

## Biography of Bernie Piro

My name is Bernie Piro, and I would like to bring your attention that Piro is spelled with an "I" not a "Y" so I put the fires out, not start them!

I was hired as a firefighter on February 23, 1981 by the Shreveport Fire Department fulfilling a lifelong dream of mine. I rose to the rank of Fire Engineer on January 17, 1989. Later, I rose to the rank of Fire Captain on January 1, 1998. Lastly, I rose to the rank of Battalion Chief on January 1, 2011. Then retired on August 16, 2015 after serving just shy of 35 years. I served on the advisory committee to the Fire Chief for two years as well as serving on the Vehicle & Apparatus Replacement Committee for 2 years. I served on the Shreveport Healthcare Trust Fund Board of Trustees for 6 years. I served on the Executive Board of the Shreveport Firefighters Association from 1989-2006, holding the positions of the Executive Board Member, Secretary/Treasurer, and Vice President. I have been a National Registered Emergency Medical Technician from 1981 to current, a State Certified Hazardous Material Technician since 1987, State Certified Aircraft Firefighter since 2004, and have completed five components of special operations prior to retirement. I have a fire science degree from LSU-E. I am one of four retired firefighters organizing the Louisiana Association of Retired Firefighters.

I would like to voice my concerns and the hardship of how the Windfall Elimination Provision and Government Pension Offset also known as WEP and GPO effects myself and my wife as well and many state, municipality, and parish eligible retirees & spouses for a government pension!

I retired as a Shreveport Firefighter at the age of 59 years of age just shy of 35 years of services. I personally chose to take the option to leave my wife my retirement at the time of my death. This option cost me \$835.83 and 36 months of drop earnings equaling to \$30,089.88 and as of December of 2023, it will have cost me a total of \$112,837.05 and each month it increases by \$835.83. I have not applied for Social Security benefits, as I recently met my full retirement age. My Social Security benefits will be cut at approximately 60% of \$517.00 (see print out). To make matters worse, Government Pension Offset effects the spouse reducing their Social Security benefits. If you choose to take the option on your government pension to leave to your spouse, you accept a reduction on monthly pension benefits. In my wife's case, working since age 17 and contributing to her Social Security and plans on working to the age of 70, but according to the GPO calculator she will receive \$0 in Social Security benefits (see print out). According to the Social Security publication No.5-10700, stating a current or former spouse, widow or widower, the GPO may reduce or eliminate your Social Security benefit all together. If the GPO applies your Social Security benefits will be reduced by an amount equal to 2/3 of your government pension and could be reduced to zero. I thought I was being a reliable husband taking care of my wife only to find out about GPO is eliminating her Social Security benefits. I am a cancer patient with a dreary prognosis, so I am concerned about finances for my wife once I am gone. I think all retirees that receive a state, municipality, and parish government retirement has been betrayed! This injustice must be corrected! Thank all of you for your service and attendance today.

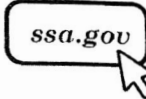
Retired Battalion Chief

Shreveport Fire Department

Bernie Piro



# You Have Earnings Not Covered By Social Security



## We have important information for you

You are receiving this fact sheet because our records show you have earnings from work not covered by Social Security. This work was most likely for federal, state, or local government or in a foreign country. These earnings are from a job where you and your employer did not pay Social Security taxes.

## The impact of such earnings on Social Security benefits

Social Security benefit rules are different for people who had a job that was not covered by Social Security and receive a pension because of that job. This document will help you understand how pensions based on such earnings affect Social Security benefits.

## Pensions from work not covered by Social Security

Any pension you receive from work not covered by Social Security could reduce the amount of your Social Security benefits in one of two ways.

| Benefits that can be reduced: | Your own retirement and disability benefits and benefits payable to your spouse and children  | Your benefits as a spouse, widow, or widower   |
|-------------------------------|---|--|
| Adjustment that may apply:    | <p><b>Windfall Elimination Provision (WEP)</b></p> <ul style="list-style-type: none"> <li>• This reduces your retirement or disability benefit if you receive a retirement or disability pension from work not covered by Social Security.</li> <li>• The reduction cannot be more than half the amount of your monthly pension that is based on work not covered by Social Security.</li> <li>• The WEP adjustment is made before any adjustments for early or delayed retirement benefits.</li> <li>• WEP does not affect survivors benefits.</li> <li>• WEP does not apply if you have 30 or more years of substantial earnings covered by Social Security.</li> <li>• Visit our WEP calculator: <a href="http://ssa.gov/planners/retire/anyPiaWepjs01.html">ssa.gov/planners/retire/anyPiaWepjs01.html</a></li> </ul> | <p><b>Government Pension Offset (GPO)</b></p> <ul style="list-style-type: none"> <li>• This reduces your benefits as a spouse, widow, or widower by two-thirds of the monthly retirement or disability pension amount you receive from your own work for a federal, state, or local government employer that was not covered by Social Security.</li> <li>• GPO can reduce your benefit as a spouse partially or fully, depending on the amount of the pension.</li> <li>• Visit our GPO calculator: <a href="http://ssa.gov/planners/retire/gpo-calc.html">ssa.gov/planners/retire/gpo-calc.html</a></li> </ul> |

## When you apply for Social Security

When you apply for Social Security benefits, we will ask whether you are receiving or plan to receive a pension from your earnings not covered by Social Security. You are required to provide your pension information so we can make any necessary adjustments to your benefit. Providing us with this information when you apply or when you start receiving a pension will help you avoid an overpayment. If you have questions about your pension from work not covered by Social Security, you can check with your current or former federal, state, or local government or foreign country employer. Learn more at [ssa.gov/gpo-wep](http://ssa.gov/gpo-wep).

## Why WEP and GPO exist

Congress enacted WEP and GPO to treat all workers fairly under the Social Security program. See the following information on the history and the reasons for the WEP and GPO.

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## Does Government Pension Offset affect spousal benefits?

**HOW THE GPO WORKS:** The GPO reduces the spousal or widow(er) benefit by two-thirds of the monthly non-covered pension and can partially, or fully, offset an individual's spousal/widow(er) benefit, depending on the amount of the non-covered pension.

Before 1984, federal civil service employees and members of Congress didn't pay into Social Security and were ineligible for benefits. Oct 24, 2023

### **Earnings Not Covered by Social Security**

**You may also have earnings from work not covered by Social Security, where you did not pay Social Security taxes.** This work might have been for federal, state, or local government or in a foreign country. If you participate in a retirement plan or receive a pension from this work, your Social Security benefits may be affected by:

**Windfall Elimination Provision (WEP)** - Your retirement or disability benefit may be reduced, but not eliminated, by the WEP. The reduction amount, if any, depends on the number of years and the amount earned in jobs in which you paid Social Security taxes, and the year you turn age 62 or become disabled. To estimate the WEP's effect on your Social Security benefit, visit [ssa.gov/WEP-CHART](https://ssa.gov/WEP-CHART). In 2023, the maximum monthly reduction is \$557.50. Learn more at [ssa.gov/WEP](https://ssa.gov/WEP).

**Government Pension Offset (GPO)** - If you qualify for benefits as a current or former spouse, widow, or widower, the GPO may reduce or eliminate your benefits. If the GPO applies, your Social Security benefit will be reduced by an amount equal to two-thirds of your government pension, and could be reduced to zero. Even if your benefit is reduced to zero, you will be eligible for Medicare at age 65 on your spouse's record. Learn more at [ssa.gov/GPO](https://ssa.gov/GPO).