

The background of the slide is a collage of financial documents. In the foreground, a blue Social Security card is partially visible, with the words "SOCIAL SECURITY" printed in large, white, raised letters. Behind it, a US dollar bill is visible, showing the portrait of Benjamin Franklin and the text "RESERVE SYSTEM" and "NOTE IS LEGAL TENDER FOR ALL DEBTS, PUBLIC AND PRIVATE". The top left corner of the slide features a dark blue rectangular box containing the title text.

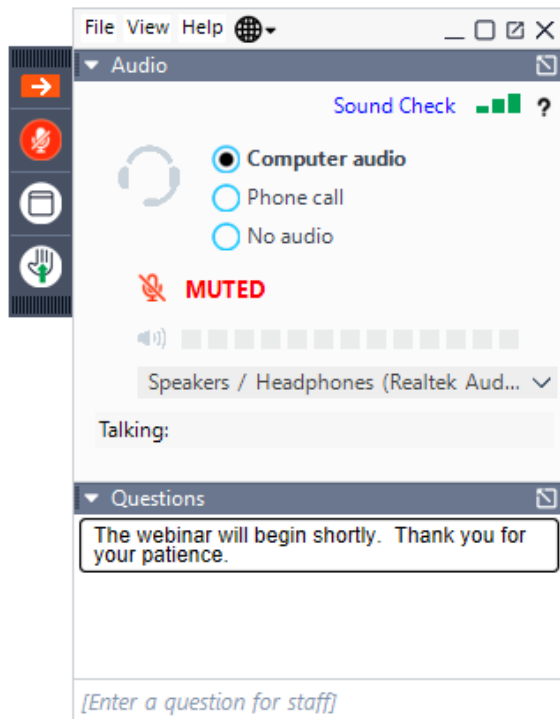
Social Security Administration (SSA) Offsets

March 30, 2022

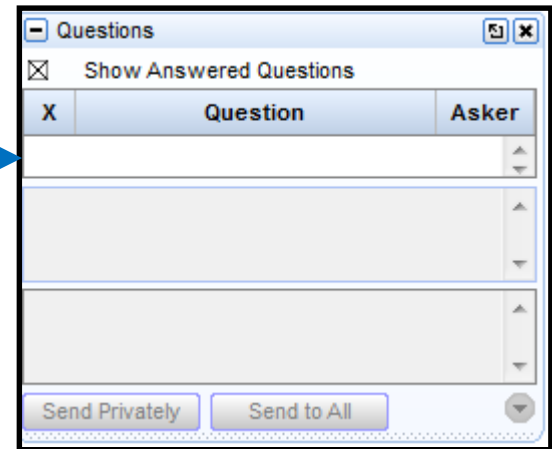
Friendly reminders

- 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.

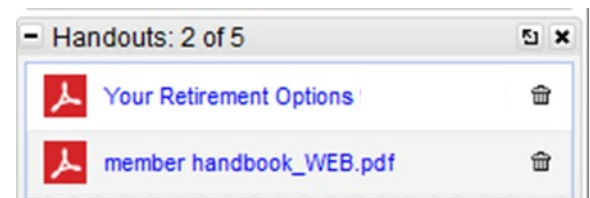
Go To Webinar features



Type your question here.



Download handout here.



If you have any specific questions about your retirement (such as DROP window, retirement eligibility, FAC questions, etc.) please email us at web.master@trsl.org so we can look up your account and assist you directly.

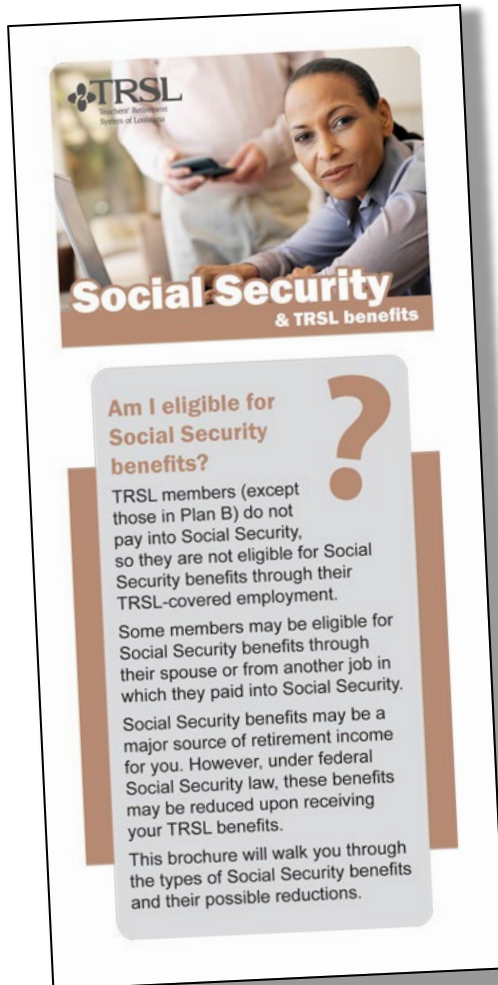
Agenda

- 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.**

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, is deducted from your Social Security. If you're eligible for a \$500 widow's or widowers benefit from Social Security, you'll get \$100 a month less (\$500 - \$400 = \$100). If your government pension is more than \$1,000, your Social Security benefit is reduced to zero.

If you take your government pension as a lump sum, Social Security will not reduce it as if you chose to get monthly payments from your government.

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 child 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 the dollar amount of their own retirement benefit.

SocialSecurity.gov | f t o



Windfall Elimination Provision

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 benefits 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

SocialSecurity.gov | f t o

(over)
Windfall Elimination Provision

• Windfall Elimination Provision (WEP) – 1985

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 \$2,036 (25 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 1983 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.

Social Security offsets

Government Pension Offset (GPO)

- Reduces spousal SS benefit by two-thirds of your TRSL benefit
- Requires that a person's benefit as a spouse or widow(er) be offset dollar for dollar by the amount of his/her own retirement benefit.
- Could completely eliminate SS spousal benefit

Windfall Elimination Provision (WEP)

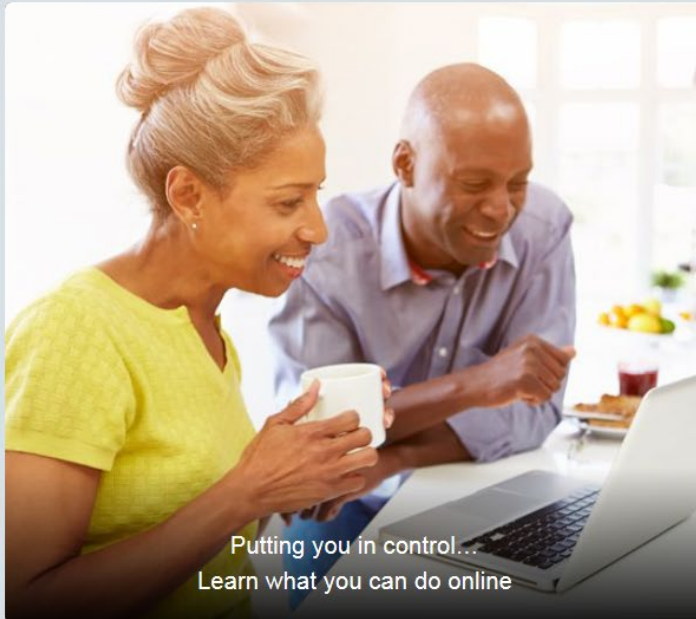
- Reduces your own SS benefit if you receive a government pension
- Uses a modified formula to compute SS benefit, based on average monthly earnings adjusted for inflation
- Does not completely eliminate SS earned benefit

SSA homepage: www.ssa.gov



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP



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.

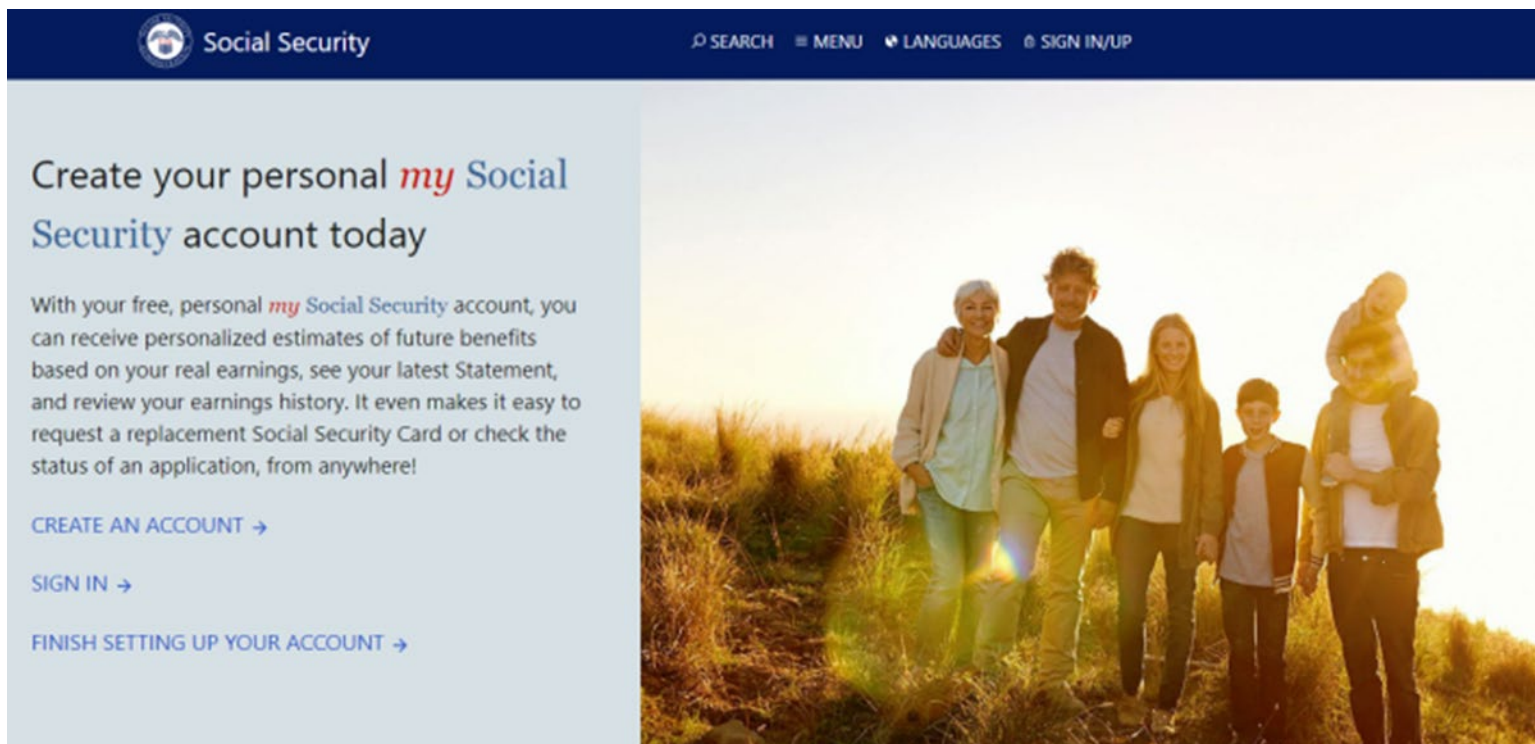


FAQs

Get answers to frequently asked questions about Social Security.

Create a “my Social Security” account

- Check your status ~ Request a replacement card
View your statement ~ Change your address



The screenshot shows the top navigation bar of the Social Security website. On the left is the Social Security logo. On the right are links for SEARCH, MENU, LANGUAGES, and SIGN IN/UP. Below the navigation bar is a main content area with a light blue background on the left and a photograph of a family on the right. The text on the left reads: 'Create your personal my Social Security account today'. Below this is a paragraph: 'With your free, personal my Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest Statement, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, from anywhere!'. At the bottom of the text area are three links: 'CREATE AN ACCOUNT →', 'SIGN IN →', and 'FINISH SETTING UP YOUR ACCOUNT →'. The photograph on the right shows a family of six (two adults and four children) walking through a field of tall grass at sunset.

www.SSA.gov/myaccount

Social Security calculators



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

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

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:

Locate

[Zip Code Look Up](#)

[Services Outside the United States](#)

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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Bring your TRSL estimate with you to your SSA appointment for more information regarding how your SS benefit may be affected by GPO or WEP once you receive a TRSL benefit upon retirement.

Questions to ask Social Security

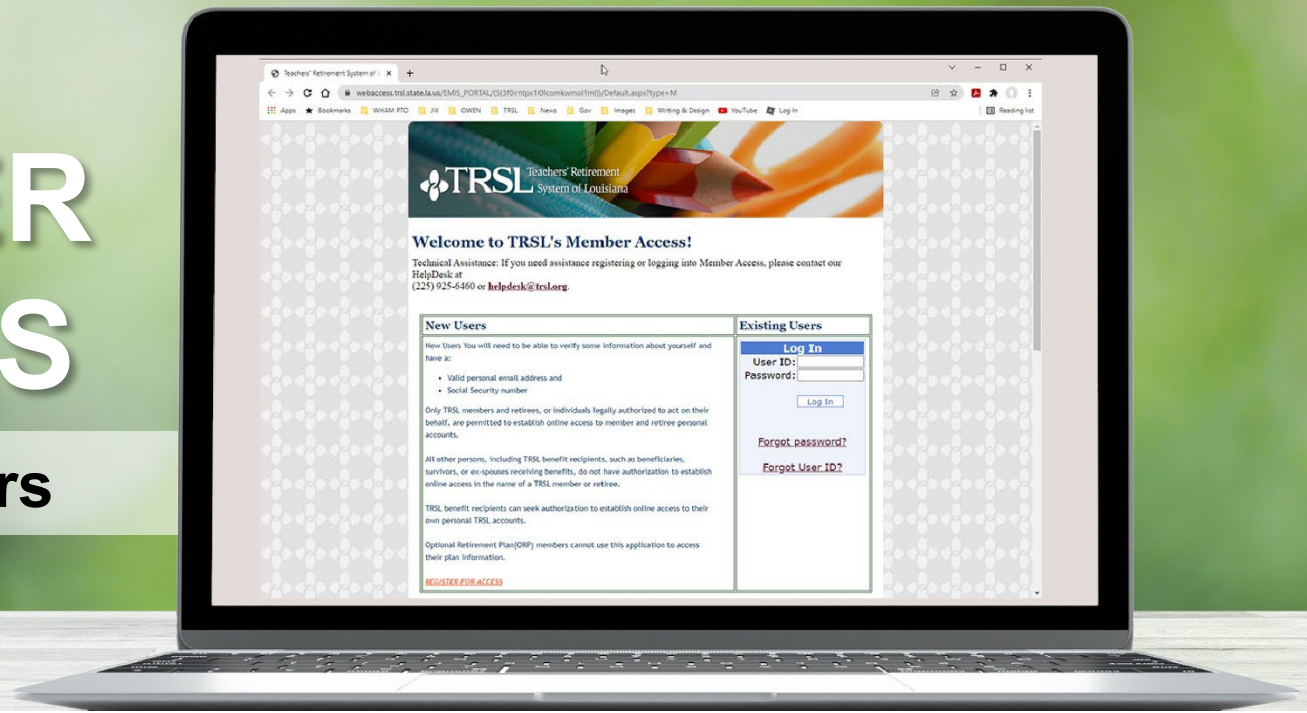
- At what age can I receive my full SS benefit, and how much will it be?
- What is the earliest age I can receive SS benefits, and will this amount be reduced?
- Are there earnings limits if I collect SS while I am still working and paying into TRSL?
- Do I qualify for an exception to GPO or WEP?
- If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

MEMBER ACCESS

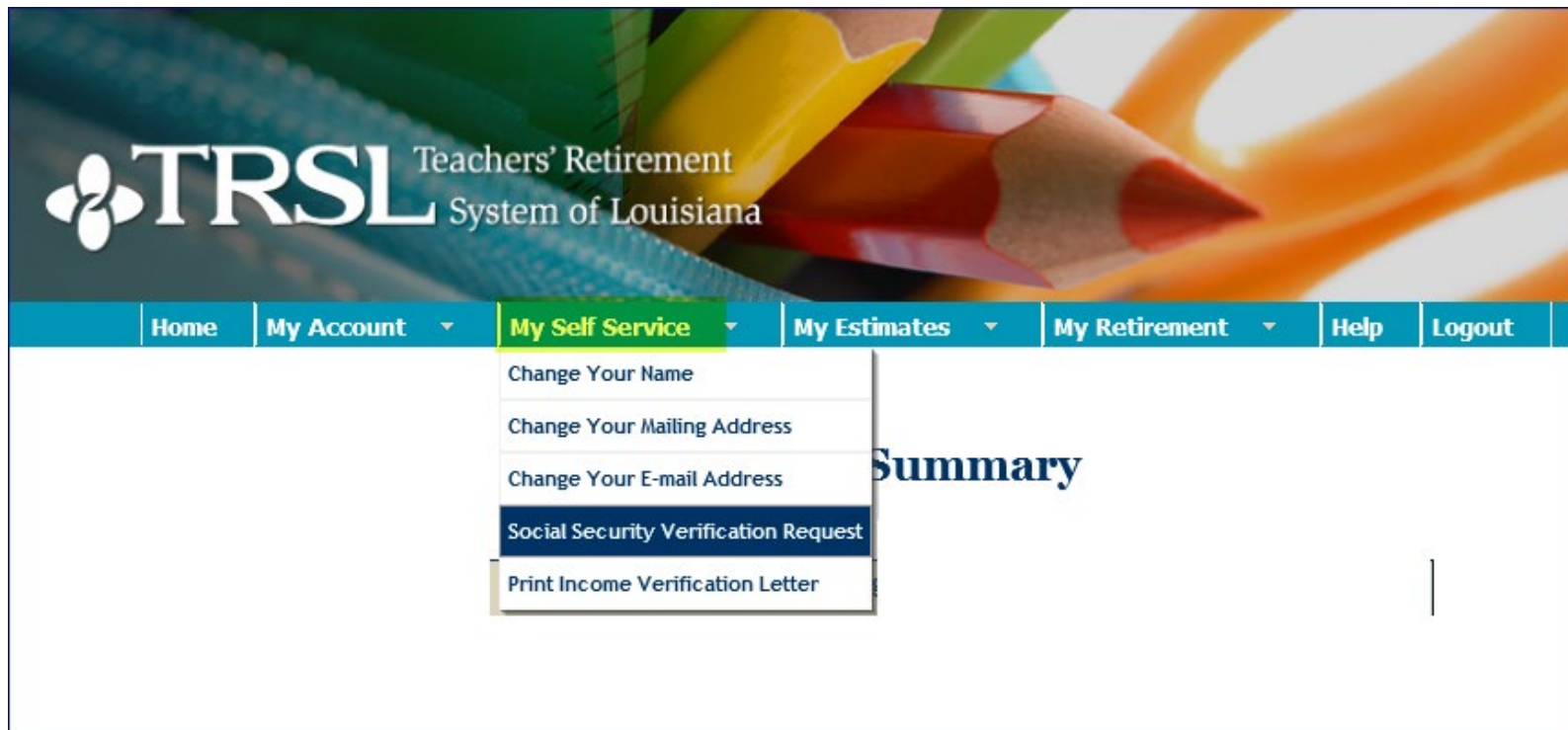
Active members



- Update name & mailing/email address
- Estimate future benefit with online calculators
- View annual statements
- Apply for retirement/DROP
- View DROP account
- View beneficiary(ies)
- Print income verification letter
- **Request Social Security verification letter**

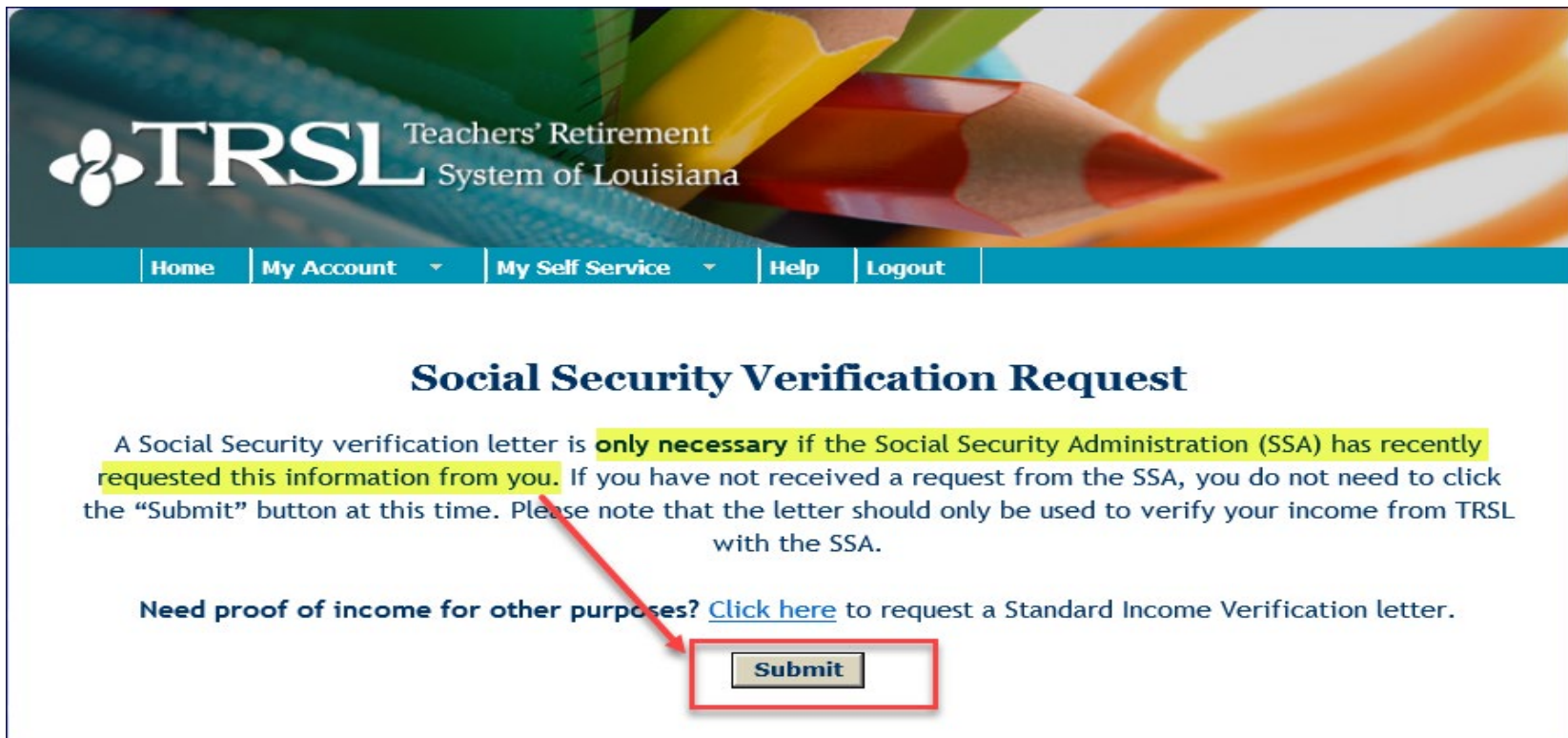
Social Security Verification Request via Member Access

- If the Social Security office sends the member a request for information, such as amount of monthly benefit from your public retirement plan, TRSL can provide this information.
- Member should request a Social Security Verification Request via the “My Self Service” menu in Member Access.



Order SS Verification Request Letter

- Members must click “Submit” to order the letter from Member Access.



TRSL Teachers' Retirement System of Louisiana

Home | My Account ▾ | My Self Service ▾ | Help | Logout

Social Security Verification Request

A Social Security verification letter is **only necessary** if the Social Security Administration (SSA) has recently requested this information from you. If you have not received a request from the SSA, you do not need to click the “Submit” button at this time. Please note that the letter should only be used to verify your income from TRSL with the SSA.

Need proof of income for other purposes? [Click here](#) to request a Standard Income Verification letter.

Employer training

- Upon request, we provide customized 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
- Please note: TRSL is currently virtual employer training via GoToWebinar. We hope to resume on-site employer training in the near future.
- Contact one of our Employer Training Specialists for more details...

SHARON LACHNEY

225-925-4097

sharon.lachney@trsl.org

HEATHER LANDRY

225-925-7093

heather.landry@trsl.org



Employer Procedures MANUAL

Home > Employers > Procedures Manual

Change Text Size: **A A A**

[My TRSL](#)

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Employer Reporting

- [EMIS Instructions](#)
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Procedures Manual

Contribution Rates

Employer FAQs

THE KEY Newsletter

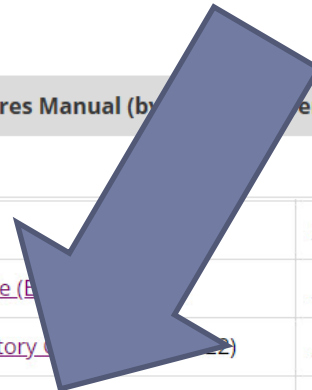
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Procedures Manual

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 Employer)		
Index	Subject	Revised Date
Intro	Introduction (07/2017)	Series preview
0.0	Employer/Membership Information Site (E	New to EMIS?
1.0	Authorized Contacts & Employer Directory (2)	Authorized contacts
2.0	TRSL Membership (12/2021)	New hires to enroll?



Enrollment checklist (Index 2.0)



EMPLOYER MANUAL **INDEX 2.0**

INDEX 2.0: TRSL Membership

Page 23 of Index 2.0:

December 2021

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[Plan types](#)

[Membership eligibility](#)

[Ineligible employees](#)

[Special conditions](#)

[Part-time, seasonal, or temporary employees](#)

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[Dual positions in Plan B parishes](#)

[Retaining TRSL membership](#)

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[Online enrollments](#)

Non-Social Security covered employment

TRSL members (except those in Plan B) do not pay into Social Security during their TRSL-covered employment. A new hire, however, may have prior Social Security-covered employment or a spouse who paid into Social Security. Anyone who receives a TRSL retirement benefit and is also eligible for Social Security benefits will be subject to offsets to his/her social security retirement benefit.

The Social Security Protection Act of 2004 requires public employers outside of the Social Security system to notify individuals who start work about the effects of the government pension offset (GPO) and windfall elimination provision (WEP), which offset Social Security retirement benefits for most retirees who collect pensions from jobs not covered by Social Security. Plan B members will be exempt because they contribute to Social Security.

In order to comply with this federal legislation, TRSL requires employers to have all new hires sign TRSL's [Statement Concerning Your Employment in a Job Not Covered by Social Security](#) (Form 2SS) or a similar notice available from the Social Security Administration, [Form SSA-1945](#), certifying that the employee has been told about the offset provisions of GPO and WEP. Employers will be required to send copies of the signed form to the retirement system that covers the new employee.

Form 2SS



Search TRSL.org



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Forms

Forms in Numerical Order

Forms By Subject

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Member Access

Ask TRSL

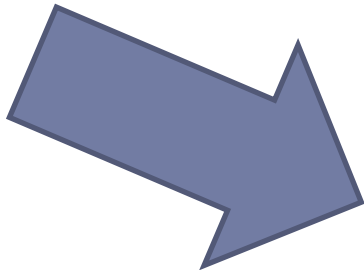
Forms by Numerical Order

Federal forms

W-4P	Withholding Certificate for Pension or Annuity Payments	IRS form
------	---	----------

TRSL forms

1	Authorized Contacts (01/22)	
1EDC	Employer Directory Contacts (07/21)	
2	Enrollment Application/Employment Notification (02/21)	
2AC	Change of Address Authorization (02/21) - For active members, retirees, beneficiaries, & alternate payees	
2C	Certification of Membership in State System (02/21)	
2FRB	Forfeiture of Retirement Benefits - Attestation of Understanding (02/21)	
2NC	Active Member Name Change Request (02/22)	
2PT	Enrollment Application for Secondary Part-Time Position with Same Employer (02/21)	
2R	Election to Retain Membership (02/21)	
2SS	Statement Concerning Your Employment in a Job Not Covered by Social Security (02/21)	



Form 2SS



Employee's Acknowledgment That Employment Is NOT Covered By Social Security (Form 2SS)

00-2SS

rev. 02/21

HOW TO SUBMIT:	DROP OFF or MAIL IN	EMAIL	FAX
	8401 United Plaza Blvd, Ste 300 Baton Rouge LA 70809	web.master@trsl.org	(225) 925-4779

Employee name: Last, first, MI, suffix (Jr., III, etc.)	Employee Social Security number (###-##-####)
Employer name	TRSL agency number (###)

When you retire or become disabled, you may receive a TRSL retirement benefit (TRSL pension) based on earnings from this job. However, your earnings from this job are not covered under Social Security. That means if you do receive a TRSL pension and you are also entitled to a benefit from Social Security based on either your own work or the work of your spouse or former spouse, receipt of your TRSL pension may cause the amount of the Social Security benefit you receive to be reduced. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be reduced.

- Windfall Elimination Provision (WEP)** - The WEP is a modified benefit formula usually used to reduce your own Social Security benefit if you receive a TRSL pension. The WEP is used to calculate the reduction for a retirement or disability benefit you earned from Social Security. However, your Social Security benefit cannot be completely eliminated. The WEP becomes effective when you reach age 62 or acquire a disability.

EXAMPLE: If you are age 62 in 2020, the maximum monthly reduction in your Social Security benefit as a result of this provision is \$480. This amount is updated annually. For additional information, please refer to the Social Security publication, "Windfall Elimination Provision."

- Government Pension Offset (GPO)** - Normally, when your spouse retires on Social Security, you are eligible for 50% of their benefit if you are at least age 62. However, if you are eligible for a TRSL pension, the GPO may apply. The GPO is used to calculate the reduction for a spouse's or widow(er)'s benefit. The GPO formula reduces your Social Security spouse's or widow(er)'s benefit by two-thirds of your TRSL benefit. In some cases this offset could entirely eliminate your spousal Social Security benefit.

EXAMPLE: If you receive a monthly TRSL pension of \$1,500 based on earnings that are not covered under Social Security, two-thirds of that amount (\$1,000) is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a \$1,500 widow(er) benefit, under GPO you will instead receive \$500 per month from Social Security, \$1,500 - \$1,000 = \$500. 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."

More information: Social Security publications and additional information, including information about exceptions to each provision, are available at www.socialsecurity.gov. You can 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.

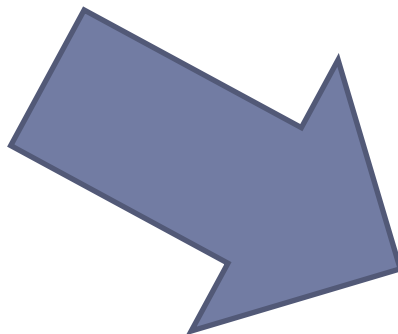
I certify that I have received TRSL Form 2SS (Form SSA-1945) that contains information about the possible effects of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) on my potential future Social Security benefits.

Signature of employee (DO NOT PRINT OR TYPE)

Date signed (mm/dd/yyyy)



Employee's Acknowledgment That Employment Is NOT Covered By Social Security (Form 2SS)



The Key is published electronically.



TRSL's employer bulletin

Published four times a year:

- February
- May
- August
- November.



SHED SOME LIGHT ON

Your Future with Online Member Access

MEMBER ACCESS



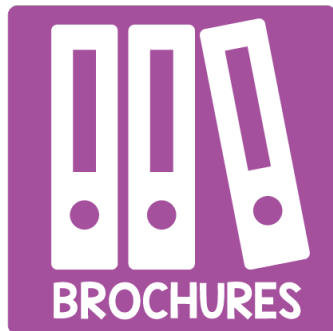
My TRSL

Members

Retirees

Employers

Find it online at www.TRSL.org



Questions?

If you have specific questions about your TRSL retirement, email us for a direct reply:



web.master@trsl.org

Questions about...

DROP window

Eligibility

Benefit estimate

FAC

And more!

We are here for you!



Local phone:(225) 925-6446

Toll free (outside Baton Rouge):
1-877-ASK-TRSL (1-877-275-8775)

Website: *www.TRSL.org*

Email: *web.master@trsl.org*



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