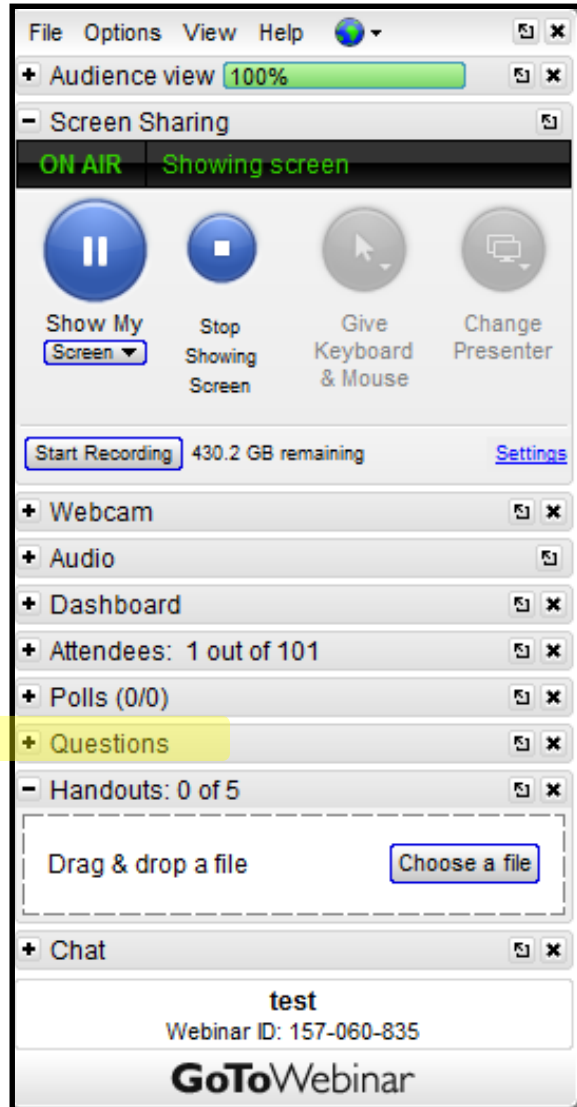
Social Security Administration (SSA) Offsets

April 14, 2021

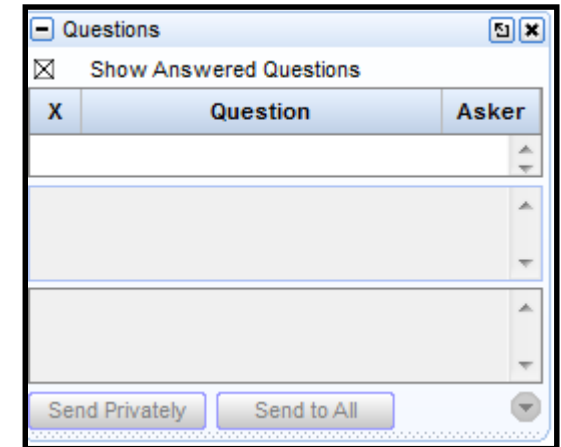
Friendly reminders

- This presentation contains general information.
- It is meant to be used as a guide during the webinar.
- All participants are muted during the webinar.
- Have a question?
 - » Type your question in the Questions area during the webinar. The moderator will see it and respond.
- There will be a question-and-answer period at the end of the webinar.
- Please maximize your screen size to have full use of the webinar's features.

Go To Webinar features



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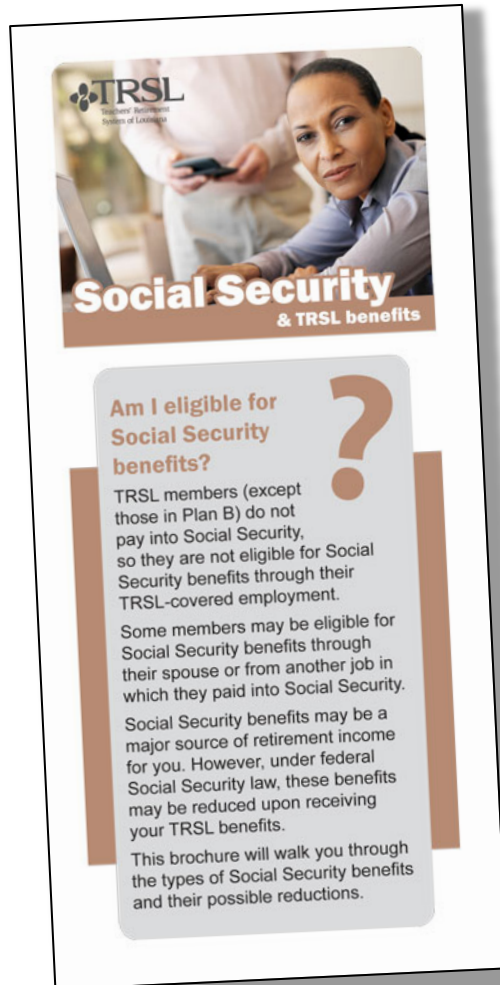
Agenda

- Types of Social Security benefits:
 - » Spouse's or widow(er)'s benefit
 - » Earned benefit
- Types of offsets:
 - » Government Pension Offset (GPO)
 - » Windfall Elimination Provision (WEP)
- SSA website tools and calculators
- Questions to ask Social Security
- TRSL Employer Procedures and Form 2SS

TRSL and Social Security

- Louisiana does not pay into Social Security for the majority of its public employees.
- However, you may still be eligible for Social Security through other employment or through your spouse's employment.
- The type of Social Security benefit you are eligible for determines which offset provision applies to you.
- Your TRSL benefit will not be reduced by an SSA offset.


Social Security benefits



- **Spouse's or widow(er)'s benefit:**
Paid to spouses or surviving spouses who did not work long enough to earn their own SS benefit or whose earned benefit is less than the pensioner's benefit
- **Earned benefit:**
Paid to individuals who worked a job that paid into SS and earned enough quarters to receive a SS benefit

Offset provisions

- **Government Pension Offset (GPO) – 1982**

 **Government Pension Offset**

A law that affects spouses and widows or widowers

If you receive a retirement or disability pension from a federal, state, or local government based on your own work for which you didn't pay Social Security taxes, we may reduce your Social Security spouses or widows or widowers benefits. This fact sheet provides answers to questions you may have about the reduction.

For example, if a woman worked and earned her own \$800 monthly Social Security benefit, but was also due a \$500 wife's benefit on her husband's record, we couldn't pay that wife's benefit because her own benefit offset it. But, before enactment of the Government Pension Offset, if that same woman was a government employee who didn't pay into Social Security and earned an \$800 government pension, there was no offset. We had to pay her a full wife's benefit and her full government pension.



How much will my Social Security benefits be reduced?


We'll reduce your Social Security by two-thirds of your government pension. For example, if you get a monthly civil service pension of \$600, two-thirds of that, or \$400, deducted from your Social Security benefit. If you're eligible for a \$500 widows or widowers benefit from Social Security, you'll get \$100 a month less (\$500 - \$400 = \$100). If your government pension is more than \$600, your Social Security benefit will be reduced to zero.

If you take your government pension as a lump sum, Social Security will calculate the reduction as if you chose to get monthly payments from your government pension.

Why will my Social Security be reduced?

Benefits we pay to spouses, widows, widowers are "dependent" benefits. In the 1930s, these benefits were to help spouses who stayed home to raise a family and were financially dependent on their spouse. It's now common for both spouses to work, each earning their own Social Security benefit. The law requires a spouse, widow, or widower benefit to be reduced by the dollar amount of their own retirement benefit.

SocialSecurity.gov |   

 **Windfall Elimination Provision** 2018

Your Social Security retirement or disability benefits can be reduced.

The Windfall Elimination Provision can affect how we calculate your retirement or disability benefit. If you work for an employer who doesn't withhold Social Security taxes from your salary, such as a government agency or an employer in another country, any retirement or disability pension you get from that work can reduce your Social Security benefits.

When your benefits can be affected

This provision can affect you when you earn a retirement or disability pension from an employer who didn't withhold Social Security taxes and you qualify for Social Security retirement or disability benefits from work in other jobs for which you did pay taxes.

The Windfall Elimination Provision can apply if:

- You reached 62 after 1985; or
- You became disabled after 1985; and
- You first became eligible for a monthly pension based on work where you didn't pay Social Security taxes after 1985. This rule applies even if you're still working.

This provision also affects Social Security benefits for people who performed federal service under the Civil Service Retirement System (CSRS) after 1956. We won't reduce your Social Security benefit amounts if you only performed federal service under a system such as the Federal Employees' Retirement System (FERS). Social Security taxes are withheld for workers under FERS.

How it works

Social Security benefits are intended to replace only some of a worker's pre-retirement earnings.

We base your Social Security benefit on your average monthly earnings adjusted for average wage growth. We separate your average earnings into three amounts and multiply the amounts using three factors to compute your full Primary Insurance Amount (PIA).

For example, for a worker who turns 62 in 2018, the first \$895 of average monthly earnings is multiplied by 90 percent; earnings between \$895 and \$5,397 by 32 percent; and the balance by 15 percent. The sum of the three amounts equals the PIA which is then decreased

or increased depending on whether the worker starts benefits before or after full retirement age (FRA). This formula produces the monthly payment amount.

When we apply this formula, the percentage of career average earnings paid to lower-paid workers is greater than higher-paid workers. For example, workers age 62 in 2018, with average earnings of \$3,000 per month could receive a benefit at FRA of \$1,479 (49 percent) of their pre-retirement earnings, increased by applicable cost of living adjustments (COLAs). For a worker with average earnings of \$8,000 per month, the benefit starting at FRA could be \$2,636 (32 percent) plus COLAs. However, if either of these workers start benefits earlier, we'll reduce their monthly benefit.

Why we use a different formula




Before 1983, people whose primary job wasn't covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers. They had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job for which they didn't pay Social Security taxes. Congress passed the Windfall Elimination Provision to remove that advantage.

Under the provision, we reduce the 90 percent factor in our formula and phase it in for workers who reached age 62 or became disabled between 1988 and 1989. For people who reach 62 or become disabled in 1990 or later, we reduce the 90 percent factor to as little as 40 percent.

Some exceptions

The Windfall Elimination Provision doesn't apply if:

- You're a federal worker first hired after December 31, 1982;
- You were employed on December 31, 1983, by a nonprofit organization that didn't withhold Social Security taxes from your pay at first, but then began withholding Social Security taxes;
- Your only pension is for railroad employment;
- The only work you performed for which you didn't pay Social Security taxes was before 1957; or
- You have 30 or more years of substantial earnings under Social Security.

SocialSecurity.gov |    (over) Windfall Elimination Provision

- **Windfall Elimination Provision (WEP) – 1985**

Social Security offsets


Government Pension Offset (GPO)

- Social Security spousal benefits are reduced by two-thirds of your government pension (TRSL benefit).
- The law requires that a person's benefit as a spouse or widow/widower be offset dollar for dollar by the amount of his/her own retirement benefit.
- May completely eliminate SS spousal benefit.

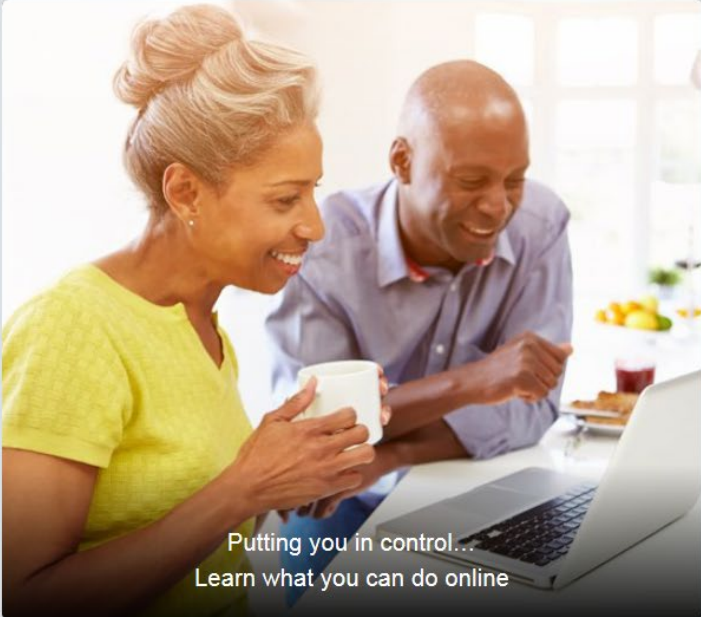
Windfall Elimination Provision (WEP)

- Reduces your own SS benefit if you receive a government pension
- Uses a modified formula to compute SS benefit, based on average monthly earnings adjusted for inflation
- Does not completely eliminate SS earned benefit

SSA homepage: www.ssa.gov

 Social Security


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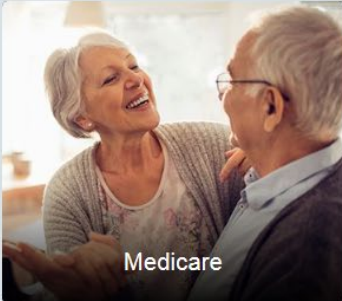
Putting you in control...
Learn what you can do online




Retirement




Disability



Medicare



Change of Address




my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.




Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.

Create a “my Social Security” account



Social Security

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A person wearing a bright green jacket and a backpack stands on a rocky shore, looking out at the ocean under a cloudy sky.


Set yourself free.

Open a my Social Security account
today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

Learn How to Protect Your Social Security Information from Unauthorized Access.

Social Security calculators

 Social Security

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Benefits Planner: Calculators

Home Retirement Disability Survivors **Calculators**

The best way to start planning for your future is by [creating a my Social Security account](#) online. With [my Social Security](#), you can verify your earnings, get your *Social Security Statement*, and much more – all from the comfort of your home or office.

We have a variety of calculators to help you plan for the future and for what you may need now.

Retirement Age Calculator Find your full retirement age and learn how your monthly benefits may be reduced if you retire before your full retirement age.	Retirement Estimator Estimate monthly benefits based on your Social Security earnings record.	Windfall Elimination Provision (WEP) Calculator Estimate if you are eligible for a pension based on work that was not covered by Social Security.
GPO Calculator Estimate of spouse benefits for yourself if you receive a pension from a government job in which you did not pay Social Security taxes. Your benefit may be offset by the Government Pension Offset (GPO).	Detailed Calculator Get the most precise estimate of your retirement, disability, and survivors benefits. The estimate includes WEP reduction. Must be downloaded and installed on your computer.	
Early or Late Retirement Calculator Compute the effect on your benefit amount if you file for early or delayed retirement benefits.	Earnings Test Calculator Learn how your earnings may affect your benefit payments if you are currently working and are eligible for retirement or survivors benefits this year.	

GPO
calculator

WEP
calculator

Contact Social Security



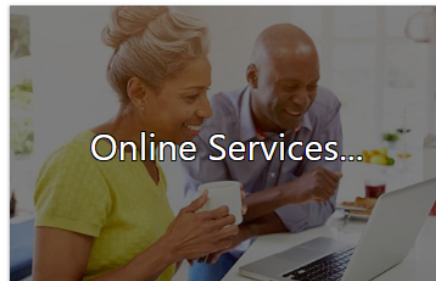
Social Security

SEARCH

Contact Social Security



Please beware of individuals impersonating Social Security employees over the phone. Reports about fraudulent phone calls from people claiming to be from SSA continue to increase, and recent reports have indicated unknown callers are using increasingly threatening language in these calls. If you suspect you have received a scam call, you should hang up, and then report details of the call to the Office of the Inspector General at 1-800-269-0271 or online at <https://oig.ssa.gov/report> - [Read more...](#)




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Social Security office locator



Social Security
The Official Website of the U.S. Social Security Administration

Social Security Office Locator

Find the Office for this ZIP Code.

ZIP:

[Zip Code Look Up](#)
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[Locate](#)

Using our online services, you can:

- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#).

Phone Number

Toll-Free: 1-800-772-1213

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***To see how GPO/WEF may affect you,
bring your TRSL benefit estimate with you
to your SSA appointment.***

Questions to ask Social Security

- At what age can I receive my full SS benefit, and how much will it be?
- What is the earliest age I can receive SS benefits, and will this amount be reduced?
- Are there earnings limits if I collect SS while I am still working and paying into TRSL?
- Do I qualify for an exception to GPO or WEP?
- If GPO or WEP does apply to me, how much will my SS benefit be?

TRSL & Social Security

- YES, it's possible to draw both TRSL and Social Security in retirement.
- Federal provisions reduce the benefits provided by the Social Security Administration.
- **TRSL benefits are not reduced.**
- For detailed information about your Social Security benefit, please contact the Social Security Administration.
 - **Website:** www.ssa.gov
 - **Toll-free:** 1-800-772-1213 (Mon - Fri, 7 am - 7 pm)
 - Contact your nearest SS office

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Employer Procedures MANUAL

[Home](#) > [Employers](#) > [Procedures Manual](#)Change Text Size: **A A A**[My TRSL](#)[Members](#)[Retirees](#)[Employers](#)

Employer Services

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GASB

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Employer Reporting

[EMIS Instructions](#)[FTP/File Layouts](#)

Procedures Manual

Contribution Rates

Employer FAQs

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Procedures Manual

The online procedures manual is a comprehensive guide to all TRSL processes and procedures that employers need for reporting retirement data.

[Online Reporting Error Messages](#)

Procedures Manual (by index number)		
Index	Subject	Revised Date
Intro	Introduction	07/2017
0.0	Employer/Membership Data (EMIS)	01/2018
1.0	Authorized Contacts & Employer Directory Contacts	07/2017
2.0	TRSL Membership	06/2018

Enrollment checklist (Index 2.0)

**TRSL**

EMPLOYER MANUAL **INDEX 2.0**

INDEX 2.0: TRSL Membership

June 2018

CONTENTS

- [Eligibility for TRSL membership](#)
 - [Plan types](#)
 - [Membership eligibility](#)
 - [Ineligible employees](#)
- [Special conditions](#)
 - [Part-time, seasonal, or temporary employees](#)
 - [Visas](#)
 - [Employees who contribute to two different systems](#)
 - [Dual positions in a Plan B parish](#)
 - [Retaining TRSL membership](#)
 - [Retirees returning to work](#)
- [Enrollments](#)
 - [Online enrollments](#)
 - [EMIS instructions for online enrollment](#)
 - [Form 2 enrollments \(paper form\)](#)
- [Important documents for enrollment process](#)
- [Frequently asked questions](#)

Important documents for enrollment process

Enrollment-required forms and documents

Employer checklist

All employers should complete the following as part of the enrollment process:

- ☒ Have employee complete [Statement Concerning Your Employment in a Job Not Covered by Social Security](#) (Form 2SS). Mail completed form to TRSL. **Plan B members are exempt.**
- ☐ Have employee complete [Forfeiture of Retirement Benefits – Attestation of Understanding](#) (Form 2FRB). Retain this document in the employee's file.
- ☐ Provide employee a [Beneficiary Designation for Non-Retired Members](#) (Form 3) to complete and designate beneficiaries for his/her TRSL contributions. The employee will be responsible for mailing the completed form to TRSL. Refer to Index 3 for beneficiary information.
- ☐ Gather supporting documentation (if available) and mail to TRSL:
 - Copy of member's birth certificate (Write member's Social Security number on each copy.)
 - Copy of member's Social Security card

NOTE: Do not hold enrollment applications if supporting documents are not available. New TRSL-eligible hires must be enrolled within 60 days.

All TRSL forms are available as fillable PDFs at www.TRSL.org.

Form 2SS



[HOME](#) [ABOUT TRSL](#) [INVESTMENTS](#) [PUBLICATIONS](#) [FORMS](#) [LEGISLATION](#) [NEWS](#) [CONTACT US](#)

Forms

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[Forms By Subject](#)

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Roadmap To Retirement

Member Access

[Ask TRSL](#)

Forms by Numerical Order

Federal forms

W-4P

[Withholding Certificate for Pension or Annuity Payments](#)

IRS form

TRSL forms

1

[Authorized Contacts](#) (04/18)

1EDC

[Employer Directory Contacts](#) (04/18)

2

[Enrollment Application/Employment Notification](#) (02/15)

2AC

[Active Member Change of Address Authorization](#) (04/17)

2C

[Certification of Membership in State System](#) (02/14)

2FRB

[Forfeiture of Retirement Benefits - Attestation of Understanding](#) (1/13)

2NC

[Active Member Name Change Request](#) (08/14)

2PT

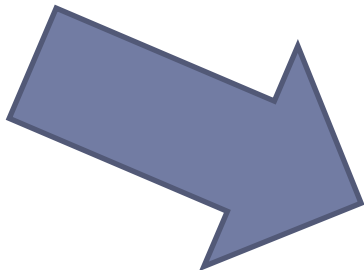
[Enrollment Application for Secondary Part-Time Position with Same Employer](#) (04/18)

2R

[Election to Retain Membership](#) (06/18)





2SS

[Statement Concerning Your Employment in a Job Not Covered by Social Security](#) (10/14)



Form 2SS

Statement Concerning Your Employment in a Job Not Covered by Social Security (Form 2SS)

		Teachers' Retirement System of Louisiana 8401 United Plaza Blvd, Ste 300 • Baton Rouge, LA 70809-7017 PO Box 94123 • Baton Rouge, LA 70804-9123 Telephone: (225) 925-6446 • Fax: (225) 925-4779 Toll free (outside the Baton Rouge area): 1-877-ASK-TRSL (877-275-8775) www.TRSL.org • web.master@trsl.org		Form 2SS (10/14) 00-2SS (Form SSA-1945)			
Statement Concerning Your Employment in a Job Not Covered by Social Security							
Employee Name	Employee SS#						
Employer Name	Employer ID#						
<p>Your earnings from this job are not covered under Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.</p> <p>Windfall Elimination Provision (WEP)</p> <p>Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. For example, if you are age 62 in 2005, the maximum monthly reduction in your Social Security benefit as a result of this provision is \$313.50. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to the Social Security publication, "Windfall Elimination Provision."</p> <p>Government Pension Offset (GPO)</p> <p>Under the Government Pension Offset, any Social Security spouse or widow(er) benefit to which you become entitled will be offset if you also receive a federal, state, or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension.</p> <p>For example, if you get a monthly pension of \$600 based on earnings that are not covered under Social Security, two-thirds of that amount, \$400, is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a \$500 widow(er) benefit, you will receive \$100 per month from Social Security, \$500 - \$400 = \$100. Even if your pension is high enough to totally offset your spouse or widow(er) Social Security benefit, you are still eligible for Medicare at age 65. For additional information, please refer to the Social Security publication, "Government Pension Offset."</p> <p>For more information</p> <p>Social Security publications and additional information, including information about exceptions to each provision, are available at www.socialsecurity.gov. You may also call toll free 1-800-772-1213, or, for the deaf or hard of hearing, call the TTY number 1-800-325-0778, or contact your local Social Security office.</p> <p>I certify that I have received TRSL Form 2SS (Form SSA-1945) that contains information about the possible effects of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) on my potential future Social Security benefits.</p> <table border="1"><tr><td>Signature of Employee</td><td>Date (mm-dd-yyyy)</td></tr><tr><td></td><td></td></tr></table>				Signature of Employee	Date (mm-dd-yyyy)		
Signature of Employee	Date (mm-dd-yyyy)						
							
Form SSA-1945 (11-2004)							

We offer on-site training!

- Upon request, we provide customized, on-site training and support with any of the following reporting tasks:
 - » Retrieval, review, and completion of outstanding questionable year reports
 - » Completion of sick and/or leave data reporting
 - » Information gathering
- Contact us to request on-site training (& indicate which type of assistance is needed):

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sharon.lachney@trsl.org

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225-925-7093

heather.landry@trsl.org

The Key is published electronically.



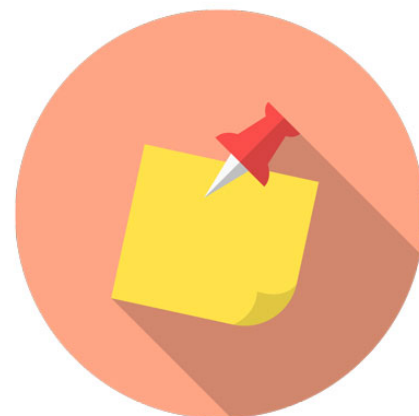
TRSL's employer bulletin

Published four times a year:

- February
- May
- August
- November.

Things to do now

- Register for **Member Access**.
- Submit copies of important documents:
 - » Social security cards (member and beneficiary/ies)
 - » Birth certificates (member and beneficiary/ies)
 - » Legal documents (divorce decrees, judgment of separation, and/or community property settlements)
- Update address & beneficiary/ies.
- Get a retirement estimate:
 - » Use Member Access or
 - » Submit Form 10



Create a benefit estimate

Online calculators loaded with your account information



1. Log on to Member Access.
2. Under “My Retirement” drop-down menu, select “Estimate Your Retirement Benefit.”
3. Enter your desired retirement date and click “Create Estimate!”

Register for MEMBER ACCESS @ www.TRSL.org

For technical assistance with Member Access, contact support@trsl.org.

Questions?



My TRSL	Members	Retirees	Employers
Forms by Subject			
Address or name changes			
Active Member Change of Address Authorization (Form 2AC)			
Active Member Name Change Request (Form 2NC)			
Retiree Change of Address Authorization (Form 15C) - Survivors, beneficiaries, and alternate payees can also use			
ORP Member Change of Address Authorization (Form 16AC)			
ORP Member Name Change Request (Form 16NC)			
Beneficiary (Designations by member)			
Beneficiary Designation for Non-Retired Members (Form 3)			
Change of Beneficiary for Option 1 Retiree (Form 3A)			
Beneficiary Designation for DROP and ILSB Accounts (Form 3B)			
Beneficiary Designation for Retiree Return-to-Work Employee Contributions (Form 3C)			
Direct deposit			
Direct Deposit for Refund of Contributions (Form 7D)			
Direct Deposit of DROP or ILSB Account Withdrawals (Form 11R) - Use 15D for regular benefits			
Direct Deposit of Benefits (Form 15D) - Use 11R for DROP or ILSB account withdrawals			
Addendum to Direct Deposit of Benefits - Nonspousal Joint Signer(s) (Form 15JS)			

Find it online...

- Forms
- Brochures
- Newsletters & more!

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TRSL Teachers' Retirement System of Louisiana

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SHED SOME LIGHT ON
Your Future with Online Member Access

MEMBER ACCESS

My TRSL Members Retirees Employers

SCROLL

225-925-6446 GET DIRECTIONS

LINKS
MEMBER NEWSLETTER

APRIL 2018

2018 legislative session

The 2018 regular legislative session began Monday, March 12. We're monitoring a number of bills affecting TRSL, ranging from the creation of a new benefit structure to changes to the return-to-work laws.

You can view a list of all bills impacting the system, along with the positions taken by the TRSL Board of Trustees for each, by visiting the [Legislation](#) page of our website.

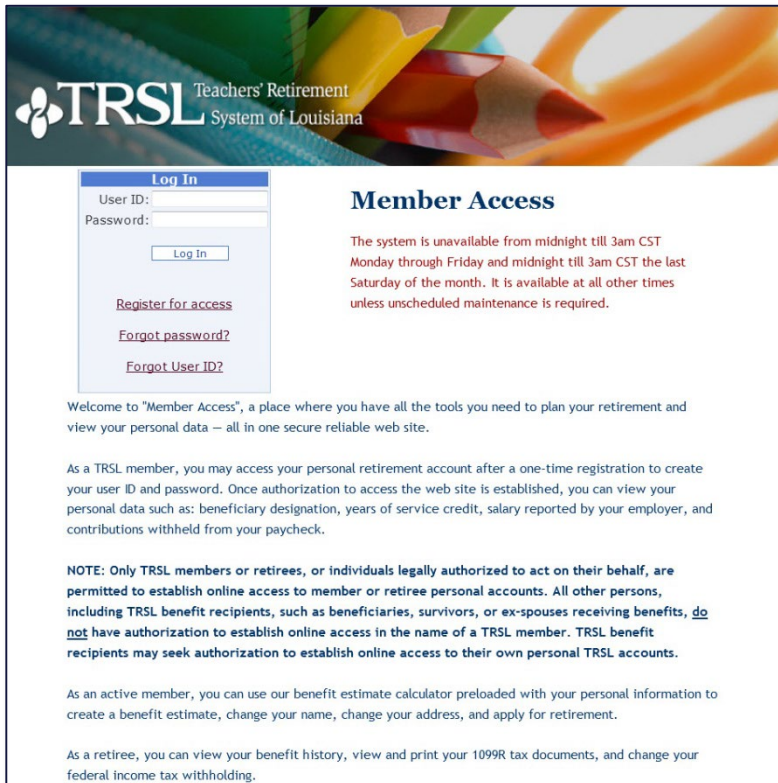
Stay informed

You can also receive updates about bills and issues that impact TRSL and its members delivered straight to your inbox through eNews.

Click "manage your preferences" at the bottom of this email, and then select "legislation" as a topic of interest.

Member Access

A secure website where you have all the tools you need to plan for retirement!



Log In

User ID:

Password:

[Register for access](#)

[Forgot password?](#)

[Forgot User ID?](#)

Member Access

The system is unavailable from midnight till 3am CST Monday through Friday and midnight till 3am CST the last Saturday of the month. It is available at all other times unless unscheduled maintenance is required.

Welcome to "Member Access", a place where you have all the tools you need to plan your retirement and view your personal data — all in one secure reliable web site.

As a TRSL member, you may access your personal retirement account after a one-time registration to create your user ID and password. Once authorization to access the web site is established, you can view your personal data such as: beneficiary designation, years of service credit, salary reported by your employer, and contributions withheld from your paycheck.

NOTE: Only TRSL members or retirees, or individuals legally authorized to act on their behalf, are permitted to establish online access to member or retiree personal accounts. All other persons, including TRSL benefit recipients, such as beneficiaries, survivors, or ex-spouses receiving benefits, do not have authorization to establish online access in the name of a TRSL member. TRSL benefit recipients may seek authorization to establish online access to their own personal TRSL accounts.

As an active member, you can use our benefit estimate calculator preloaded with your personal information to create a benefit estimate, change your name, change your address, and apply for retirement.

As a retiree, you can view your benefit history, view and print your 1099R tax documents, and change your federal income tax withholding.

- Preloaded benefit estimate calculator
- Update your name
- Update your address
- Apply for retirement
- View DROP Account
- View beneficiary designations

We are here for you!



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