

## Overview and Instructions

Please complete and return the "Statement Concerning Your Employment in a Job Not Covered by Social Security" form contained on the following page. Section 419(c) of the Social Security Protection Act of 2004 requires State and local government employers to have employees hired January 1, 2005 or later, in a job not covered under Social Security, to certify that they have been informed of the possible impacts on their Social Security benefits. Since your employment at the University of Illinois is not covered by Social Security, you must complete the form which explains how your employment at the University of Illinois could affect future Social Security benefits to which you may become entitled

### Completing Social Security Administration Form 1945

1. **Print** the form.
2. **Read** the form.
3. **Enter** your name (please print) and University Identification Number (UIN) in the spaces provided at the top of the page.
4. **Sign** and **date** the form in the blanks provided at the bottom of the form.
5. **Make a copy** for your records.
6. **Submit** the form. The form may be submitted in one of three ways.

- a. **Send** the form via U.S. mail to the address below:

University of Illinois  
University Office of Human Resources  
807 S. Wright St., Ste. 440, MC-312  
Champaign IL 61820, OR

- b. **Fax** the form to: (217) 333-2789, OR

- c. **Deliver** the form to your campus benefits office.

In Chicago: Monday-Friday 8:30 AM to 5:00 PM

UIC Benefits Center

715 S. Wood Street, Room 305

3<sup>rd</sup> Floor of the Human Resources building

In Urbana-Champaign: Monday-Friday 9:30 AM to 5:00 PM

The Benefits Center

807 S. Wright St., Suite 480

4<sup>th</sup> Floor of the Illini Union Bookstore Building

In Springfield: Monday-Friday 8:30 AM to 5:00 PM

Human Resources Building, Room 30

One University Plaza, MS HRB 30

1<sup>st</sup> Floor of the Human Resources building

## Statement Concerning Your Employment in a Job Not Covered by Social Security

<b>Employee Name</b>	<b>Employee ID#</b>
<b>Employer Name</b> University of Illinois	<b>Employer ID#</b> 37-6000511

Your earnings from this job are not covered under Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.

### Windfall Elimination Provision

Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. For example, if you are age 62 in 2005, the maximum monthly reduction in your Social Security benefit as a result of this provision is \$313.50. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to Social Security Publication, "Windfall Elimination Provision."

### Government Pension Offset Provision

Under the Government Pension Offset Provision, any Social Security spouse or widow(er) benefit to which you become entitled will be offset if you also receive a Federal, State or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension.

For example, if you get a monthly pension of \$600 based on earnings that are not covered under Social Security, two-thirds of that amount, \$400, is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a \$500 widow(er) benefit, you will receive \$100 per month from Social Security (\$500 - \$400=\$100). Even if your pension is high enough to totally offset your spouse or widow(er) Social Security benefit, you are still eligible for Medicare at age 65. For additional information, please refer to Social Security Publication, "Government Pension Offset."

### For More Information

Social Security publications and additional information, including information about exceptions to each provision, are available at [www.socialsecurity.gov](http://www.socialsecurity.gov). You may also call toll free 1-800-772-1213, or for the deaf or hard of hearing call the TTY number 1-800-325-0778, or contact your local Social Security office.

**I certify that I have received Form SSA-1945 that contains information about the possible effects of the Windfall Elimination Provision and the Government Pension Offset Provision on my potential future Social Security benefits.**

<b>Signature of Employee</b>	<b>Date</b>
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