



### The Case to Repeal the Punitive Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP)

#### Penalties

Your benefits may be cut by many thousands of dollars even though you and/or your spouse have paid the required minimum or more in Social Security contributions. It is not uncommon to be penalized by both GPO and WEP.

#### Government Pension Offset Provision (GPO)

Spousal benefits (must be spouse for a minimum of 10 years) are penalized by the Government Pension Offset (GPO) when you begin to collect your pension from a “non-covered” public position. Because of the GPO:

- ◆ Dependent spouses will probably lose all the benefits due them — a non-working spouse normally receives an SS payment equal to half that of the SS earner.
- ◆ Widows/widowers will lose at least part of or, more often, all of the Social Security retirement.

#### Windfall Elimination Provision (WEP)

If you have had two jobs: one in which you paid Social Security taxes and therefore earned your own Social Security credits and a public sector job in which you did not pay Social Security taxes (referred to as “non-covered” public employment), you are penalized by the Windfall Elimination Provision (WEP), and may lose up to 60% of your earned Social Security retirement benefits.

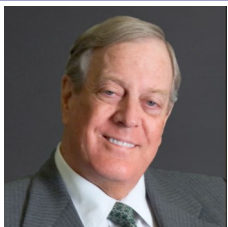
Medicare premiums are higher if you lose all Social Security benefits. You will be denied the \$255 burial payment sent by the Social Security Administration to other bereaved families, if you are a widow/ widower with a government pension.

#### What is unjust?:

Both the GPO/WEP are based on faulty assumptions. The offsets were based on a decision to treat pensions from certain public positions as if they were the same as Social Security benefits, despite the fact that these “non-covered” state and local positions have nothing to do with Social Security.

- ◆ Error #1. These pensions were earned separately and differently from Social Security, yet they are used to reduce the amount of Social Security benefits that a worker receives during retirement. When participation is required by both Social Security and also State and local pensions, the public pension is earned and collected separately. Therefore, it should have no effect on Social Security benefits earned elsewhere.
- ◆ Error #2. Social Security and public agency pension benefits are treated differently by Federal tax law. While federal income tax is collected on public agency pensions, Social Security benefits are sheltered, often completely, from this tax. State community property laws may treat them differently, also. Due to these two differences, a public pension should not be used to offset the amount of Social Security earned.

*Continued on next page*



David Koch

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Charles Koch

**Unintended/undesirable consequences:**

Loss in earned benefits is severe, often resulting in substantial lifestyle reductions and even poverty, for formerly productive working citizens of middle/low class.

- ◆ GPO: 74% percent of those affected by GPO lose their entire spousal benefits. According to the 2010 Congressional Research Service Report, the average yearly public pension for those affected by the GPO is \$23,244. For a person with this average pension, the GPO can result in an annual loss of more than \$15,480 in earned Social Security benefits. Few people can sustain a loss of that much money in retirement. Older workers often have pensions that pay half that amount, and they still lose the same percentage of their deserved Social Security retirement benefits. It is possible for one's spouse to pay Social Security taxes of as much as \$90,000 and yet their survivor may receive nothing from what was a contribution of joint marital income.
- ◆ WEP: The WEP was not designed to affect the middle or low wage earners that it can deeply penalize. WEP cuts to earned benefits are substantial, commonly causing serious lifestyle reductions. Someone with a pension of only \$900 a month from a "non-covered" government job can have his/her earned monthly Social Security benefits cut from \$600 to \$300.

**The GPO, particularly, represents discrimination against women:**

- ◆ The GPO currently penalizes more than one half million retirees; 79% of them are women. Of those affected by the GPO, the average non-covered government pension for men was \$961 more per month than the pension paid to women. The women affected often have lower pensions to start with, and then the Government Pension Offset reduces their Social Security benefits by even more, an average of \$6,900 a year for women, as opposed to \$4,000 a year for men. (Congressional Research Service 2/12/10, using SSA Table DE01)

**Penalties not well publicized:**

Until recently no law existed to inform employees about the GPO/WEP penalties. Large numbers of current public employees (including pre-retirees) have never been told that public service employment is jeopardizing their already-earned Social Security benefits. Neither the SSA nor government sufficiently publicized these penalties, resulting in financially devastating decisions for many. Careers were chosen and retirement contracts entered without knowledge of the WEP/GPO penalties. The law to require notification of new employees about the WEP/GPO did not go into effect until 2005. Even with notification, the WEP/GPO are so lacking in logic, that many employees still do not understand their long term financial effects.

**Who is affected?:**

**Teachers:** One third of all America's educators teach in positions affected by the WEP/GPO, negatively affecting teacher recruitment. With retirements and other attrition every year, our country always needs more high-quality new teachers. To provide a competitive educational system, we should be attracting those looking for a meaningful second career as well as bright young people. Discouraging them with penalties is bad public policy.

**Federal workers before 1984, state and local workers:** Americans working in 29% of state and local government positions and 18% of Federal positions can be affected by the offsets. These include first responders—fire and police personnel— who may have come from the military, as well as teachers, librarians, air traffic controllers, secretaries and others whose fully-earned Social Security from previous jobs will be cut back when they retire.

**Solution**

The \$8-10 billion annual cost to repeal the GPO/WEP is minimal when compared to the total amount paid in Social Security retirement benefits annually. The annual estimated cost to repeal GPO/WEP amounts to less than 2% of the overall Social Security benefits paid to recipients each year. (Estimated Trust Fund Information at ([www.ssa.gov](http://www.ssa.gov).)

**The cost of not repealing these laws is to continue a gross governmental inequity!**

*The Alliance for Retired Americans New England Affiliated Chapter Presidents  
fully supports the repeal of the unjust provision of the Social Security Act.*

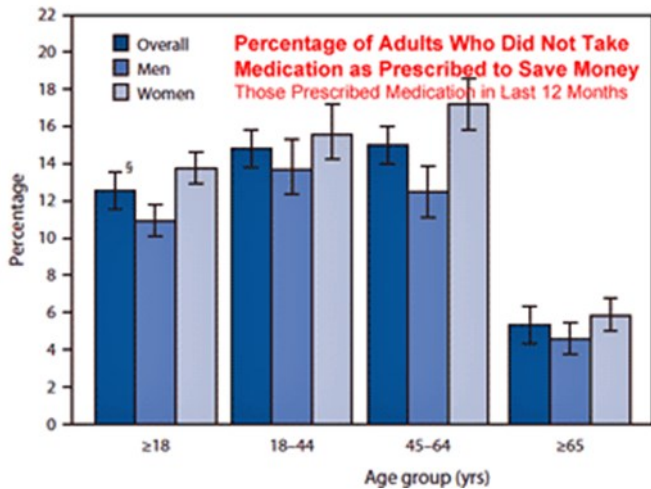
**Together, we can make it happen. Let your voice be heard!!!!**



**Senator Whitehouse, (D) RI, give his 100th  
"Time To Wake Up" speech about climate change.  
Click on the picture to view the story & video**

## Seniors do much better than younger adults at affording, taking meds

**Lots of U.S. adults skip taking prescriptions because they cannot afford them**



Okay, even most of us senior citizens would assume that when it comes to taking meds regularly, our age bracket would not do as well as younger adults. Wrong! Well at least we do better at not skipping prescriptions because we can't afford them, says a new report from the Centers for Disease Control and Prevention (CDC).

The graph with this report is a bar chart showing that in 2013, 12.5% of adults overall who were prescribed medication by a doctor or other health professional did not take their medication as prescribed to save money.

Senior citizens aged  $\geq 65$  years were less likely to not take their medication as prescribed (5.3%) than those aged 18-44 years (14.8%) and those aged 45-64 years (15.0%). Women (13.8%) were more likely than men (10.9%) to not take their medication as

prescribed, with the largest difference observed between women and men aged 45-64 years (17.2% compared with 12.5%).

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*Percentage of Adults Who Did Not Take Medication as Prescribed to Save Money, Among Those Prescribed Medication During the Preceding 12 Months, by Sex and Age Group* — National Health Interview Survey, United States, 2013 - Available at <http://www.cdc.gov/nchs/nhis.htm>.

## Men with good cardio fitness may avoid cholesterol through senior years

**New study says those with poor cardio fitness may see cholesterol developing in 20s or 30s**

Most senior men know that regular physical activity is very good for your health. It improves cardiorespiratory fitness that lowers the risk of heart disease, stroke and other ailments. A new study finds it does even more - it helps men avoid increases in blood cholesterol that generally occur with aging. For some, it offers a lifetime of protection.

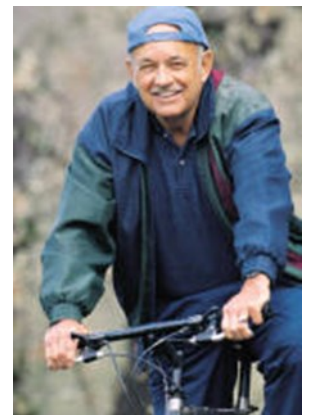
Men who have just higher levels of cardiorespiratory fitness may delay by up to 15 years increases in blood cholesterol levels that commonly occur with aging, according to new research published today in the *Journal of the American College of Cardiology*.

Cardiorespiratory fitness is defined as the body's ability to supply oxygen to the muscles during exercise and the muscles ability to use that oxygen. It is improved through exercise or physical activity and is proven to reduce the risk of heart disease, stroke and other diseases while improving heart and lung function.

It is common for cholesterol levels to rise until around middle age and then decrease. Previous studies have found that unfavorable levels of cholesterol are important risk factors for chronic heart disease. There is also evidence to suggest that physical activity can help to improve lipid levels.

"Age-related changes in cholesterol levels are usually unfavorable," said Xuemei Sui, M.D., M.P.H., Ph.D., assistant professor at the Arnold School of Public Health at the University of South Carolina and an author of the study. "Our study sought to determine how cardiorespiratory fitness might modify the aging trajectory for lipid and lipoproteins in healthy men."

Sui and colleagues used data from the Aerobics Center Longitudinal Study to assess levels of total cholesterol, low-density lipoprotein cholesterol, high-density lipoprotein cholesterol, non-high-density lipoprotein cholesterol and triglycerides in a total of 11,418 individuals who were observed during health examinations between 1970 and 2006 at the Cooper Clinic, Dallas, TX... [Read More](#)





## Discreet Safety Monitor Takes The Stigma Out Of Aging For Seniors



For any senior who has cringed at the infamous "Help! I've fallen and I can't get up" ads, there's a new product in store that can take the stigma out of aging, far more discreetly.

"We've been looking for something like this for about two years," 72-year-old retiree Gus Kugler told The Huffington Post. "I wanted greater participation by our children in our day-to-day life for safety and security reasons since all our children live at least two states away from us. My daughter spotted it on a local TV station and

as soon as I read about it I knew it was what I was looking for." He's referring to Lively. Unlike the well-known Life Alert pendant, Lively is a six-piece emergency alert system. Though it includes the ability to call for emergency help with the press of a button, that isn't its primary use.

Instead, the entire goal of the system is to monitor the user's patterns, looking for things like forgetfulness, unusual eating or hygiene habits or lack of activity. The method is simple. A hub is plugged into the wall, the user puts on the watch and the sensors are placed throughout the home -- on the pillbox, on the refrigerator, a front door, the bathroom shower. The system then looks for any unusual behavior, like repeated missed medication doses or no meals eaten, and alerts the user's children or other caregiver, no matter where they are, if there's a red flag.

## Seniors with long-term depression double their risk of stroke

### Reducing the depression symptoms does not lower stroke risk, especially for older women

Research with seniors over age 50 has determined that persistent depression doubles the risk of stroke for older people and this danger remains high even if the symptoms of depression go away. This is particularly true for women.

"Our findings suggest that depression may increase stroke risk over the long term," said Paola Gilsanz, Sc.D., study lead author and Yerby Postdoctoral Research Fellow at Harvard University's T.H. Chan School of Public Health in Boston, Mass.

The report on the research appears in the Journal of the American Heart Association.

Researchers used data from 16,178 participants (ages 50 and older) who had been interviewed as part of the Health and Retirement Study about depressive symptoms, history of stroke, and stroke risk factors every two years in 1998-2010....[Read More](#)



Additional Resources:

- About **depression**
- **Tips to combat depression after a stroke**
- Support Network [www.strokeassociation.org/supportnetwork](http://www.strokeassociation.org/supportnetwork)

The New England ARA state affiliates are actively pursuing these Petitions.

**Petition Subject: Observation Status: "Current Hospital Issues in the Medicare Program"**

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SIGN THE PETITION!!!!**

**Petition Subject: House Concurrent Resolution 37 and Senate Concurrent Resolution 12 to get power doors installed in Post Offices and other federal buildings.**

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**Petition Subject: Elimination of the Unfair GPO and WEP Provisions of the Social Security Act to make sure the Congress of the United States enacts legislation, HR 3118 & S 896**

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