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SOCIAL SECURITY BENEFITS AND MAINEPERS BENEFITS

If you retire or become disabled and receive MainePERS benefits, your pension may affect your Social Security benefits. This can be true of benefits based on your own work or the work of your spouse or former spouse. Your Medicare benefits will not be affected.

There are two ways your Social Security benefits may be affected because you are entitled to a benefit based on a job where you did not pay into Social Security:

Windfall Elimination Provision (WEP)

Under the WEP, your Social Security benefit is figured using a modified formula. As a result, you receive a lower Social Security benefit than if you were not entitled to a MainePERS benefit. This provision reduces, but does not totally eliminate, your Social Security benefit.

Government Pension Offset (GPO) Provision

This provision applies to Social Security benefits you may be entitled to as a spouse or widow(er). The GPO provision reduces your Social Security spouse or widow(er) benefit by two-thirds of your MainePERS benefit amount.

For more information on these provisions, visit Social Security's website at www.ssa.gov or contact your local Social Security office at one of the telephone numbers listed below:

Auburn	1-866-627-6996	Rockland	1-855-269-9179
Augusta	1-866-882-5422	Saco	1-877-253-4715
Bangor	1-877-405-1448	Waterville	1-866-931-9169
Portland	1-877-319-3076	Portsmouth NH	1-888-397-9796
Presque Isle	1-866-837-2719		