

## WEP UPDATE:

Quoted for the Social Security website:

### [UPDATE! When will a person see their Social Security benefit increase because of the Social Security Fairness Act?](#)

Starting February 25, 2025: SSA is beginning to pay retroactive benefits and will increase monthly benefit payments to people whose benefits have been affected by the WEP and GPO.

If a beneficiary is due retroactive benefits as a result of the Act, they will receive a one-time retroactive payment, deposited into the bank account SSA has on file, by the end of March. This retroactive payment will cover the increase in their benefit amount back to January 2024, the month when WEP and GPO no longer apply.

Social Security benefits are paid one month behind. Most affected beneficiaries will begin receiving their new monthly benefit amount in April 2025 (for their March 2025 benefit).

Anyone whose monthly benefit is adjusted, or who will get a retroactive payment, will receive a mailed notice from Social Security explaining the benefit change or retroactive payment.

NOTE: A beneficiary may receive two mailed notices, the first when WEP or GPO is removed from their record, and a second when their monthly benefit amount is adjusted for their new monthly payment amount. They may receive the retroactive payment before receiving the mailed notice.

We have been able to expedite payments due to the use of automation. For the many complex cases that cannot be processed automatically, additional time is required to manually update the records and pay both retroactive benefits and the new benefits amount.

We urge beneficiaries to wait until April to inquire about the status of their retroactive payment, since these payments will process incrementally throughout March.

Beneficiaries should also wait until after receiving their April payment before contacting SSA to ask about their monthly benefit amount because the new amount will not be reflected until April for their March payment.

### [UPDATE! What should people do now that the Social Security Fairness Act is law?](#)

The Act applies to benefits you get on your own record (retirement or disability benefits) and to spouse's or surviving spouse's benefits on another person's record. What action you need to take depends on your situation and on what type of benefits you are eligible for.

**If you are entitled to retired or disabled workers' benefits, and your benefits are currently being reduced by WEP; OR if you are entitled to spouse's or surviving spouse's benefits, and your benefits are currently being reduced or eliminated by GPO:**

- If you know that SSA has your mailing address and/or direct deposit information on file, no other actions are needed from you at this time.
- If you want to verify that the mailing address and/or direct deposit information that SSA has on file is accurate and up to date:

- Check your personal my Social Security account. Visit [www.ssa.gov/my account](https://www.ssa.gov/myaccount) to sign in or create an account.
- If you are unable to create an account, please call 1-800-772-1213 to verify the information we have on file.

Ensuring that SSA has the correct information allows you to get any retroactive benefits and your new benefit amount quicker.

**If you are not sure whether you ever applied for retirement, spouse's, or surviving spouse's benefits:**

- You may need to file an application. The date of your application might affect when your benefits begin.

**If you never applied for retirement due to WEP or spouse's or surviving spouse's benefits because of GPO:**

- You may need to file an application. The date of your application might affect when your benefits begin and your benefit amount. However, each case is different, and all other Social Security laws and policies, such as benefit reductions for claiming benefits before the full retirement age, the retirement earnings test, and others, still apply.

**Retirement or Spouse's Benefits**

- The most convenient way to apply for retirement or spouse's benefits is online at [www.ssa.gov/apply](https://www.ssa.gov/apply).
  - Please note that the online application continues to collect pension information until we are able to update it; however, we will not offset the benefit.
  - If you are applying for spouse's benefits, please note that selecting "Family Benefits" will take you to the application for Retirement/Medicare benefits. This process ensures that you will be considered for all benefits you are entitled to.
- We can take an application by telephone for people who did not previously apply for retirement benefits because of WEP or spouse's benefits because of GPO. If you meet these conditions, call 1-800-772-1213 Monday through Friday, from 9:00 a.m. to 6:00 p.m. ET. When the system asks, "How can I help you today?", say "Fairness Act." Then, you'll be asked a few questions. Your answers will help us connect you to a WEP-GPO trained representative to take your application.

**Surviving Spouse's Benefits:**

- The survivor benefit application is not available online.
- Call 1-800-772-1213 Monday through Friday, from 9:00 a.m. to 6:00 p.m. ET. When the system asks, "How can I help you today?", say "Fairness Act." Then, you'll be asked a few questions. Your answers will help us connect you to a WEP-GPO trained representative to take your application.
- For additional eligibility information, visit [www.ssa.gov/apply](https://www.ssa.gov/apply).