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# NOTICE TO PARTICIPANTS: YOUR POTENTIAL RIGHT TO SOCIAL SECURITY BENEFITS OR AN INCREASE TO SOCIAL SECURITY BENEFITS, INCLUDING RETROACTIVE PAYMENT

**TO:** All Participants in the Premium Reimbursement Plan for Retirees of the Santa Monica City Employees Coalition Benefit Trust

**FROM:** Board of Trustees, Santa Monica City Employees Coalition Benefit Trust

**RE:** Enactment of Social Security Fairness Act which could entitle you to Social Security benefits or increased future and retroactive Social Security benefits

**DATE:** February 26, 2025

**This notice contains important information about your possible right to Social Security benefits.**

**If you receive a public-sector pension based on work for which no Social Security taxes were withheld, but have also performed sufficient other work for which Social Security taxes were withheld to also qualify for Social Security benefits, recently passed legislation might entitle you to an increase in the amount of your Social Security benefits, including retroactively to January 1, 2024.**

**If you did not apply for or receive Social Security spousal or widow(er) benefits because you receive a public-sector pension that reduced or eliminated your right to such Social Security benefits, you might now be entitled to receipt of, or an increase in, Social Security spousal or widow(er) benefits, including retroactively to January 1, 2024.**

The **Social Security Fairness Act** was signed into law by President Biden on January 5, 2025. It repealed two provisions of the Social Security Act that reduced Social Security benefit levels for people who receive a pension based on work not subject to Social Security tax withholding, and who also qualify for Social Security benefits based on other work, or as a spouse or widow(er) based on their spouse's work.

## WHAT DO I NEED TO DO TO OBTAIN MY SOCIAL SECURITY BENEFITS?

The Social Security Administration (SSA) has created a webpage devoted solely to the Social Security Fairness Act (Act). It provides information about the Act and the steps being taken by the SSA to implement it. It also answers many basic questions regarding the impact of the Act and what action, if any, you need to take. The SSA's Social Security Fairness Act webpage is at https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html?tl=0%2C5

The questions and answers on the SSA's Social Security Fairness Act webpage are being updated periodically. The SSA currently advises on the webpage that if you have never applied or are not sure if you have applied for retirement, spouse's, or surviving spouse's benefits, then you might need to file an application. The webpage provides a link to a separate webpage to submit an application, and a telephone number to submit such an application by phone. If you have been receiving benefits that were reduced, the SSA advises on its Social Security Fairness Act webpage that you should consider updating your mailing and/or direct deposit information that the SSA has on file for you; but that other than that, "Generally, no other actions are needed at this time." The webpage provides instructions on how to update your information.

The Social Security Fairness Act webpage also says to expect delays in processing the adjustment to benefits, explaining that:

> *The law requires SSA to adjust benefits for over 3 million people. Since the law's effective date is retroactive, SSA must adjust people's past benefits as well as future benefits. Though SSA is helping some affected beneficiaries now, under SSA's current budget, SSA expects that it could take more than one year to adjust benefits and pay all retroactive benefits.*

The SSA also warns of potential scams, stating:

> *Unfortunately, bad actors might attempt to take advantage of situations when money is involved. SSA will never ask or require a person to pay either for assistance or to have their benefits started, increased, or paid retroactively. Hang up and do not click or respond to anyone offering to increase or expedite benefits. Learn more about Social Security-related scams, and how to report them to SSA's Office of the Inspector General, at www.ssa.gov/scams.*

**HOW WOULD A CHANGE IN MY SOCIAL SECURITY BENEFITS POTENTIALLY IMPACT MY PREMIUM REIMBURSEMENT CLAIMS FROM THIS PLAN?**

If you are currently paying your Medicare premiums with a personal check, an increase in your Social Security benefits may mean that your Medicare premiums will be fully or partially deducted from those Social Security benefits. The new requirement of this Plan that you provide proof of payment of your insurance premiums for all 12 months of the year by January 31st of the following year does not apply to Medicare premiums deducted from your Social Security payments. In order to be reimbursed monthly for Medicare premiums deducted from Social Security payments, you only need to submit your annual Social Security statement showing the Medicare deduction by January 31 of the year of the deductions. If your Medicare premium changes, you do need to submit a new Social Security statement within 30 days of that change. If you have questions about what proof of premium payment is required in your circumstance, please contact the Trust Office at the contact information on the first page of this Notice.