

How State And Local Government Employees Are Covered By Social Security And Medicare



Do you work for an agency of a state or local government? Unlike workers in the private sector, not all state and local employees are covered by Social Security. Some are covered only by their public retirement pension program; some are covered by both public pensions and Social Security; and some are covered by Social Security only.

When it began, the Social Security program did not include any of these employees. Over the years, the law has changed. Most employees have Social Security protection because their states and the Social Security Administration entered into special agreements called "Section 218 agreements." Others are covered by a federal law passed in July 1991 when Social Security was extended to state and local employees who were not covered by an agreement and were not members of their agency's public pension system.

Except for workers specifically excluded by law, employees hired after March 31, 1986, also have Medicare protection. States may also obtain Medicare coverage for workers not covered for Social Security who have been continuously employed by the same state or local governmental employer since before April 1, 1986.

Those workers covered for Social Security under a Section 218 agreement are automatically covered for Medicare.

State and local government employees who are covered by Social Security and Medicare pay into these programs and have the same rights as private sector workers.

State Social Security Administrators

Each state has a designated official, called the State Social Security Administrator, who is responsible for the state's Section 218 agreement. The State Administrator can provide information and answer questions about Social Security and Medicare cover-

age under the agreement. You can find contact information for the administrator in your state by visiting the website, <http://www.ncsssa.org/statessadminmenu.html>

Why your Social Security coverage is important

Social Security is more than a retirement program. It can help support your family when you die and provide monthly benefits when you retire or if you become severely disabled. Your work in Social Security-covered employment helps you and your family qualify for those benefits. The benefit amounts are based on the earnings reported to the Social Security Administration. Therefore, it is important that you make sure your earnings record is correct.

It is easy to check your record. Each year, you will automatically receive your personal *Social Security Statement* about three months before your birthday. The *Statement* will show your year-by-year earnings and will provide estimates of retirement, survivors and disability benefits you and your family may be able to receive now and in the future. If your *Statement* does not show earnings from a state or local government employer, the work may not have been covered either by a Section 218 agreement or by federal law. You should contact that employer if you have questions about the work.

As a state or local worker, there are two provisions of the law that may affect the amount of your Social Security benefits. The Windfall Elimination Provision (WEP) affects the way your Social Security retirement or disability benefits are computed.

The Government Pension Offset (GPO) affects the amount of the Social Security benefits you receive as a spouse or widow(er).

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Contacting Social Security

For more information, visit our website at www.socialsecurity.gov or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

