

# Social Security Retirement Benefit: How a SURS Pension May Affect You

When you retire, certain restrictions may apply to your Social Security income if you receive Social Security benefits *and* a retirement benefit from SURS. The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) may affect Social Security retirement benefits of workers whose employers do not withhold Social Security taxes from their salary. Read the FAQs below for important information.

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## FAQs

### **1. How do I apply for Social Security retirement benefits?**

- Online at <https://www.ssa.gov/planners/retire/applying8.html>
- By phone at 1-800-772-1213
- In person - schedule an appointment at your local Social Security office

### **2. How far in advance can I apply for Social Security retirement benefits?**

You can apply for Social Security retirement benefits when you are at least 61 years and 9 months of age. You should apply three months before you want your benefits to start. Even if you are not ready to retire, you still should sign up for Medicare three months before your 65th birthday.

### **3. What is the maximum monthly Social Security retirement benefit?**

The maximum benefit depends on the age a worker chooses to retire. For example, a worker retiring at full retirement age in 2018, the maximum amount is \$2,788. However, if a worker retires at age 62 in 2018, the maximum benefit would be \$2,158.

### **4. What is the Windfall Elimination (WEP) Provision?**

If you receive a pension from a job in which you did not pay Social Security taxes, your Social Security retirement or disability benefits are calculated using a modified formula. As a result, you may receive a lower Social Security benefit than if you were not entitled to a pension from this job. This provision reduces, but does not totally eliminate, your Social Security benefit. See the WEP publication, in the resources section below, for more information.

### **5. What is the Government Pension Offset (GPO) Provision?**

If you receive a pension from a job in which you did not pay Social Security taxes, some or all of your Social Security spouse's, widow's or widower's benefit may be offset due to the receipt of that pension. The GPO will reduce the amount of your Social Security spouse's, widow's or widower's benefits by two-thirds of the amount of your pension. See the GPO publication in the resources section below for more information.

### **6. How much can I earn while receiving Social Security retirement benefits?**

See Social Security web page:

<https://www.ssa.gov/planners/retire/whileworking.html>

## **Resources**

Social Security Administration [www.ssa.gov](http://www.ssa.gov)

Factors That May Affect Your Social Security Retirement <https://www.ssa.gov/planners/retire/qualify.html>

State Government Employment <https://www.ssa.gov/planners/retire/stateandlocal.html>

Windfall Elimination Provision (WEP) Publication [www.ssa.gov/pubs/10045.html](http://www.ssa.gov/pubs/10045.html)

Government Pension Offset (GPO) [www.ssa.gov/pubs/10007.html](http://www.ssa.gov/pubs/10007.html)

Information for Government Employees <https://www.ssa.gov/planners/retire/gpo-wep.html>

- Click on the “WEP Online Calculator” to calculate your Social Security retirement benefits

Apply Online for Social Security Retirement Benefits <https://secure.ssa.gov/iClaim/rib>

Social Security FAQs <https://faq.ssa.gov/ics/support/splash.asp>

Social Security Full Retirement Age <https://www.ssa.gov/planners/retire/retirechart.html>

Social Security Medicare <http://www.ssa.gov/pgm/medicare.htm>