



## Missouri NEA Communications Briefing

# Protecting Your Pension Benefits on Capitol Hill

MNEA believes that all students deserve the opportunity to attend a quality public school.

### The Issue

In today's political climate, education associations cannot afford to be silent on federal legislative issues.

While Congress considers laws that will affect educators and the students they teach, Missouri NEA members work in Missouri schools with the confidence that NEA and MNEA leaders are advocating for them in Washington, D.C.

NEA's push for the Social Security Fairness Act (House Resolution 973 and Senate Bill 1651) to repeal Social Security offsets is a prime example of the national advocacy efforts MNEA members continue to count on.

Although Missouri's Public School Retirement System members do not contribute to Social Security now, many have contributed through summer work or are eligible for spousal benefits.

The GPO and WEP unfairly reduce or eliminate benefits that public employees or their spouses have earned and are expecting in retirement. They affect anyone who works in a public sector job and

does not pay into Social Security for that job, but anticipates the Social Security benefits from another job he or she or his or her spouse held.

### NEA's Position

NEA believes we must preserve a strong retirement security system to protect America's hard-working families. Traditional public pension plans and Social Security are under increasing attack from those who would privatize these essential safety nets.

### NEA has three priorities for Social Security legislation:

- Oppose any efforts to privatize Social Security
- Oppose mandatory participation in Social Security
- Repeal the unfair offsets—GPO and WEP—that deny earned Social Security benefits to teachers in 15 states, including Missouri, and police officers, firefighters, and federal workers in 50 states

The Social Security Fairness Act calls for full repeal of the WEP and GPO; however, the NEA will not sacrifice privatization or mandatory coverage of Social Security to achieve this goal.

### The Government Pension Offset

The Government Pension Offset (GPO) reduces an individual's Social Security survivor benefits (available to a person whose deceased spouse had earned Social Security benefits) by an amount equal to two-thirds of his or her public pension.

### The Windfall Elimination Provision

The Windfall Elimination Provision (WEP) changes the formula used to figure benefit amounts—reducing an individual's own Social Security benefits that were earned while working in a job covered by Social Security.

For more information on the effort to repeal Social Security offsets, visit [www.nea.org/home/16491.htm](http://www.nea.org/home/16491.htm).

## What This Means to Educators

Record enrollments in public schools and the projected retirements of thousands of veteran teachers are driving an urgent need for teacher recruitment. Critical efforts to reduce class sizes also necessitate hiring additional teachers.

The GPO and WEP are affecting teacher recruitment in Missouri. At the same time that policymakers are encouraging experienced people to change careers and enter the teaching profession, individuals who have worked in other careers are less likely to want to become teachers if doing so will mean a loss of Social Security benefits they have earned. Some states seeking to entice retired teachers to return to the classroom have found them reluctant to return to teaching because of the impact of the GPO and WEP. In addition, current teachers are increasingly likely to leave the profession to reduce the penalty they will incur upon retirement.

## How much will my Social Security benefits be reduced?

The GPO will reduce your Social Security benefits by two-thirds of your government pension. In other words, if you get a monthly civil service pension of \$600, two-thirds of that, or \$400, must be deducted from your Social Security benefits. For example, if you are eligible for a \$500 spouse's, widow's or widower's benefit from Social Security, you will receive \$100 per month from Social Security ( $\$500 - \$400 = \$100$ ).

If you take your government pension annuity in a lump sum, Social Security still will calculate the reduction as if you chose to get monthly benefit payments from your government work. To learn how the WEP will affect your retirement, visit [www.nea.org/home/17734.htm](http://www.nea.org/home/17734.htm).

## What You Can Do

- Go to [www.nea.org/lac](http://www.nea.org/lac). Then click on Social Security for more information and talking points on these issues and for links to your Congressional Representatives. Your message: No Social Security cuts, no privatization schemes, no mandatory coverage and full repeal of the unfair and inequitable GPO and WEP.
- Call your members of Congress and urge them to oppose cuts to Social Security, Medicare and Medicaid. Dial 1-800-998-0180 to hear the latest update and connect to your Representatives in Congress.
- Sign up to become an MNEA Education Advocate. Go to [www.mnea.org](http://www.mnea.org), and select "Issues & Action" and then "Education Advocates Program" from the orange menu at the top of the page.
- To find more information on Social Security benefits, GPO and WEP, visit [www.socialsecurity.gov](http://www.socialsecurity.gov). To see the maximum amount your benefit could be reduced, visit [www.socialsecurity.gov/retire2/wep-chart.htm](http://www.socialsecurity.gov/retire2/wep-chart.htm).
- Ask your member of Congress to sign on as a co-sponsor of legislation to repeal GPO/WEP.

For more information about this topic and other education policy issues, visit [www.mnea.org/briefings](http://www.mnea.org/briefings)  
Find MNEA's Legislative Platform at [www.mnea.org](http://www.mnea.org) under "At the Capitol."

## Missouri National Education Association

1810 East Elm Street • Jefferson City, MO 65101  
800 392-0236 • 573 634-3202  
[www.mnea.org](http://www.mnea.org)