



## MO PSRS Members:

The Social Security Fairness Act 2025 (HB 81) was signed into law on [January 5, 2025](#), by President Biden which essentially ends the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). **This new law eliminates the reduction in Social Security benefits for many of our PSRS members 62 and older**

**The following are next steps the Social Security office and Rich Grawer, our Social Security Strategist, recommend:**

- If you have already applied for Social Security benefits, you do NOT need to do anything further at this time since you are already in the Social Security system. RECOMMENDATION: Update your contact information and direct deposit information as needed in your account.
- If you haven't set up an online Social Security account, visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to create your account.
- If you are 62\* or older and setting up an account, please note the following in the remarks section on the application:

*I am a MO PSRS member and did not set up an account earlier due to the WEP & GPO, but in accordance with the Social Security Fairness Act of 2025, I believe I am now eligible for benefits.*

\* Please note, a widow(er) can start benefits at age 60. (earlier if raising a child under the age of 18)

**The Control Option Mindset in connection with Ameritime**

**314-432-9540 [www.ameritime.net](http://www.ameritime.net)**

**Please share this important Social Security information with your PSRS colleagues.**