

Phase 3 -

By Michigan - Pam Liebegott, Ann Arbor Chapter 0304 Newsletter Editor

The Newsletter Editor's Experience Applying for Social Security Benefits

About 0930 this morning (Wednesday, Jan 29, 2025), I received a call from the local Social Security office. After asking me a few identity type questions and to confirm that I had not filed for benefits earlier due to WEP/GPO, the caller asked to speak with my husband and asked his identity questions.

The caller asked me to confirm that the information provided earlier was true and accurate, then announced that I was not eligible for benefits in my name (which I already knew since I lacked sufficient work quarters subject to Social Security taxes), but that I did qualify for spousal benefits following passage of the Social Security Fairness Act. The caller then provided the amount of my monthly Social Security benefit.

My current Medicare payment will move from my OPM annuity to the Social Security benefit payment. My MEDICARE number should remain the same. The 6 months look back payments should deposit next week. Regular monthly payments will begin in February. While the Social Security payments will hit the same day as my husband's benefit (every month on the day of his birth date), we will each receive a separate benefit payment.

We then cancelled my March 3, 2025 appointment. A copy of the marriage license for my husband and me was not needed. The person reviewing my application was able to see the record online.

All in all, I submitted my request for benefits on Jan 6, 2025 and received a decision on Jan 29, 2025.

Recommendations:

Complete the request for Social Security benefits on-line. It reduces the risk of someone making a data entry error. www.ssa.gov/apply

If you do not have access to internet service, call the 800 number. Be prepared to wait.

1-800-772-1213 Monday through Friday 8:00 a.m. to 7:00 p.m.

Or, visit a Social Security office. Be prepared to wait.

To find a Social Security Office, go to: secure.ssa.gov/ICON/msg012.action

Both when calling from home or in-person, Social Security is equipped to work with anyone having a vision or hearing impairment. You can designate a trusted person to speak on your behalf if you prefer. In that case, you will both need to confirm your identities.

Finally, if you have not done so recently, please confirm your address with Social Security and OPM. It is a key data point when these offices are attempting to detect theft or identity fraud. If

your address is two or three moves ago, the first notice that these offices are looking at your records, will be when your check fails to deposit or MEDICARE refuses payment.

All in all, my experience with Social Security was very professional and very easy.

Additional information:

Social Security Fairness Act: Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) update

www.ssa.gov/benefits/retirement/...

To sign up for updates or to access your subscriber preferences, go to: public.govdelivery.com/accounts/USSSA/subscriber/...
You will be asked to enter your email address. .

To get a benefits estimate, go to: www.ssa.gov/prepare/get-benefits-estimate

Pam Liebegott
Chapter 0304 Newsletter Editor

Phase 2

By Michigan - Pam Liebegott, Ann Arbor Chapter 0304 Newsletter Editor

The Newsletter Editor's Experience Applying for Social Security Benefits

Pam wrote the original article as part of her Ann Arbor Chapter 0304 Newsletter. The following is the next phase she has done in her experience with obtaining the funds she should be entitled to due to the implementation of the Social Security Fairness Act Bill. Pam posted the following in the FEDHub Michigan Community and has given permission to further post in microsites. Jan 25, 2025, 11:40 PM.

I received a letter from the Social Security Administration for proof of my identity on Wednesday, Jan 22, 2025. Fortunately, there was enough time to visit the Ann Arbor office that day. This was my first visit. Plenty of parking and seating in the office. The SSA person I met with was quick, efficient, and very informative. She accepted my state issued driver's license as ID. I would have been able to submit my marriage license, although not requested yet, but it was a copy. The SSA needs an original. It took about 90 minutes from the time I entered the SSA office until departure.

Note: SSA, at least the Ann Arbor office, did not have any brochures about the Social Security Fairness Act at this time.

Originals of the marriage license were ordered on Wednesday evening with speedy shipping (If you need to order originals of your documentation, search the county and state where the event occurred and the type of event). UPS delivered the envelope Friday afternoon. Enough time to turn the paperwork in that day, or so I thought.

Friday afternoon at about 2:30 is not the optimum time to visit the Ann Arbor Social Security Office. I got one of the last parking spots and went into the office building expecting that at least I could make an appointment on the self-service kiosk to turn in a document next week. No such luck. I took a number. Forty minutes later, maybe 5 people were called in that amount of time. It was about 3:15 or 3:20. Someone looking like a supervisor informed the crowd that unfortunately there was insufficient time to get to everyone today. She recommended people go home and call to make an appointment. I took her advice.

The security guard was kind enough to hand me a paper with the phone number for the appointments.

So, I called when I got home. A pre-recorded message announced that they were experiencing a high volume of requests-the wait for an agent would be over 120 minutes. A very nice message talked about the Social Security Fairness Act:

SSA expects to process 3 million Social Security Fairness Act transactions. SSA estimates that it will take a year or more to complete this work.

If someone impacted by GPO/WEP is already receiving Social Security, that person does not need to do anything. Social Security will process their recalculation automatically.

SSA recommended people do as much as possible on the SSA website.

SSA was accurate that the amount of time needed to respond to my call would be longer than 120 minutes. I will say that the telephone connection was stable. We did not lose the connection. About 170 minutes after the call, someone did answer.

The individual on the call used a computer to communicate. This was a new experience for me. The speech was very understandable, and responses were fast. I took the next available appointment, March 3, 2025.

While it was a frustrating day, all of the Social Security people were very kind. From what I observed, people were treated with courtesy and moved along at a steady pace.

While as a customer, I would like the process to move faster, as a former federal employee, if it takes 15 minutes on average to process a work unit, then 4 units are the most that can be expected to be completed in an hour. No amount of cajoling or incentivizing will increase processing speeds without eliminating steps or automating the analysis.

So, SSA, as a retired federal employee to you, it is a big year ahead for you. Good luck!

Pam Liebegott
Chapter 0304 Newsletter Editor