



Social Security

& TRSL benefits

Am I eligible for Social Security benefits?

TRSL members (except those in Plan B) do not pay into Social Security, so they are not eligible for Social Security benefits through their TRSL-covered employment.

Some members may be eligible for Social Security benefits through their spouse or from another job in which they paid into Social Security.

Social Security may be a major source of retirement income for you. However, under federal law, Social Security benefits may be reduced upon receiving TRSL benefits.

This brochure explains the types of Social Security benefits and their possible reductions.

Types of Social Security benefits

- An **earned benefit** is paid to people who worked at jobs where they paid Social Security taxes long enough to earn a Social Security benefit.
- A **spouse's or widow(er)'s benefit** is paid to spouses or surviving spouses of Social Security pensioners if those spouses did not work long enough under Social Security to have earned their own benefit, or the spouse's earned benefit is less than the pensioner's benefit. The spousal benefit is generally 50% of the benefit paid to the Social Security pensioner.

If I'm eligible for a Social Security benefit, will it be reduced?

If you receive a retirement benefit from TRSL and you are also eligible for Social Security benefits, your Social Security benefit may be reduced according to federal regulations.

Your first eligible date of retirement is one of the criteria used by Social Security to determine if your Social Security benefit will be subject to reductions. TRSL provides you and Social Security with your first eligible date of retirement, which is the earliest date that you could have received a TRSL benefit if you had applied for retirement.

Two ways to request a Social Security Verification Letter from TRSL:

- » Log into your online **Member Access** account and select "Social Security Verification Letter Request" from the "My Self Service" drop-down menu.
- » Submit a request through the following web page: www.TRSL.org/ask_TRSL

NOTE: Social Security verification letters are customized and take several weeks to generate.

How much will my Social Security benefit be reduced?

The type of Social Security benefit you receive determines what formula will be used to calculate your Social Security reduction.

Windfall Elimination Provision (WEP)

The **Windfall Elimination Provision (WEP)** is used to calculate the reduction for a benefit you earned from Social Security.

The WEP is a modified benefit formula usually used to reduce your own Social Security earned benefit if you receive a TRSL retirement benefit.

However, your Social Security benefit cannot be completely eliminated. The WEP becomes effective when you reach age 62 or acquire a disability.

Government Pension Offset (GPO)

The **Government Pension Offset (GPO)** is used to calculate the reduction for a spouse's or widow(er)'s benefit.

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 benefit, the GPO may apply.

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.

There are exceptions to these offsets.

Contact the Social Security Administration (SSA) for more information: **VISIT** your local SSA office, **CALL** toll free at 1-800-772-1213, or **GO TO** www.SSA.gov.

Questions to ask the SSA:

“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 any 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?”

Get a benefit estimate!

When you receive an estimate of your Social Security benefit, the amount probably will not reflect GPO or WEP reductions. **You should specifically ask Social Security to calculate those reductions for you.**

To help, it's a good idea to bring a TRSL benefit estimate with you when you meet with the SSA. Here's how to get one:

- Generate your own online through your **Member Access** account.
- Or submit **Form 10** to TRSL.

QUICK EXAMPLE: Government Pension Offset (GPO)

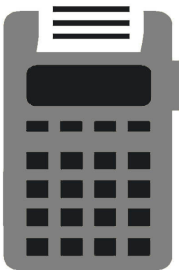
Suppose you are retired and receive a TRSL benefit of \$1,500 per month.

Your spouse retires and will receive a Social Security benefit of \$1,625 per month.

Generally, you would be eligible for 50% of your spouse's Social Security benefit of \$1,625, which amounts to \$812.50 per month.

- The GPO offset is calculated by multiplying \$1,500 (the amount of your TRSL benefit) by two-thirds, which equals \$1,000.
- Your Social Security benefit would be \$812.50, but two-thirds of your TRSL retirement benefit is \$1,000.
- Because the offset of \$1,000 is more than the Social Security benefit of \$812.50, you would receive no spousal benefit from Social Security.

Online retirement estimator



The Social Security Administration offers an online Retirement Estimator that computes your projected Social Security benefits.

www.SSA.gov/estimator

NOTE for Optional Retirement Plan (ORP) members:

ORP members are subject to Social Security offsets. For more information, contact the Social Security Administration.



We're here to help!

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