Suppose you are retired and receive a TRSL benefit of $1,500 per month. Your spouse retires and will receive a Social Security benefit of $1,625 per month.

Generally, you would be eligible for 50% of your spouse’s Social Security benefit of $1,625, which amounts to $812.50 per month.

- The GPO offset is calculated by multiplying $1,500 (the amount of your TRSL benefit) by two-thirds, which equals $1,000.
- Your Social Security benefit would be $812.50, but two-thirds of your TRSL retirement benefit is $1,000.
- Because the offset of $1,000 is more than the Social Security benefit of $812.50, you would receive no spousal benefit from Social Security.

**Online retirement estimator**

The Social Security Administration offers an online Retirement Estimator that computes your projected Social Security benefits.

Need more information? Visit your local Social Security office or call toll free at 1-800-772-1213.

**We’re here to help!**

**Physical address:**
8401 United Plaza Blvd, Ste 300
Baton Rouge LA 70809-7017

**Mailing address:**
PO Box 94123
Baton Rouge LA 70804-9123

**Telephone:** 225-925-6446
**Toll free (outside Baton Rouge area):** 1-877-ASK-TRSL (1-877-275-8775)

**Email:** web.master@trsl.org
**Web:** www.TRSL.org

**Facebook:** facebook.com/TRSLonline
**Twitter:** @TRSLonline

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Generally, you would be eligible for 50% of your spouse’s Social Security benefit of $1,625, which amounts to $812.50 per month.

Social Security benefits may be a major source of retirement income for you. However, under federal Social Security law, these benefits may be reduced upon receiving your TRSL benefits.

This brochure will walk you through the types of Social Security benefits and their possible reductions.
Types of Social Security benefits

- An **earned benefit** is paid to people who worked at jobs where they paid Social Security taxes long enough to earn a Social Security benefit.

- 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 spousal benefit is generally 50% of the benefit paid to the Social Security pensioner.

If I’m eligible for a Social Security benefit, will it be reduced?

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 first eligible date of retirement is one of the criteria used by Social Security to determine if your Social Security benefit will be subject to reductions.

TRSL provides you and Social Security with your first eligible date of retirement, which is the earliest date that you could have received a TRSL benefit if you had applied for retirement. To request a letter verifying your first eligible date of retirement, contact TRSL:

- **Local phone**: 225-925-6446
- **Toll free (outside the Baton Rouge area)**: 1-877-ASK-TRSL (1-877-275-8775)
- **Email**: web.master@trsl.org

How much will my Social Security benefit be reduced?

The type of Social Security benefit you receive determines what formula will be used to calculate your Social Security reduction.

- The **Windfall Elimination Provision (WEP)** is used to calculate the reduction for a benefit you earned from Social Security.
- The **Government Pension Offset (GPO)** is used to calculate the reduction for a spouse’s or widow(er)’s benefit.

Windfall Elimination Provision (WEP)

The WEP is a modified benefit formula usually used to reduce your own Social Security earned benefit if you receive a TRSL retirement benefit.

However, your Social Security benefit cannot be completely eliminated. The WEP becomes effective when you reach age 62 or acquire a disability.

**Exceptions**: The WEP does not apply in the following situations.

- You were age 62 or acquired a disability 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.

Government Pension Offset (GPO)

Normally, when your spouse retires on Social Security, you are eligible for 50% of their benefit if you are at least age 62. However, if you are eligible for a TRSL benefit, you may be subject to the 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 spousal Social Security benefit.

**Exceptions**: 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 spousal 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 50% of his support from his wife.); or
- You were eligible to retire before July 1, 1983, and were receiving 50% of your support from your spouse; or
- You withdrew your contributions to TRSL.

When you receive an estimate of your Social Security benefit, the amount probably will not reflect GPO or WEP reductions. You should specifically ask Social Security to calculate the reductions for you.