

NARFE

FEDERAL BENEFITS EXPERTS

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 PO Box 514, Middle Island, NY 11953-0514
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General Meetings 1st Wednesday, (except February, July & August)
 10:00 AM at the Longwood Public Library Auditorium
 800 Middle Country Road, Middle Island, New York 11953

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March 2025 UPDATE

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CHANGE OF ADDRESS, Email or Renewals Please call NARFE Membership Services at (800) 456-8410 press 2 (Monday to Friday 8 AM to 5 PM) or by emailing memberrecords@narfe.org so you can continue to receive your NARFE Magazine and Chapter Newsletters.

Did you know that your NARFE membership ID# is on the second line of the mailing label on your monthly NARFE Magazine? It's all you need to access all your benefits on <https://www.narfe.org> <https://fedhub.narfe.org/home>

Message from Chapter President



Great news! As soon as I sent out the Chapter 1264 newsletter, the Social Security Administration updated its website later that same night (Feb. 25, 2025), announcing that WEP back payments would be processed and paid in March and April.

The following updated excerpts detailed below are directly from the Social Security Administration website.

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

Starting the week of February 24, 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.

[NEW! 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 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.
 - 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.

NEW! [What happens if my Medicare premium is deducted from my Civil Service Retirement System \(CSRS\) annuity?](#)

If a person has had their premiums deducted from their CSRS annuity, and then applies for Social Security benefits, SSA will tell the person that their premiums will now be deducted from their monthly Social Security benefits. SSA's notice will include this information. Please contact SSA if you have any questions about your premiums.

NEW! [What is SSA doing to ensure it can help people affected by the Social Security Fairness Act?](#)

SSA is currently processing pending or new claims for benefits and using automation to pay retroactive benefits and increase monthly benefit payments to people whose benefits have been affected by the WEP and GPO.

The Act requires SSA to adjust benefits for over 3 million people. Since the law's effective date is in the past, SSA must adjust some people's past benefits as well as future benefits. Processing these changes is very complex and SSA's analysis shows that some of the work must be done manually, on a case-by-case basis. Our electronic payment systems cannot make all the necessary changes at the same time and we will need to process the actions in several stages, beginning the week of February 24th.

Source: <https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html?tl=2%2C3%2C4%2C5%2C6%2C7%2C8%2C9%2C10%2C11%2C12>

