

MEMORANDUM

TO: All Retirement Boards

FROM: Bill Keefe, Executive Director

RE: Updated Form SSA-1945: Statement Concerning Your Employment in a Job Not Covered by Social Security

DATE: March 21, 2025

On January 7, 2025, PERAC issued Memorandum #2 of 2025 (“Memo #2/2025”) concerning the repeal of the Windall Elimination Provision (“WEP”) and Government Pension Offset (“GPO”) provisions of Social Security through The Social Security Fairness Act.

In Memo #2/2025, PERAC advised that retirement boards should pause on requiring the completion of Form SSA-1945 until the Social Security Administration (“SSA”) released further guidance. This was because the older Form SSA-1945 advised individuals who were employed in a non-Social Security covered position that they might be potentially impacted by the WEP and GPO, which is no longer the case.

Effective March 2025, the SSA has released a new Form SSA-1945 for employees to sign acknowledging that their position is not covered by Social Security. This new form addresses the elimination of the WEP and GPO and provides better guidance for employees. Pursuant to Federal Law and PERAC Memoranda #45 of 2004 and #5 of 2006, the updated Form SSA-1945 should now be given to all new employees by the employer units. The new form is attached to this Memo and can be found at: <https://www.ssa.gov/forms/ssa-1945.pdf>.

Retirement boards should follow the same exact process as before regarding the use of the form as nothing procedurally has changed. A signed Form SSA-1945 should be obtained from the employer and placed in each new member’s file with the retirement board. Forms should be obtained from the members who did not file them with the retirement board during the period of the pause.

We trust the foregoing will be of assistance. If you have any further questions, please feel free to contact General Counsel Judith Corrigan at (617) 591-8904 or at judith.a.corrigan@mass.gov.

Attachment

