

## Information for Government Employees [\(En español\)](#)

Some federal employees and employees of state or local government agencies may be eligible for a pension based on earnings **not** covered by Social Security.

If you didn't pay Social Security taxes on your government earnings **and** you are eligible for Social Security benefits, the formula used to figure your benefit amount may reduce that amount.

If you are eligible for Social Security benefits on your own record and a pension not covered by Social Security, the Windfall Elimination provision, or WEP, may affect your benefits.

- The "How It Works" section of the [Windfall Elimination Provision](#) (WEP) fact sheet explains the formula we may use to compute your benefit amount.

Some government pensions do not affect your benefit amount when you apply on your own record.

- [How the Windfall Elimination Provision Can Affect Your Social Security Benefit](#) provides a chart which shows how your benefit amount changes based on your years of substantial earnings and the year you became eligible for benefits.

You can find a table that lists the amount of substantial earnings for each year at the bottom of the second page of our [Windfall Elimination Provision](#) fact sheet.

- Use the [WEP Online Calculator](#) to calculate your estimated retirement or disability benefits.

If the retirement or disability benefit you receive is not enough to cover the entire Medicare Part B premium, we will use your benefits to offset the cost of the premium. After all credits are applied, we will bill you for the remaining balance once a year.

If you are eligible for Social Security benefits on your spouse's record, and a pension not covered by Social Security, the Government Pension Offset (GPO) may affect your benefits.

- The [Government Pension Offset](#) (GPO) fact sheet explains how your pension may affect your benefit on your spouse's record.

Some government pensions do not affect your benefit on your spouse's record.

- Use the [GPO Online Calculator](#) to calculate your estimated benefits as a spouse or surviving spouse.

If the spouse or surviving spouse benefit you receive is not enough to cover the entire Medicare Part B premium, we will use your benefits to offset the cost of the premium. After all credits are applied, we will bill you for the remaining balance once a year. If your Social Security benefit is reduced to zero, you will receive a bill from Medicare quarterly.