

Public Employees May Qualify for Higher Social Security Benefits Following WEP and GPO Repeal

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/EINPresswire.com/ -- The recent changes in Social Security laws mean public employees affected by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) may now qualify for higher monthly benefits and retroactive payments.

Public employees impacted by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) now have an opportunity to maximize their Social Security Benefits. With the recent legislative changes and the [WEP and GPO repeal](#), navigating the new benefits landscape requires strategic planning. Tim Hayes, an independent financial advisor, offers expert guidance designed to help public employees take the appropriate steps toward maximizing their Social Security benefits.

The importance of strategic planning in light of WEP and GPO changes

For years, the WEP and GPO have reduced or eliminated Social Security benefits for millions of public sector workers. With the repeal in effect, affected individuals may see an increase in their monthly benefits and even qualify for retroactive lump sum payments for 2024.

However, many eligible individuals must take proactive steps to claim their full benefits. Those who qualify for spousal or survivor benefits must actively apply as they will not automatically receive these benefits even if they qualify for a higher amount.

The Social Security Administration (SSA) cannot automatically confirm marital status for spousal benefits or determine eligibility for higher benefits without direction. Scheduling a phone



Tim & Charlotte in Boston

appointment with the SSA is necessary to verify marital status and evaluate benefit eligibility.

Impact on public employees who applied before 2016

Public employees who are eligible for spousal or survivor benefits must immediately [contact Social Security](#) to schedule an appointment and determine eligibility for a higher benefit. The same applies to public employees who previously never applied for a Social Security benefit due to:

- Not having enough quarters to qualify for benefits
- Believing that their government pension income disqualified them from receiving spousal or survivor benefits

Professional support for public employees navigating Social Security changes

Financial professionals are stepping in to help affected individuals handle these changes. Tim Hayes specializes in assisting public employees with Social Security assessments, benefit estimations, and filing strategies. Services also include support during SSA communications and in-person appointments. Additionally, Hayes reviews 403(b) and IRA portfolios to determine how the new Social Security benefits could potentially impact retirement plans and asset allocation.

Urgency in taking action

Public employees who applied for benefits before 2016 or never applied due to GPO or WEP restrictions are advised to schedule an appointment with the SSA as soon as possible. Delays could lead to missed benefits.

For more information on maximizing Social Security benefits, visit <https://www.independentadvisorthayes.com/> or contact Tim Hayes at +1(508)277-5847.

About Tim Hayes:

Securities are offered through registered representatives of Cambridge Investment Research, Inc., a broker-dealer, and a member of FINRA/SIPC. Advisory services are offered through Cambridge Investment Research Advisors, Inc., a registered investment advisor. Tim provides financial planning services, including investment advisory and financial planning, for both local and national clients who may be impacted by the WEP and GPO repeal. These opinions belong to him and do not necessarily reflect those of Cambridge Investment Research. They are intended for informational purposes only and should not be interpreted or taken as personalized investment advice. Content provided through links to third-party sites should not be viewed as an endorsement of material that cannot be verified for completeness or accuracy. Press Release Prepared By Geri Mileva.

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