

[Windfall Elimination Provision \(WEP\)](#) applies the first month a claimant is entitled to both a non-covered pension (benefits) and Social Security retirement or disability benefits.

[Government Pension Offset \(GPO\)](#) applies to the spousal or widow(er)'s benefit in the same manner, effective the first month the individual is entitled to both. Having "access" to a fund does not trigger WEP/GPO. The individual must request a distribution of the funds. A distribution includes a withdrawal, roll-over or refund. If an individual delays taking any distributions (including rollovers), then WEP/GPO will not apply.