

To: Current and Former Shelby County Government Employees

Re: Social Security Fairness Act

Date: March 11, 2025

FOR INFORMATION ONLY. FOR MORE INFORMATION PLEASE CONTACT THE SOCIAL

SECURITY ADMINISTRATION AT 1-800-772-1213 OR WWW.SSA.GOV

On January 5, 2025, the Social Security Fairness Act was signed into law. The legislation repealed the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). The Social Security Fairness Act, in repealing the WEP and GPO, eliminates the reduction of Social Security benefits based on an employee's work record or the work record of a spouse or former spouse while entitled to a public pension from work not covered by Social Security, e.g. the Shelby County Retirement System.

The County has long lobbied for this repeal and is thrilled to see that its efforts have been recognized and rewarded.

The act can increase the Social Security benefit entitlements to a Shelby County employee or retiree who is receiving a pension from work not covered by Social Security. This would include the Shelby County employees and retirees who are married or were married to a spouse who paid Social Security taxes and the Shelby County employees or retirees who earned their own Social Security retirement benefit in addition to receiving a Shelby County retirement benefit. This Fairness Act is a benefit to many County retirees and employees who have accrued Social Security benefits in addition to the benefits under the Shelby County Pension System.

The County does not provide tax or legal advice and nothing herein is such advice. For more information please consult your own tax or financial advisor or contact the Social Security Administration.