

THE VOICE

SPECIAL EDITION

WEP & GPO REPEALED!!!

41-Year Fight for Social Security Fairness Won

On Sunday, January 5, 2025, at 4:42 PM EST, President Joe Biden Signed the Social Security Fairness Act into law fully repealing the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) for both current and future public retirees.

The historic passage of HR82 by the House and Senate, followed by approval from the president, marks the end of a 41-quest by our Association that began shortly after the laws were created more than four decades ago. *Mass Retirees* was among the first organizations



HISTORIC EVENT (January 5, 2025): President Joe Biden Signs Social Security Fairness Act, Repealing WEP & GPO

in the country to call foul when the laws were included within

the Social Security Reform Act of 1983. Since then, reversing the unfair laws and bringing an end to WEP/GPO have been at top priority.

“Our founder and former President Ralph White immediately identified WEP/GPO as critical issues back in the spring of 1983. It was Ralph, together with Bill Rehrey and the Association’s staff at that time, who began the fight against the two very unfair federal laws more than four decades ago,” recalls Association President Frank Valeri. “When I was elected to succeed Ralph in 2013, it was clear just

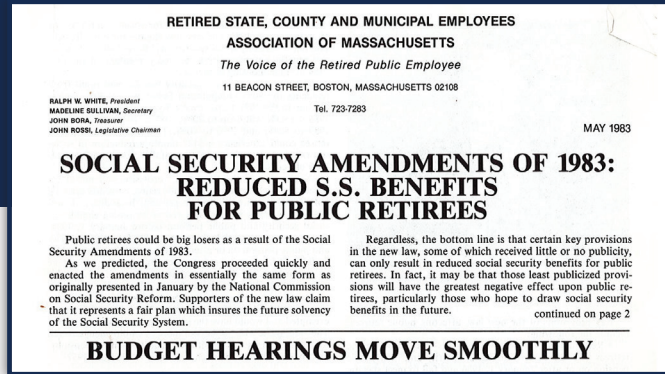
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LOOKING BACK: 1983

Association Amongst First To Sound The Alarm



April 20, 1983 Signing: President Ronald Reagan signs the 1983 Social Security Reform Act (P.L. 98-21) that contains the WEP & GPO, with House Speaker Tip O'Neill from Massachusetts standing on his left.



MAY 1983 VOICE: Less than a month later, former *Mass Retirees* President Ralph White warns members of future harmful effects of the WEP & GPO, initiating the Association’s 41-Year fight to repeal them.

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WEP/GPO

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how important these issues were to our members. At the time, it was also obvious that our members had almost given up hope that anything would ever change.

“Despite years of disappointment, frustration, and anger, our members never gave up the fight – nor did our Association. Beyond the financial relief that repeal of WEP/GPO will bring to tens of thousands of *Mass Retirees* and survivors, it is knowing that perseverance has won the day that makes this moment incredibly special. Our members, and hundreds of thousands of retirees across the country, won because they never stopped fighting for fair and equal treatment.”

It was a fitting end to the 41-year saga that *Mass Retirees* was present at the White House bill signing ceremony. Association Chief Executive Officer Shawn Duhamel, who has been the point person on the issues since joining *Mass Retirees* in 1994, had the honor of representing our members at the White House. Duhamel was also able to speak with President Biden and convey our deep appreciation for his support.

“Knowing just how important this victory is to our members; it was incredibly important to have our Association represented at the White House. On a personal level, after having worked on these issues for thirty years, witnessing the signing of the law was a very special moment for me,” said Duhamel. “The bill signing was even more meaningful because I was able to share it with my friend and colleague Tim Lee, from the Texas Retired Teachers Association.”

“As members know, *Mass Retirees* and the TRTA began working together advocating for an end to WEP/GPO somewhere around 2008. For roughly 17 years, Tim and I have routinely walked the halls

of Congress together on behalf of our collective members. For a time during the 2010s, it seemed like it was just our two organizations, with a small coalition of other state groups keeping the issues alive when most of the country had given up.”

IMPACT ON CURRENT RETIREES

Passage of HR82 means that both the WEP and GPO have been fully repealed and struck from federal law. The bill also calls for Social Security benefits to be restored retroactive to January 1, 2024.

This means that current retirees, who have had their own Social Security benefit reduced by the WEP or their spousal/survivor Social Security reduced/eliminated by the GPO, will have their Social Security benefit restored to the correct amount for which they are eligible. Here in Massachusetts, the Congressional Research Service (CRS) estimates that some 130,000 current retirees are impacted. Future Social Security recipients will also be able to collect their full Social Security retirement benefit now that WEP/GPO have been repealed.

“Knowing just how important this victory is to our members; it was incredibly important to have our Association represented at the White House.”

- CEO SHAWN DUHAMEL -

In addition to public retirees receiving a pension from a public sector job not covered by Social Security, the WEP/GPO also impacted some railroad and US Postal Service retirees, as well as some retirees receiving foreign pensions. These groups will also see their Social Security benefits restored to the correct amount.

As of press time in late January, we are awaiting further guidance from SSA on implementation plans. With some 2.1 million



MASS RETIREES CEO SHAWN DUHAMEL
THANKING PRESIDENT JOE BIDEN

current retirees impacted by WEP and nearly 800,000 harmed by the GPO, it is likely going to take SSA time to implement the new law and issue retroactive checks to 1/1/2024 to eligible retirees.

“While we want to see our members receive their money as quickly as possible, we realize the process is going to take time and that we’re going to have to be patient. The good news is that it is no longer a matter of “if” you will see your benefit restored to the correct amount, but “when” it will take place,” explained Association General Counsel Bill Rehrey, who penned the original article in the May 1983 *Voice* placing the spotlight on WEP/GPO.

“It is frustrating to have lots of questions on implementation, but very few answers. As soon as we have concrete information from SSA, we will let our members know right away. Meanwhile, we ask that effected retirees be wary of online rumors and unfounded speculation. Also be very cautious of anyone pitching pay-day loans or other schemes that claim to speed up payment. We do not want to see anyone taken advantage of.”

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What Led To Victory In 2024?

“The Stars Finally Aligned”



MASS RETIREES PRESIDENT FRANK VALERI & CEO SHAWN DUHAMEL ON CAPITOL HILL (2014)

Beyond expressing an extreme sense of relief and gratitude that the Social Security WEP and GPO laws have been repealed, members are left asking “How did this finally happen? What led to victory in 2024?”

There is no one simple answer to that question. The not-so-simple answer is that the passage of HR82 was the result of decades of hard work and grassroots advocacy, combined with a series of unique events and a dash of well-timed luck.

“The simplest way to explain how HR82 was passed into law is

that the stars finally aligned after 41 years. While there is no one thing that caused the law to pass, without a unique series of events we would likely be having a very different conversation today,” explains *Mass Retirees* CEO Shawn Duhamel. “Had we not experienced all this firsthand, I don’t think anyone here at *Mass Retirees* would have believed it to be true. The story behind what led to victory in 2024 is quite remarkable.”

Decades of Relentless Retiree Advocacy

The foundation for the repeal of WEP/GPO was built on decades of relentless advocacy by *Mass Retirees*, our individual members, and countless others from across the country. For our Association, these grassroots efforts were formalized back in 1992 when *Mass Retirees* joined with other organizations in what became the Coalition to Assure Retirement Equity (CARE). Our first call to action for individual members to call and write to their

federal officials began at that time. See related article on pg 5.

Back then, the initial focus was on reforming or repealing the GPO (see p.5). That mission was quickly expanded to include the WEP and by the early 2000s the two issues became synonymous.

With each passing year, the number of retirees across the country impacted by WEP/GPO grew significantly. What starts as less than 200,000 retirees impacted by WEP/GPO in the early 90s grew to nearly 3 million in 2024.

Also growing year-by-year were the number of retirees, from Massachusetts to California, engaged in letter writing, phone calls, emails, and – eventually social media activism.

In November 2019, the Facebook group National WEP & GPO Repeal Movement was formed. The group, now called Guardians of Social Security, has gained more than 52,000 members in less than five years. Led by Illinois retiree Pam Alexandroff, the group was instrumental in uniting retirees spread

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MASS RETIREES UPCOMING MEETINGS

2.21.25
Boston, MA
11:00 AM

WHEN: FRIDAY, FEBRUARY 21, 2025, 11:00AM
WHERE: FLORIAN HALL **FEATURING:** ED KELLY, GENERAL PRES. IAFF
55 HALLET STREET, BOSTON, MA 02122

4.4.25
Natick, MA
11:00 AM

WHEN: FRIDAY, APRIL 4, 2025, 11:00AM
WHERE: NATICK ELKS LODGE #1425
95 SPEEN STREET, NATICK, MA 01760



3.7.25
1:00 PM

TELE-TOWN HALL **SPECIAL GUEST:** US SENATOR ED MARKEY
FRIDAY, MARCH 7, 2025, 1:00PM

AUTO-CONNECT: At the time of the event *Mass Retirees* members will receive a call from us. Simply answer the call and remain on the line to join the meeting. Members can find the toll-free number for all Town Hall Meetings on your membership card.

WEP/GPO

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OVERCOMING MAJOR OBSTACLES

In the January edition of *The Voice*, we reported on the passage of HR82 by the US House of Representatives on November 12, 2024 – just one week after Election Day. Approved by a super majority in the House by a vote of 327-75, with one member voting “present,” the bill was forced to the floor through a parliamentary maneuver called a discharge petition.



HOUSE VOTES OVERWHELMINGLY FOR REPEAL

The discharge petition, which required support from a majority of the 435 members of the House, was initiated in September by Congressman Garret Graves (R-LA) and Congresswoman Abigail Spanberger (D-VA), the bipartisan cosponsors of HR82. The measure quickly gained a majority threshold easily exceeding the 218 votes required for the petition to force the bill from the Social Security subcommittee and onto the House Calendar.

Despite attempts to kill the bill by the far-right House Freedom Caucus, House Speaker Mike Johnson (R-LA) did not use the power of his office to block the bill from advancing to the floor for a vote. With 330 cosponsors, HR82 was destined to pass overwhelmingly once a rollcall vote was taken. The discharge petition, initiated by Graves and Spanberger, broke the legislative logjam that had prevented previous attempts

to either repeal or reform WEP/GPO from being acted upon.

Following approval by the House, the bill advanced to the US Senate where a 60-vote super majority is required to pass any bill related to Social Security. For most, if not all the 41-year effort to end WEP/GPO, there was no clear path for a bill to pass the Senate. Former Senate Republican Leader Mitch McConnell, who led the Senate Republicans from 2007-2025, was an adamant opponent to full repeal. Ruling with an iron fist, McConnell vowed to block any attempts to pass a full repeal bill through the US Senate.

“For more than fifteen years, there was no viable path through the Senate. With McConnell and the Republican leadership staunchly opposed to full repeal, we did not have anywhere near the needed 60 votes. That meant that there was no way to overcome the filibuster during that time period,” explained Duhamel.

The change in the position of Senate Republicans is a large part of how HR82 came to be passed into law (see article p. 3 on how the stars aligned for full repeal to pass). S597, the Senate’s version of HR 82 filed by US Senators Sherrod Brown (D-OH) and Susan Collins (R-ME), had 61 cosponsors heading into the final two weeks of the Congressional session – 45 Democrats, 13 Republicans, and 3 Independents.

However, with just one vote more than the 60-votes required for the bill to overcome the Senate’s cloture rules and end a likely filibuster, passing HR82 through the Senate by the December 20th deadline was a longshot. However, the announcement in 2024 that McConnell would step down as Republican leader created a key opening for a repeal bill to advance.

And while incoming Senate Majority Leader John Thune was a known opponent of full repeal, he did not use the power of his position to “whip” Republican votes against

HR82. This may have been due to the fact the Vice President JD Vance was one of the 13 Republican Senators openly supporting full repeal. Representing Ohio, which is one of the primary states impacted by WEP/GPO, Vance knew the importance of the issue to his constituents.

NATIONAL UNIONS PLAY PIVOTAL ROLE

Years of grassroots advocacy by tens of thousands of retirees across the country, along with the on the ground presence of organizations like *Mass Retirees* and the TRTA certainly paved the way for the bill to pass the House. But navigating a large controversial bill through the US Senate’s byzantine structure with the clock quickly running out was a tall task.

With the proverbial ball on the goal line, a group of national public employee unions pressed the Senate’s Democrat and Republican leaders to move HR82 forward. Spearheaded by the International Association of Fire Fighters, led by General President Ed “Edzo” Kelly, advocacy efforts in the US Senate accelerated on Wednesday, December 11th – just 10 days before the deadline.



WEP/GPO RALLY: IAFF PRES. ED KELLY WITH FOP NAT. PRES. PATRICK YOES & SEN. CHUCK SHUMER

A Boston firefighter and former president of the Professional Fire Fighters of Massachusetts (PFFM), Kelly was aware of the importance of WEP/GPO repeal. He is also a close friend and ally of *Mass Retirees*.

Joining the IAFF to lead the

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GPO'S DEVASTATING IMPACT ON SPOUSES & SURVIVORS

Spurred On Mass Retirees Repeal Efforts

From the very beginning, *Mass Retirees* was particularly concerned over the GPO's devastating impact on its members - in most cases, widows. And, that concern helped to spur our efforts over the decades.

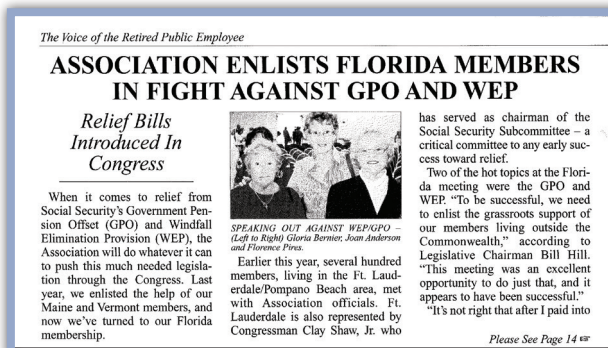
While their numbers may have been relatively lower, members, hurt by the GPO, were hit much harder compared to their WEP counterparts. Many ended up with very little or no SS benefits and paying for their Medicare out of their own pockets.

Not only did GPO retirees, who received spousal or survivor Social Security, find their benefits dramatically reduced from the outset but each time they received a COLA on their public pension, they were reduced by the feds once again. As we saw it, Social Security was pouring salt on the wounds of these retirees.

"Over the years, the most difficult conversations we had were with widows who had been informed by Social Security that they would be receiving very little or none of their deceased husband's benefits and then having to tell them that's probably right," recalls Association Counsel Bill Rehrey. "These conversations reminded us how crucial it was to keep fighting, especially during those times when some were criticizing the Association for spending so much time on the repeal effort."

HIGHLIGHTING OUR EFFORTS OVER THE YEARS

Since the GPO began to harm



FROM MARCH 2003 VOICE

retirees, primarily women, two and a half years before the WEP, repeal efforts during the early years tended to focus on the Offset law. For example, almost 23 years ago (May 1992 *Voice*), we reported on the Association's work as part of a coalition that comprised some 26 organizations led by NARFE (National Association of Retired Federal Employees). This coalition became known as CARE (Coalition to Assure Retirement Equity) and its work, as well as our participation, continued over the next several years.

In 1992 CARE was lobbying for the enactment of a bill (HR 53), introduced by US Representative Mary Rose Oaker of Ohio, that would have repealed the GPO. Remember Ohio was among the 7 states, including Massachusetts, whose public retirees were hurt most by the WEP/GPO.

Then in 2002 CARE focused its support on S611, introduced by Maryland's US Senator Barbara Mikulski, that repealed both the GPO and WEP. According to then Legislative Liaison (now CEO) Shawn Duhamel, "We coordinated the coalition's efforts on S611. Since Senators Kennedy and Kerry supported the Mikulski bill, the Association turned its attention to our members in Maine and Vermont,

asking them to contact their senators."

At that time, Florida US Representative Clay Shaw was chairman of the House Ways & Means Subcommittee on Social Security. Naturally, we also enlisted the help of our large Florida membership.

"We reported on this effort (March 2003 *Voice*), including a meeting attended by several hundred Florida members, including those living in the Ft. Lauderdale, which was in Rep. Shaw's district," continued Rehrey. Needless to say, our GOP and WEP members were ready to act immediately (see image from March 2003 *Voice*).

"And, upon hearing from them, Chairman Shaw directed his staff to work with the Association on this. In fact, Shawn (Duhamel) developed a solid working relationship with Kim Hildred who was chief of staff for the House Subcommittee on Social Security and a guest speaker at our 2004 Pompano Beach meeting (see photo from March 2004 *Voice*."



FROM MARCH 2004 VOICE

KIM HILDRED
FORMER CHIEF OF STAFF
FOR THE HOUSE SUB-
COMMITTEE ON SOCIAL
SECURITY

In addition to working with our members in other states, we never forgot our roots here in Massachusetts and always turned to our members here and this state's elected officials for help.

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GPO

CONTINUED FROM PAGE 5 ►

SENATOR KERRY ASSUMES IMPORTANT ROLE

One example involves our former US Senator John Kerry. In the front page of our July 2007 *Voice*, we reported that the Senator had assumed an important role in repealing the GPO and WEP when he became chairman of the Senate Finance Committee’s Social Security, Pensions and Family Policy Subcommittee.

A key Senate bill (S206), repealing both the WEP and GPO, was pending before that subcommittee. We called upon our members to contact the Senator and urge that the subcommittee hold a WEP/GPO hearing. They responded overwhelmingly.

And, Senator Kerry heard from our members loud and clear. Later that year, he held a hearing at which four witnesses testified, including Margaret Kane, a Medford retired teacher and *Mass Retirees* member. In addition, the Association filed written testimony.

In 2012, Senator Kerry introduced, with Maine US Senator Susan Collins, a WEP/GPO repeal bill (S2010). On the front page of our March 2012 *Voice*, we highlighted his actions and applauded him for putting the spotlight back on the urgent need for repeal.

Behind the scenes, Association officials worked with the Senator and his staff on a proposal that was a first step towards GPO repeal. It involved eliminating Social Security’s practice of further reducing the benefits of a GPO retiree because they received a COLA on their pension.

Association officials called the proposal “one and done.” As we saw it, if the GPO reduces someone’s SS benefits, then just do it once, as was the case with WEP retirees, and not keep coming back and reducing



THEN, LEGISLATIVE LIAISON SHAWN DUHAMEL WITH SENATOR JOHN KERRY (FROM MAY 2010 VOICE)

them more.

But, then in 2013 Senator Kerry became Secretary of State. Consequently, our joint efforts with him to repeal the GPO ended; however, our advocacy didn’t.

Even when *Mass Retirees* focused its strategy on WEP reform (see related article, p. 7), we continued to emphasize that GPO retirees were equally deserving of relief. Simply put, our strategy envisioned that if WEP retirees were helped, then GPO retirees should be right behind them. As it turned out, both have been helped at the same time.

There’s much more that we could chronicle here. That said, we hope that our readers see from these highlights that the road to GPO repeal has been long and hard, but well worth it.

And, we must thank our members for traveling that road with us. There’s no question that GPO repeal could not have been achieved without the members answering the call over the years.

ADVOCACY FOR WIDOWS CONTINUES WITH 2025 LEGISLATIVE PROGRAM

It’s no surprise that with the repeal, our conversations with members have definitely taken on a very positive tone. “What a difference from the calls that I described at the beginning of this article,” continues

Rehrey.

“That’s particularly true with widows who were hurt by the GPO. Recently I spoke with Ruth Saunders, a retired Ludlow Teacher and widow. She had called the office to join and thank us for all that we had done to repeal the GPO.

“After my husband passed away, I was very surprised to hear from Social Security that I wasn’t entitled to any of the benefits he had earned,” according to Saunders. “Naturally I was disappointed but moved on with much less than I anticipated.

“You can just imagine my reaction when I heard the news that the GPO had been eliminated, and now I would be eligible to receive benefits from Social Security. Seeing what *Mass Retirees* did to get this done, I didn’t hesitate to call the Association, thank them and join on the spot.”

“Thank you Ruth for your support and be assured that our advocacy for you and other widows is ongoing,” adds Legislative Liaison Nancy McGovern. “From our inception some 57 years ago, improving the lives of widows has been one of the core principles driving *Mass Retirees*.

“Recently we filed at the State House our 2025-2026 Legislative Program that will be highlighted in the next (April) issue of *The Voice*. You will see that as always, the Program includes several bills related to surviving spouses. Our fight continues.”

2014-2022

BIPARTISAN EFFORT TO RESURRECT A “LOST CAUSE”



Given the elation surrounding the passage of the Social Security Fairness Act, it is easy to overlook the years, in the not-so-distant past, when the issues of WEP/GPO were largely forgotten about on the national stage. During that period, many had given up on the issues as a “lost cause.”

Starting in 2014, *Mass Retirees*, the TRTA, and a small coalition of local public retiree and employee organizations from around the country worked together to keep the issues on the Congressional radar.

“Shortly after becoming Association President in 2013, I traveled with Shawn Duhamel to Washington, DC where we had a series of meetings with members of Congress, union leaders, and national retiree leaders on the topic of WEP/GPO. The message we received was universal: WEP/GPO were no longer front burner issues. Full repeal was a dead end, due to the lack of a path through the US Senate,” recalls Association President Frank Valeri. “It seemed to us that almost everyone was simply going through the motions by refiling legislation that had no chance of being acted on. Traveling back to Massachusetts we concluded that a new approach was needed. That is when we approached Richie Neal about whether an interim step of reform was a viable alternative.”

Neal & Brady Proposals Maintained Focus on WEP/GPO



NOVEMBER 2021: IN US CAPITOL. REP. RICHARD NEAL MEETS WITH MASS RETIREES PRES. FRANK VALERI & CEO SHAWN DUHAMEL

For years, Massachusetts Congressman Richie Neal had been known on Capitol Hill as a key defender of Social Security. At that time, Neal was a senior member of the House Ways and Means Committee, which has oversight over Social Security. *Mass Retirees* had worked closely with Neal since the late 1990s on previous repeal and reform proposals.

Neal’s Republican counterpart on the Committee, Texas Republican

Kevin Brady (see above), had previously filed a bill reforming the WEP. A fiscal conservative, Brady opposed full repeal but supported reforming the WEP – which he, like many of his Republican colleagues at the time, believed to be flawed and unfair.

“We quickly came to realize that Brady had a close working relationship with our friends the Texas Retired Teachers Association. TRTA Executive Director Tim Lee and I had already been working together for several years at that point and had expressed his Association’s growing frustration on the lack of progress,” said Association CEO Shawn Duhamel. “Together, we agreed that a new approach was needed that would breathe new life into the movement. Most important was the need to bring immediate relief to our members, who had given up hope that WEP/GPO would ever change.”

Working together, Neal and Brady developed a WEP reform proposal. The coalition viewed the proposal as a first step toward full repeal of both the WEP and GPO.

“Back then, there was little to

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DECEMBER 2022 RALLY: PRESIDENT FRANK VALERI SPEAKING OUTSIDE US CAPITOL

FEDERAL AND STATE OFFICIALS ★★★★★ THEIR THOUGHTS ON



After so many years, it is fantastic to see public sector retirees finally getting the federal retirement benefits they deserve. This has always been an issue of fairness.



Former Governor Jane Swift

Swift was the first MA state-wide official to call for an end to WEP/GPO in 2001



The Social Security Fairness Act is now law — a win for millions of retired teachers, nurses, first responders, and public servants across Massachusetts and throughout the country,” said Democratic Whip Katherine Clark. “Finally, our retirees and their families can take home the benefits they earned through a lifetime of hard work and public service. I’m proud to have fought alongside the Mass Retirees Association and retired Bay Staters to get this bill over the finish line. Inspired by the committed advocacy of our Commonwealth’s seniors, I will continue defending Social Security and working to protect every American’s retirement security from harmful cuts.



Democratic Whip Katherine Clark



Working alongside the Mass Retirees over the last two decades to deliver relief from the WEP and GPO has been one of the great honors of my public service so far, and with the stroke of President Biden’s pen in early 2025, help is on the way. After a lifetime of hard work, our retirees—especially our public servants—deserve dignified, secure retirements, and the Social Security Fairness Act will bring peace of mind to nearly 120,000 Bay Staters. To all of those who gave their time and never gave up on this effort, thank you. Together, we will never stop fighting for people’s earned benefits.



Congressman Richard E. Neal



Workers should not be penalized for earning multiple sources of retirement income. Now, thanks to the life-changing Social Security Fairness Act, people will be able to retire with all of the benefits they’ve earned,” said Senator Warren. “I am grateful down to my toes for every teacher, firefighter, police officer, and government worker who fought alongside me to get this bill over the finish line. Fair is fair, and your tireless efforts helped secure this victory for workers across our country.



US Senator Elizabeth Warren



My father, a milkman and a union leader, used to say, “You can’t beg for your rights, you have to organize, fight, and take them.” As a member of the House of Representatives in 1983, I voted against Draconian cuts to Social Security, because I knew I was voting for public servants and their families. And I have been organizing and fighting alongside public sector unions, workers, and retirees to repeal this historic injustice ever since. Now, the Social Security Fairness Act will finally restore security and dignity in retirement for 130,000 Massachusetts retirees and generations of public sector workers to come.



US Senator Ed Markey

WE SHARE WITH MASS RETIREES ON WEP/GPO REPEAL ★★★★★



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After decades of advocacy by Mass Retirees, I couldn't be prouder that H.R. 82, the Social Security Fairness Act, is now law, and both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) have been fully repealed. These provisions unfairly reduced the earned Social Security benefits of 116,000+ retired public servants here in Massachusetts, and now those folks will see hundreds or even over a thousand dollars returned to their payments each month – money that they've been owed for a long, long time. As your representative, I have and will always work to protect Social Security, improve the program, and make it fairer for retirees across the Commonwealth.

“

Congresswoman Lori Trahan



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I have been a supporter of repealing WEP and GPO since I entered Congress, and I am very grateful that President Biden was able to sign the Social Security Fairness Act into law. This law ensures that those who have dedicated their lives to serving others receive the retirement security they rightfully deserve and reaffirms our commitment to fairness and honoring the value of every worker's contribution. As a former state employee myself, I can't express enough thanks to Mass Retirees and Shawn Duhamel for their tireless advocacy on behalf of the more than 100,000 Massachusetts residents impacted by WEP and GPO.

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Congressman Bill Keating

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In 2003, I held the first-ever Senate hearing on the WEP and the GPO, and I am pleased that with today's signing of the Social Security Fairness Act, these unfair provisions in our Social Security system have finally been repealed,” said Senator Collins. “This is a victory for thousands of teachers, first responders, public servants, and the countless advocates who fought for years to correct this unfairness. For too long, the WEP and GPO have denied retirees and their spouses the Social Security benefits they earned through years of work and contributions to the system. This law ensures that public service will no longer come at the expense of one's earned retirement benefits.

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Senator Susan Collins

★★★★★

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As a long-standing partner in the fight to pass the Social Security Fairness Act, I share in the immense pride and relief that it is finally enshrined into law. This is about fairness for the millions of people who have for too long been penalized simply because they chose a path of public service. My office is standing by and will share updates on the implementation of the law as information becomes available. We look forward to working alongside Mass Retirees to help our constituents access their benefits.

“

Congressman Seth Moulton



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★★★★★

Finally, our public servants—including teachers, firefighters, police officers, letter carriers, and government workers—who have faithfully paid into the system will now receive the benefits they rightfully deserve. The passage of the Social Security Fairness Act is a major victory for hardworking Americans and their families, ensuring our system is more just, equitable, and accountable.

“

Former Congressman Joe Kennedy

TIMELINE

HR82 BECOMING LAW
PUBLIC LAW
NO. 118-273



Victory

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across the country behind an organized grassroots effort during the 118th Congress.

“From the moment I announced my candidacy to Congress, I heard about WEP/GPO nearly every single



WHITE HOUSE SIGNING: CEO SHAWN DUHAMEL WITH SUSAN DIXON & PAM ALEXANDROFF FROM GUARDIANS OF SOCIAL SECURITY

day. I can think of no other issue where such persistent advocacy existed for so long. It is the persistence of public retirees that won the day,” said Congresswoman Katherine Clark in a call with *Mass Retirees*. Serving as Democratic Whip, Clark is the second most senior member of the Democratic leadership in the House of Representatives.

National Union Leadership

Support from the national public employee unions and retiree association unions to end WEP/GPO has always been at the forefront of legislative efforts. This dates back to the founding of CARE by the National Association of Retired Federal Employees (now known as the National Active and Retired Federal Employees) or NARFE in the early ‘90s.

NARFE initially put considerable time and resources into the issues of

WEP/GPO. However, with new federal employees having been placed under Social Security by the 1983 Social Security Amendments, the number of impacted NARFE members declined each year, while the impact on our membership grew. By 2010, NARFE no longer prioritized WEP/GPO as a top issue.

While other national organizations and unions were on record supporting an end to WEP/GPO, the issues largely took a backseat to the issues directly impacting existing members.

The dynamic changed in 2019 with the election of Patrick Yoes as National President of the Fraternal Order of Police (FOP) and in 2021 with the election of Edward Kelly as General President of the International Association of Fire Fighters (IAFF). A Boston firefighter, Kelly is not only a close friend and ally of *Mass Retirees* but is also personally familiar with the impact of WEP/GPO.



FOP NATIONAL PRES. PATRICK YOES WITH IAFF GEN. PRES. ED KELLY TO HIS RIGHT

Yoes retired in 2020 from the St. Charles Sheriff’s Office, the sole law enforcement agency for St. Charles Parish, Louisiana, a suburb 18 miles west of New Orleans, LA. Like Massachusetts, nearly every public employee in Louisiana works outside of Social Security and was

subjected to the WEP/GPO.

The dynamic of having the leaders of two of the most powerful public safety organizations in the country each personally impacted and aware of the unfairness of WEP/GPO on their collective members proved to be a game changing event. This was especially evident during the closing days of the 118th Congressional Session, when both organizations put considerable resources and spent significant political capital to help carry HR82 across the finish line.

Graves and Spanberger

If we had to identify just one reason why HR82 was passed into law, it would be the successful discharge petition filed by Congressman Garret Graves (R-LA) and Congresswoman Abigail Spanberger (D-VA). The bipartisan duo were the cosponsors of HR82.

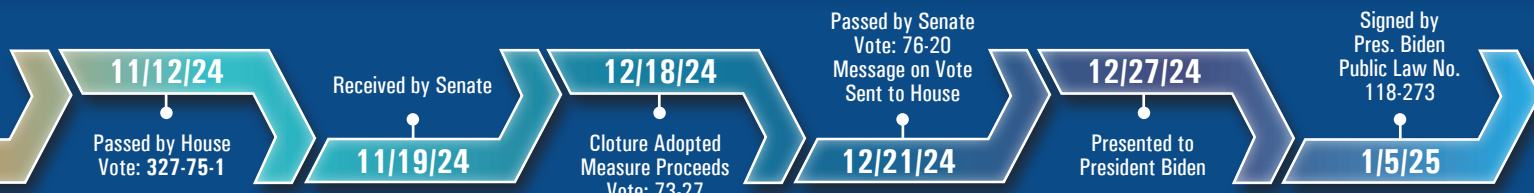


H.R. 82 SPONSORS: REPS ABIGAIL SPANBERGER (D-VA) AND GARRET GRAVES (R-LA)

Beyond simply filing the bill, each became heavily invested in seeing it through to the end – clearly making the issue of WEP/GPO repeal a personal priority.

With HR82 seemingly stalled in the Subcommittee on Social Security, which falls under the purview of the

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powerful House Ways and Means Committee, Graves and Spanberger embarked on the unusual step of filing a discharge petition to force the bill from committee and to the House floor for a vote.

House rules carefully spell out the discharge petition process, which requires a simple majority of 218 House members to succeed. When the petition was filed, some 330 House members had signed onto HR82 as cosponsors.

Knowing that some senior Congressional leaders and most of the Washington, DC think tanks and budget watching establishment opposed full repeal of WEP/GPO due to the cost (nearly \$200 billion over 10-years) and the impact on the Social Security Trust Fund, there had not been a concerted effort to use the parliamentary procedure to force action on similar bills in the past. This might be due, at least in part, to the unwritten rules of any elected body – don't rock the boat by opposing the powers that be.

However, in 2024 both Graves and Spanberger found themselves in a position where they no longer had anything to lose in terms of their personal standing within the backrooms of Congress. For her part, Spanberger, a former CIA Operations Officer elected to Congress in 2018, had opted not to seek reelection and instead launch a campaign for governor of Virginia.

Graves was also not on the ballot for reelection to Congress in 2024, having been on the losing side of an intraparty battle that cost him his seat during redistricting in Baton Rouge, LA. Not returning to Congress, Graves had nothing

to lose in bucking the rightwing of his party in successfully pursuing the discharge petition that brought HR82 to the House floor for a vote on November 12 – just one week after Election Day.

Once the bill was on the floor, the floodgates of support opened and HR82 passed 327-75, well beyond the 2/3rds supermajority required under the provisions of the discharge petition.

Louisiana & House Leadership

The 2nd key difference maker was the election of Congressman Mike Johnson as Speaker of the House in October of 2023. Johnson, who hails from Shreveport, LA, had been a supporter of WEP/GPO repeal since entering Congress in 2017. Like Patrick Yoes, Johnson came to Washington, DC aware of the impact the unfair federal laws were having on his constituents in Louisiana.

And like Yoes and Kelly, Johnson



HOUSE SPEAKER MIKE JOHNSON AND MAJORITY LEADER STEVE SCALISE

held a personal connection to the issues - his father being a retired firefighter.

In addition to Johnson, the Number 2 Republican in the House also represents Louisiana. And like Johnson, House Majority Leader Steve Scalise was a long-time supporter of WEP/GPO repeal and a

cosponsor of HR82.

Having the two top House leaders publicly in support of full repeal proved to be a major difference maker when the members of the House Freedom Caucus attempted to derail HR82 during an informal House session on Election Day. To their credit, Johnson and Scalise used the unique powers of their offices to keep the bill alive and allow HR82 to be brought to the House floor for a vote – the first time any bill related to WEP/GPO had ever made it out of committee since the laws' creation in 1983.

2024 Election Results: It's the Economy

The 2024 Election saw Donald Trump returned to the White House, Republicans regain control of the US Senate with a comfortable majority, and the House remain under Republican control, albeit with a razor thin majority.

While the reasons why Trump won and the Republican party gained a Senate majority will undoubtedly remain the subject of analysis and debate for years to come, one key factor that is generally agreed upon within both parties is that many voters cast their ballot based on economic concerns.

And when it comes to economic security, there was no bigger issue before Congress at the end of the 2024 session than HR82 and the repeal of WEP/GPO.

We have been told that when HR82 first arrived in the Senate, both Senators Warren and Markey rightfully argued in closed door meetings with Democratic leaders that

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WEP/GPO

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advocacy efforts surrounding HR82 in Washington, DC was the Fraternal Order of Police (FOP), and the American Federation of Teachers (AFT), amongst others. With the IAFF and Kelly taking the lead, labor organized a rally in the Senate Park, just yards from the Senate Chamber on Capitol Hill.

Despite heavy rain, hundreds of retirees and active employees attended the December 11th rally. Kelly served as MC for the event and was joined on stage by national labor leaders and a bipartisan group of bill cosponsors – all calling on the Senate to act on HR82.

It was then Senate Majority Leader Chuck Schumer (D-NY) who stole the show by taking the stage in heavy rain and vowing to the crowd that he would “call the vote” on HR82.

Mass Retirees attended the rally, along with the TRTA and several Massachusetts public employee unions. Following the rally, Shawn Duhamel and Tim Lee joined forces with John Nelson of MassCop and Paul Jacques from the PFFM to visit the office of all 13 Republican cosponsors. They met directly with Senators Collins and Rick Scott, both how whom promised to fight for passage of the bill.



RALLY: TRTA EXEC DIRECTOR TIM LEE, REP. ABIGAL SPANBERGER AND CEO SHAWN DUHAMEL

Duhamel continued, “Remember, on December 11th, Trump had not yet come out for the bill. We did not



TEN DAYS BEFORE FINAL SENATE VOTE, SENATOR SUSAN COLLINS (ME) MEETS WITH MASSCOP'S JOHN NELSON, MASS RETIREES CEO SHAWN DUHAMEL AND PFFM'S PAUL JACQUES

know how Senator Thune and his leadership team were going to react. We did know that our time was best spent shoring up the Republican vote, as we could not afford to lose more than two GOP cosponsors. It was clear that our tactic was working when in introducing myself to Senator Scott, he immediately replied, ‘I seem to have a lot your members living in my state! I hear from them a lot, which is why I support the bill.’

“However, Senator Schumer attending that rally and calling for the vote in front of hundreds of retirees was, I believe, the turning point in passing HR82 through the Senate. And had it not been for the leadership of Edzo Kelly and the IAFF, who organized the rally and put the full power of their union behind the bill, we would likely be having a very different conversation today,” added Duhamel.

True to his word, Schumer not only placed HR82 onto the Senate Calendar but utilized the power of his office to swiftly move the bill through the complicated Senate process. On the afternoon of Wednesday, December 18, the Senate held what

known as a cloture vote – which required a 60-vote threshold to advance a bill forward. Surprisingly, the bill easily surpassed the needed threshold by a vote of 73-27.

However, the cloture vote was just the start of the multi-step process for a bill to pass the US Senate. By the design of the nation’s founders, the Senate process is meant to be slow and purposely laborious. Passing a bill such as HR82, which did not receive a hearing this session before the powerful Senate Finance

Committee, is exceedingly rare.

“Everyone shared the same fear that the clock would run out on the 20th, leaving HR82 to die on the goal line. Had that happened, the whole process would have had to start from scratch in the new year and who knows if we would have been successful. Even when everyone has the best of intentions to

pass a bill, sometimes the process gets in the way and you run out of time,” comments Legislative Liaison Nancy McGovern. “Add to the drama the fact that the federal budget dispute meant that the government was on the verge of shutting down that same day really added to the drama,



“Both Senator Markey and Senator Warren really came through for our Association in more ways than one.”

- LEG. CHAIRMAN TOM BONARRIGO -

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WHAT'S NEXT FOR SOCIAL SECURITY BENEFICIARIES?

Implementing the Changes With WEP & GPO Repeal

The recent repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) marks a significant change for many Social Security beneficiaries. With the signing of the Social Security Fairness Act into law, the Social Security Administration (SSA) is now tasked with recalculating benefits for those previously affected by these reductions.

What Does This Mean for You?

For Current Beneficiaries: If you are currently receiving Social Security benefits and were impacted by the WEP or GPO, the SSA has stated that no immediate action is required on your part. It is important to keep your contact information up to date with the SSA to receive further updates on the recalculation of your benefits.

For Public Pension Recipients: If you are receiving a public pension but have not yet applied for Social Security benefits, you are now encouraged to apply. You can do so online at ssa.gov/apply or by scheduling an appointment with your local SSA office.

Congressional Oversight and Implementation

Key Congressional leaders, including House Ways and Means Committee Chairman Jason Smith and Social Security Subcommittee Chairman Rob Estes, have been urging the SSA to implement the new law in a timely manner. Senator Susan Collins has also been in communication with the SSA to ensure a smooth transition and efficient recalculation of benefits.

Medicare Premium Direct Pay

Until notified by SSA, individuals should continue paying Medicare premiums as billed to ensure coverage. Once Social Security benefits start, premiums will be deducted from monthly payments, or a bill will be issued if the benefit isn't enough to cover the premium. If premiums were prepaid, any applicable refund will be provided, and SSA's notice will include all necessary details.

Stay Informed and Vigilant

We'll provide updates on the process and any retroactive payments as details become available. Meanwhile, stay cautious of scams. SSA will never charge for assistance or to start, increase, or pay benefits retroactively. Ignore and avoid responding to anyone offering to expedite or increase benefits.

WEP/GPO

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not to mention our anxiety levels! To lose the bill, just days before the holidays, would have been devastating."

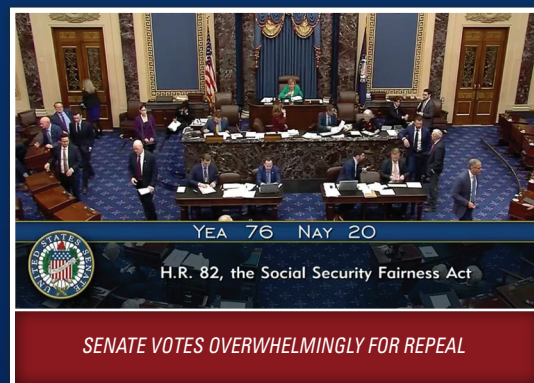
Throughout the Senate process, US Senator Ed Markey and his staff continually kept our Association well informed of all developments, as well as provided a crash course in Senate procedures and rules.

"Collectively, our *Mass Retirees* team has nearly 100 years of State House and legislative experience. But the rules of the US Senate are not only foreign to use, but exceedingly complex and nuanced. Having experts that we could rely on for real-time information was critical," says Association Legislative Chairman Tom Bonarrigo. "Both Senator Markey and Senator Warren

really came through for our Association in more ways than one."

One by one the amendments were heard, voted on, and soundly defeated. The final vote on HR82, which also required a 60-vote super majority, was recorded at 12:04 AM on Saturday, December 21st. HR82 was approved by the US Senate by a vote of 76-20, with four Senators not casting a vote. In the end, 49 Democrats, 24 Republicans, and 3 Independent US Senators said YES to full repeal of WEP/GPO.

Later that Saturday morning, *Mass Retirees* received word that President Biden planned to sign the bill into law at a White House ceremony early in 2025. This allowed time for final Congressional



paperwork on HR82 to be completed, as well for the holidays to take place.

"I can think of no better way to end 2024 than for full repeal finally being passed. And starting 2025 by witnessing the bill signed into law at the White House was incredible. Hopefully, it is a harbinger of good things to come for public retirees this year," concluded Duhamel.

ADVISOR TOM LUSSIER

PLAYED KEY ROLE



MAY 2018: AT HIS SPRINGFIELD OFFICE, REP. RICHIE NEAL MEETS WITH (COUNTER CLOCKWISE) TOM LUSSIER AND MASS RETIREES GENERAL COUNSEL BILL REHREY, CEO SHAWN DUHAMEL AND PRES. FRANK VALERI

There are many unsung heroes here in Massachusetts and from across the country, who helped make WEP/GPO repeal a reality. One who deserves special recognition, and our sincere thanks is our Federal Affairs Advisor Tom Lussier.

A former State Representative from Pittsfield and the former Executive Director of the Mass Teachers Retirement System, Tom went on to establish the Lussier Group – a Washington, DC based

consulting firm focused on public pension, retirement, and public sector healthcare policy.

For more than twenty years, Tom has served as our Association’s federal affairs advisor. During that time, he not only provided policy and strategic advice, but also accompanied *Mass Retirees* officials to meetings with federal officials and others in relation to WEP/GPO.

“Tom Lussier was invaluable to our efforts to end WEP/GPO. In the early years, he and his firm prevented

me from getting lost on Capitol Hill and helped teach me the ropes of the complicated federal system,” said Association CEO Shawn Duhamel. “Tom attended most meetings with us and was there every step of the way. I’m eternally grateful for his guidance, as well as his friendship.”

Lussier also leads the Public Sector Healthcare Roundtable, and is the administrator of the Coalition to Preserve Retirement Security (CPRS).

Victory

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WEP/GPO were textbook middle class economic issues. If Democrats hoped to win back the support of middleclass voters, WEP/GPO was a great way to start.

Meanwhile, Republicans were having the same conversation within their Senate caucus. It has been said that Vice President JD Vance, representing Ohio in the Senate, was a vocal advocate for the passage of HR82 on the same grounds – the bill was good for working class voters and first responders,



US SENATORS CHUCK SCHUMER AND ELIZABETH WARREN

who Republicans came to see as an important voting bloc.

When FOP, led by Nat. Pres. Patrick Yoes, secured President

Trump’s public support for HR82 just days before the bill came to the Senate floor, it marked a significant turning point. It prevented the GOP’s Senate leadership, all of whom voted NO on HR82, from whipping the votes in their conference to kill the bill on the goal line. Senate Republicans went from being an insurmountable obstacle on full repeal, to being a key coalition partner in passing the bill minutes before the end of the formal Congressional session on December 21st.

Combined, all of these key factors led to the historic repeal of WEP/GPO. The stars aligned and lightning struck.

QUICK OVERVIEW

YOUR 2025 SOCIAL SECURITY & FEDERAL INCOME TAXES

With higher and retro-active Social Security benefits being paid this year to WEP and GPO retirees, members have called the Association wondering what this means to them in terms of potential taxes.

At the outset, we must make it very clear that the Association does not provide tax counseling nor prepare returns. In this article, we are attempting to provide what we believe useful basic information on this important subject. And, we may have more on this in the future. As always, we strongly suggest that members seek professional tax advice on what they should do this year and in the future when it comes to their income taxes.

No Mass. Income Tax: As our members living in Massachusetts know, this state does not tax your pension or social security benefits. The WEP/GPO repeal doesn't change that. If you live in another state with

an income tax law, you will have to check with the tax authorities or professionals in that state.

No Impact on 2024 Income Taxes: Even though the higher Social Security benefits will be paid back to January 1, 2024, they will not affect your 2024 federal taxes. Benefits are subject to tax when they're paid.

So don't worry about having already filed your 2024 Federal return. And, for those who waited to prepare your return for this year because of the repeal, it's safe to use the SSA-1099 Form you received in order to complete your 2024 return.

Federal Tax on Social Security: It's ironic that included with the WEP and GPO and other "negative" provisions in the 1983 Social Security Amendments was the one that required for the first time that if a portion of one's Social Security benefits may be included in their taxable income. So now decades later, the law is still on the

books, possibly taxing a portion of a retiree's Social Security benefits.

For a portion of a retiree's Social Security to be subject to federal taxes, it must exceed certain thresholds. For 2024, one-half of a retiree's Social Security benefits plus all of their other income (i.e., pensions and tax-exempt interest), must exceed \$25,000 if single and \$32,000 if a couple filing jointly.

Some members may already include a portion of their Social Security as federal taxable income. And, now with the repeal, it's reasonably expected that more may find a portion of their benefits subject to tax, especially this year (2025).

No question, the federal tax law on this issue can become somewhat complicated, particularly with retro-active payments back to January 1, 2024. Therefore, we again strongly suggest that you retain a tax professional to best determine how you should proceed in 2025 and future years.

Neal & Brady

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no interest from Republicans in Congress to address the GPO. In terms of reform, the WEP was also an easier mathematical fix based on a retiree's own participation in Social Security. On the other hand, spousal and survivor benefits are more of a public policy decision, which is not without controversy and disagreement," continued Duhamel. "We never stopped pushing for the inclusion of a GPO fix during those years, but a solid reform proposal never materialized."

After a series of starts and stops,

Brady and Neal parted ways in terms of offering a bipartisan bill in 2018. Insurmountable disagreements had arisen on the issue of paying for the reform, the size of the increase for existing retirees, and the application of a new proportional Social Security formula on future private sector retirees.

While a reform bill was not acted on, it seems to have reignited the focus of the Ways and Means Committee and brought public attention to the issues of WEP/GPO. Essentially, it helped to pave the way for what finally occurred in 2024.

"It goes without saying that full repeal is a far better outcome than a marginal reform. However, I stand

by the decision we made back in 2014 and the work our Association put in over the years in search of relief for our members. At the time, with no other viable options available, seeking a compromise was the right thing to do," said Valeri.

"It is sad to think about all the members we have lost over the years, who were victims of WEP/GPO and never received any relief. Through all the countless meetings and advocacy efforts over the years, there was always one simple goal – to help our members. I'm so thankful that lightning finally struck and our members will be greatly helped."



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THE VOICE
FEBRUARY 2025

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SPECIAL EDITION
WEP/GPO REPEALED!!!



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