

# TRSL and Social Security Benefits

## How to request an estimate

Social Security benefits may be a major source of retirement income for you. Knowing what benefits you qualify for can help you plan better for your retirement. To find out your projected Social Security benefits, file a *Request for Earnings and Benefits Estimate Statement* (Form SSA-7004) with the Social Security Administration.

To obtain this form, visit your local Social Security office, call 1-800-772-1213, or visit the Social Security Administration's website at [www.ssa.gov](http://www.ssa.gov).

The Social Security Administration will then send you an *Earnings and Benefits Statement* that includes your estimated Social Security benefits. The statement also includes your earnings since 1951, which are the basis for your projected Social Security benefits, and provides your projected disability benefits under Social Security.

To confirm that your earnings have been accurately reported during your working career, the Social Security Administration recommends that you file a *Request for Earnings and Benefits Statement* every three years.

## Your annual Social Security statement

The Social Security Administration mails annual statements of future benefits to everyone over age 25. Three months before your birthday, you should receive a statement from Social Security telling you how much your Social Security benefit is expected to be, if you are eligible. For younger workers, the statement also tells how much Social Security would pay your survivors if you die before retirement age.

## Social Security reductions if you receive a TRSL benefit

If you receive a retirement benefit from TRSL and you are also eligible for Social Security benefits, your Social Security benefit may be reduced according to federal regulations. Your TRSL benefit will not be reduced.

There are two types of Social Security benefits:

- A **spouse's or widow(er)'s benefit** is paid to spouses or surviving spouses of Social Security pensioners if those spouses did not work long enough under Social Security to have earned their own benefit, or the spouse's earned benefit is less than the pensioner's benefit. The spouse's benefit is generally one-half of the benefit paid to the Social Security pensioner.
- An **earned benefit** is paid to people who worked at other jobs where they paid Social Security taxes long enough to earn a Social Security benefit.

The type of Social Security benefit you receive determines what formula will be used to calculate your Social Security reduction. The Government Pension Offset is used for a spouse's or widow(er)'s benefit, and the Windfall Elimination Provision is used for an earned benefit.

## Government Pension Offset: reduction for spouse's or widow(er)'s benefit

Normally, when your spouse retires on Social Security, you are eligible for 51 percent of your spouse's benefit if you are at least age 62. However, since

you are eligible for a benefit from TRSL, you may be subject to the Government Pension Offset (GPO).

The GPO formula reduces your Social Security spouse's or widow(er)'s benefit by two-thirds of your TRSL benefit. In some cases this offset could entirely eliminate your Social Security benefit.

**Example:** Suppose that you are retired and receive a TRSL benefit of \$800 per month. Your spouse retires and will receive a Social Security benefit of \$850 per month. You would be eligible for 51 percent of your spouse's Social Security benefit of \$850, which amounts to \$433.50 per month.

The offset is calculated by multiplying \$800 (the amount of your TRSL benefit) by two-thirds, which equals \$533.33. Your Social Security benefit would be \$433.50, but two-thirds of your TRSL retirement benefit is \$533.33.

Since the offset of \$533.33 is more than the Social Security benefit of \$433.50, you would receive no spousal benefit from Social Security.

## Exceptions to the GPO

Your Social Security benefit will not be reduced if you meet one of the following conditions:

- You were eligible to retire on or before November 30, 1982, and you meet all the requirements for a Social Security spouse's benefit in effect in January 1977. (A divorced woman's marriage must have lasted at least 20 years, and a husband or widower must have received one-half of his support from his wife.); or
- You were eligible to retire before July 1, 1983, and were receiving one-half of your support from your spouse; or
- You withdrew all contributions from TRSL at any time.

## Windfall Elimination Provision: reduction for earned benefit

If you receive a TRSL retirement benefit, a modified benefit formula, known as the Windfall Elimination Provision (WEP), is usually used to reduce your own Social Security earned benefit. However, your Social Security benefit cannot be completely eliminated.

The Social Security Administration gradually implemented the WEP in 1986, and it is now in full effect when you reach age 62 or become disabled.

### Exceptions to the WEP

The WEP does not apply in the following situations:

- You were age 62 or disabled before 1986; or
- You qualified for a TRSL retirement benefit (including a reduced benefit) before 1986, even if you continued to work beyond 1986 (excludes LSA-R.S. 11:272[D], as amended by Act 132 of 1995); or
- You have at least 30 years of "substantial" earnings in a job where you paid Social Security taxes.

When you receive an estimate of your Social Security benefit, the amount probably will not have been reduced by either the GPO or WEP. You should specifically ask Social Security to calculate the reduction for you.

### For more information contact:

Teachers' Retirement System of Louisiana

8401 United Plaza Boulevard, Suite 300  
Baton Rouge, LA 70809-7017

P.O. Box 94123  
Baton Rouge, LA 70804-9123

Telephone: 225-925-6446  
Fax: 225-925-6366  
TDD: 225-925-3653

Toll free (outside Baton Rouge area):  
1-877-ASK-TRSL (1-877-275-8775)

E-mail: [web.master@trsl.org](mailto:web.master@trsl.org)  
Website: [www.trsl.org](http://www.trsl.org)

To request a letter verifying your earliest retirement date, contact TRSL by phone at 225-925-6446 or toll free (outside the Baton Rouge area) at 1-877-ASK-TRSL (1-877-275-8775), or send an e-mail to [web.master@trsl.org](mailto:web.master@trsl.org).

*Revised July 2009*

This public document was published at a cost of \$384.20. Three thousand copies of this document were published by the Teachers' Retirement System of Louisiana, Post Office Box 94123, Baton Rouge, Louisiana 70804-9123, to inform TRSL members of laws and policies that affect them. Printing of this material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes.

~ TRSL and Social Security Benefits ~

July 2009

# TRSL and Social Security Benefits

 **TRSL**  
Teachers' Retirement System of Louisiana