2026 · AM I IMPACTED BY THE SOCIAL SECURITY FAIRNESS ACT?

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Were your Social Security benefits (including spousal, survivor, and disability benefits) reduced by the Windfall Elimination Provision (WEP) or Government Pension Offset (GPO) because you worked in a "non-covered" job with its own pension (e.g., teachers, firefighters, police officers, etc.)?

- No → The Social Security Fairness Act does not apply to you. There will be no change to your Social Security benefits.
- Yes → You will see an increase to your benefits due to the repeal of the WEP and GPO.

Have you already filed for benefits?

- Yes → The increase to your benefits will happen automatically. Additionally, you will be retroactively paid (via a one-time payment) for any prior reduction to your benefits from January 2024 and on.
- No → The increase to your benefits will already be applied once you file.

Are you currently working longer in order to eliminate the WEP (by achieving a minimum of 30 years of paying into Social Security) or eliminate the GPO (via the "last 60 months rule")?

- Yes → Doing so is no longer required, due to the WEP and GPO being repealed. Consider whether you may be able to retire earlier than you had anticipated.
- No

Are you eligible to claim spousal or survivor benefits (even if you are already taking, or planning to take, benefits based on your own earnings record)?

- Yes → Consider reviewing what your increased spousal or survivor benefits may be, as they may be higher than your own benefits in light of the GPO being repealed. If you chose not to file for spousal or survivor benefits (due to them being eliminated by the GPO), you will need to file for them in order to receive your increased benefits.
- No

Are you currently enrolled in Medicare?

- Yes
- No → Consider reviewing your financial plan (e.g., taxes, budget, health insurance, retirement projections, etc.) in light of any increased benefits you are receiving (or will be eligible to receive in the future).

Are you paying for your Medicare premiums directly to CMS (e.g., prepaid, Medicare Easy Pay, online bill payment, etc.) as opposed to having them deducted automatically from your benefits?

- Yes → Be mindful that your premiums will start being deducted from your Social Security benefits once you are notified of your benefit increase. You may need to complete some forms and/or contact your bank to stop any automatic payments from your bank account.
- No → Your premiums will continue to be deducted from your Social Security benefits as normal.

Be mindful of potential scams (e.g., odd phone calls, text messages, emails, etc.) related to any increase in your benefits.

Double-check that your bank account information and mailing address are still up to date.

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