

Social Security Widows and Widowers Benefits and the Government Pension Offset (GPO)

Did you, or someone you know, receive this letter recently from the Social Security Administration?

An audit performed by the SSA Office of the Inspector General in 2020, found that SSA had not properly informed widows and widowers of their option to delay, or withdraw and resubmit, their application for widow(er)'s benefits, as required.

Why is this important?

If you submitted an application for widows or widowers benefits before your full retirement age, SSA is penalizing you by reducing your benefits, in addition to the government pension offset. It's a double whammy!

If you did receive this letter, it means that you are being given the option to withdraw your original application for widows or widowers benefits and reapply after you have reached your full retirement age. Normally, you cannot withdraw an application after 60 days. SSA is giving you an extension.

Contact your local office of SSA. Tell them that you received this letter. Ask them how withdrawing and reapplying will affect your widow or widowers benefits.

I received this letter on May 23, 2022. When I applied for widows benefits in 2015, I was not told about the penalty for applying before my full retirement age. If I had been told about the penalty, I would have delayed my application until I had reached my full retirement age. In my case, my widows benefits are totally offset, meaning that I receive no benefits from SSA. After receiving this letter from SSA, I submitted a Request for Withdrawal of Application (Form SSA-521). My request was approved. The next step for me is to resubmit an application for widows benefits, now that I have reached my full retirement age.

Everyone's situation is different. Withdrawing and reapplying for widows or widowers benefits may not be the best option for you. Talk to SSA to find out what your options are.

If SSA is willing to pay you all the way back to your full retirement month, then great, you'll eventually receive all the money you're due. But many victims are only being given six months retroactivity. If you find yourself in this situation, you may want to contact Social Security employee and whistleblower John McAdams at kbbjfm@gmail.com or text number 856-669-8573. He may be able to help you get paid all the way back to your full retirement month.

SSA knows exactly who is being penalized for applying for widows or widowers benefits before their full retirement age. They are sending these letters. In my opinion, SSA should call everyone and help them through this process. SSA isn't going to do that. They sent us a confusing letter and that's all they are going to do. SSA is putting the responsibility on us to solve this problem that they created.

If you have questions about this issue, you can contact me at cindymurphypdx@gmail.com.

Social Security Administration
Retirement, Survivors and Disability Insurance

SOCIAL SECURITY
1538 SW YAMHILL ST
PORTLAND, OR 97205-1896
Date: May 17, 2022

Dear [REDACTED]

We are writing to tell you that, due to a recent audit by the Social Security Administration Office of the Inspector General (SSA OIG), we reviewed the records of individuals who are currently having their benefits offset due to receipt of a government pension or annuity based on non-covered employment. This is called Government Pension Offset, or GPO. Our review of your record shows that your Social Security benefit is totally offset due to GPO, and you are not currently receiving a monthly benefit.

Our rules allow withdrawal of an application for widow(er)'s benefits at any time after filing, as long as all benefits received are repaid. Since our records indicate that it may have been possible for you to wait until a later time to receive widow(er)'s benefits at a rate that may not have been totally offset, we are writing now to inform you of this option to withdraw. The decision to file for benefits, or withdraw a claim, is a personal choice unique to each individual.

If you withdraw your application, there is no guarantee that you will receive a monthly payment. We must review information about all of your government pensions or annuities, including those paid as a lump sum, before we can determine if you are eligible for payment.

You should get in touch with us because the date you file an application can make a difference in the amount of benefits we can pay. The decisions to withdraw and re-file are separate decisions. Contact your local office at [REDACTED]. Let them know that you are calling in reference to this letter.

What Will Happen

If you withdraw your original claim and file a new application, we will review the case and make a decision. If you do not agree with what we decide on the new application, you will be able to have the decision reviewed through SSA's administrative review process.

We invite you to visit our website at www.ssa.gov/policy on the Internet to find the GPO Program Explainer. If you have any specific questions, you may call us toll-free at 1-800-772-1213. We can answer most questions over the phone. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778.

If you do call, please have this letter with you. It will help us answer your questions.

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