

**Statement Concerning Your Employment in a Job
Not Covered by Social Security**

Employee Name: _____ Social Security #: _____

Employer Name: University of Massachusetts Amherst Employer ID: 04-6002284

Your earnings from this job are not covered under Social Security. When you retire, or if you become disabled, you may be eligible to receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your spouse or former spouse, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected:

Windfall Elimination Provision

Under the Windfall Elimination Provision your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. For example, if you are age 62 in 2005, the maximum monthly retirement reduction in your Social Security benefit as a result of this provision is \$313.50. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information please refer to the Social Security publication "Windfall Elimination Provision."

Government Pension Offset Provision

Under the Government Pension Offset Provision any Social Security spouse or widow(er) benefit to which you become entitled will be offset if you also receive a federal, state or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension.

For example, if you receive a monthly pension of \$600 based on earnings that are not covered under Social Security, two thirds of that amount (\$400) is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a \$500 widow(er) benefit you will receive \$100 per month from Social Security (\$500 - \$400 = \$100). Even if your pension is high enough to totally offset your spouse or widow(er) social Security benefit, you are still eligible for Medicare at age 65. For additional information, please refer to the Social Security publication "Government Pension Offset."

For More Information

Social Security publications and additional information, including information about exceptions to each provision, are available at www.socialsecurity.gov. You may also call toll free 1-800-772-1213 or, for the deaf or hard of hearing, call the TTY number 1-800-325-0778, or contact your local Social Security office.

I certify that I have received Form SSA-1945 (this form) that contains information about the possible effects of the Windfall Elimination Provision and the government Pension Offset Provision on my potential future Social Security benefits.

Signature of Employee _____ **Date** _____

Additional Information for Individuals Employed by the University of Massachusetts Amherst

Optional Retirement Program

The amount of a Government Pension Offset for those drawing from a Commonwealth Optional Retirement Program (ORP) account is based on the balance of the ORP account at the time Commonwealth employment ends. We recommend that ORP members obtain an account balance statement from their vendor at the time Commonwealth employment ends and retain this document for Social Security purposes.

Exemption from Windfall Elimination Provision

Individuals with 30+ years of *significant earnings* (not quarters) under Social Security or who were first eligible to retire from the Massachusetts' State Employees Retirement System prior to January 1, 1986 are currently exempt from the Windfall Elimination Provision. Social Security's definition of "significant earnings" changes yearly (e.g. significant earnings is defined as \$5,100 in 1980, \$16,725 in 2005.) Please contact Social Security directly to confirm your years of significant earnings.

<http://www.ssa.gov/pubs/10045.html#exceptions>

Contact Information for Local Social Security Offices:

Office Hours: Monday - Friday, 9:00am - 4:00pm

Social Security Administration
200 High Street, 2nd Floor
Holyoke, MA 01040
Telephone: (413) 536-3649
TTY: (413) 534-0901

Social Security Administration
1 Arch Place, 2nd floor
Greenfield, MA 01301
Telephone: (413) 774-6031
TTY: (413) 773-0019