

From: [Dianne K. Shibe](#)
To: [Rep. Alyse Galvin](#); [Meredith Trainor](#)
Subject: HJR 18
Date: Monday, February 12, 2024 2:02:21 PM

Subject: Support for House Joint Resolution 18

Dear Representative Galvin:

Thank you for introducing HJR 18 urging the repeal of the Government Pension Offset and Windfall Elimination Provision.

As you know, Alaska is the most impacted state by these unfair penalties that diminish earned Social Security benefits.

I am a third-generation Alaskan, and I am simply advocating for fairness. Since I was 16, I have worked in various fields the required number of years to qualify for full Social Security benefits.

However, when I was 42, I became a teacher in Alaska which has clearly offended the Social Security Administration, thus they have reduced my monthly Social Security payments by about \$400 a month.

Please keep in mind that teachers are not part of the Alaska Supplemental Benefits System (SBS), so we do not even have the option of that benefit that some other public employees enjoy. We need the FULL amount of the Social Security that we have were promised before becoming Alaska teachers.

I appreciate you fighting for teachers, firefighters, troopers, etc., so we can have the full benefits for which we have paid.

Sincerely,

Dianne K. Shibe
Wasilla, Alaska
[REDACTED]

From: Rep. Alyse Galvin
Sent: Monday, February 12, 2024 3:57 PM
To: Claire Fordyce
Subject: Fwd: WEP

Alyse Galvin
Representing District 14

From: [REDACTED]
Sent: Thursday, February 8, 2024 6:05 PM
To: Rep. Alyse Galvin <Rep.Alyse.Galvin@akleg.gov>
Subject: WEP

Hi there, I saw you post about WEP, HJR18. I am a school nurse and I will def be affected by this. I don't think people unaffected by this really understand what it is and when I explain it people are stunned. Because it feels like theft. When nurse positions open and nurses ask me what it is like to be a school nurse I get some pretty excited nurses. Until I lastly mention to look at the social security hit if working for the school district which doesn't even have a pension anymore but we still seem to fall under "state with a pension in place". I get nurses who immediately say "well I can't do that!" I had a nurse recently tell me in other states you will see a lot of retired military take teaching positions. Not here, not where they have to be penalized their social security they have paid into. I have some small faith in humanity that has kept me in this position. I keep thinking this is totally unethical, and this will get straightened out before I get to an age of retirement. Because people must have enough good in this to not let this continue. Thank you so much for supporting this!

Petra

Buddy Whitt

From: tejano99504@everyactionadvocacy.com on behalf of Arthur Sosa [REDACTED]
@everyactionadvocacy.com>
Sent: Friday, February 9, 2024 7:49 AM
To: Rep. Alyse Galvin
Subject: A modest pension for public service

Dear Representative Alyse Galvin,

Alaska public employees have the worst retirement options in America. Educators, frontline public servants, and public safety officers hired after 2006 are without a pension option, and most don't have access to Social Security benefits. This combination has led TRS III and PERS IV participants to label their retirement plans as the "Death Tier", meaning that they will almost certainly outlive their retirement savings or work until they die.

Alaska's current approach to retirement has led to increased turnover rates, particularly among public school employees. Every year, 20% of teachers, education support staff, and administrators leave their jobs at an annual cost to the state of \$20 million.

When surveyed by the Governor's Teacher Retention and Recruitment Task Force in 2021, Alaska's school administrators identified addressing retirement issues as the number 1 priority for improving recruitment and retention.

Other states offer public employees a shared risk pension system that protects the state while offering career public servants the opportunity to earn a modest pension.

As an Alaskan who wants to remain in our state, please support all legislation to restore a real retirement system for Alaska public employees.

Thank you,

Sincerely,
Arthur Sosa
[REDACTED]

From: [Pamela Lloyd](#)
To: [Rep. Alyse Galvin](#)
Subject: Support for House Joint resolution 18
Date: Monday, February 12, 2024 1:37:08 PM

Subject: Support for House Joint Resolution 18

Dear Representative Galvin,

Thank you for introducing HJR 18 urging the repeal of the Government Pension Offset and Windfall Elimination Provision.

As you know, Alaska is the most impacted state by these unfair penalties that diminish earned Social Security benefits.

I have at least 50+ years working experience. I spent 27 years working as an occupational therapist for the Anchorage School District. During that time I also worked at Providence Hospital (paying into social security) and for Creighton University as an adjunct professor (paying into social security). I have worked a variety of jobs paying into social security over the years.

Last year my Social Security payment was reduced by \$532 and this year it is reduced by \$587 or \$7,044 a year!!!!!! This is an outrage. I earned those benefits.

Thank you for introducing HJR 18, thousands of Alaska educators, firefighters, troopers and public employees are grateful for your efforts to try and restore our earned benefits. You are truly appreciated!

Sincerely,

Pamela Lloyd

Sterling, AK 99672

Buddy Whitt

From: Michael Husa [REDACTED]
Sent: Monday, February 12, 2024 3:51 PM
To: Rep. Alyse Galvin
Cc: Meredith Trainor
Subject: Support for House Joint Resolution 18

Dear Representative Galvin,

Subject: Support for House Joint Resolution 18

Dear Representative Galvin,

Thank you for introducing HJR 18 urging the repeal of the Government Pension Offset and Windfall Elimination Provision.

As you know, Alaska is the most impacted state by these unfair penalties that diminish earned Social Security benefits.

I have worked since I was 16 years old, with a sustainable income for the majority of those years including while in college. I spent 25 years teaching in rural Alaska and hence receive a pension. While I am not of age to draw social security I did go back to work and pay into social security once again. When I reach 66.5 years old and file for social security how much of a penalty will I pay?

On top of this, should I outlive my wife, I will receive none of her social security survivor's benefits. If I had never worked a day in my life I would be entitled to benefits from her Social Security contributions.

Thank you for introducing HJR 18, thousands of Alaska educators, firefighters, troopers and public employees are grateful for your efforts to try and restore our earned benefits. You are truly appreciated!

Sincerely,

Michael Husa
[REDACTED]

Bethel, AK 99559
[REDACTED]

Repeal WEP and GPO

My name is Kathleen Yerbich and I am a teacher in Wasilla. I will most likely keep working until I am a very old woman. The system hasn't worked out for me. My employment with America started when I was eight years old. I delivered newspapers every morning until I was sixteen. I was then promoted to flipping burgers at the local fast food restaurant. I graduated and joined the United States Navy and stayed for ten years. I wanted to start a family, so I left the workforce for a few years and raised four children in Wasilla. Once they were settled into their schooling, I went back to college and completed my bachelor degree in education.

I entered the MatSu School District world where I attended a seminar on retirement. There was an audible gasp in the room when the speaker informed us about the Windfall Elimination Provision and the Government Pension Offset. We were told that our monies in our Social Security accounts would be penalized because we were teaching in Alaska. No one knew. I began my research to understand my particular situation. My husband is retired and receives a Social Security check. How much will I receive if he passes? How much of my account will they penalize? The numbers paint a bleak picture. Because I am Tier III, there is no retirement account; because I am working as a teacher in Alaska, there will be very little given to me of my social security monies; because I am a teacher I will receive very little from my husband's account. I have worked hard to inform employees about WEP and GPO. I have heard many extremely sad stories, mostly from women, that they were not aware of WEP or GPO until they were getting ready to retire. They were devastated. They had counted on their social security monies and or their husband's. Again, they had no idea about the penalties for working as a teacher.

So, think about my story. Here you have a citizen that has been working most of her life. Here you have a veteran that served honorably. Here you have a teacher and community volunteer that will never be able to retire.

This American system is a failure that needs to be repealed.

Sincerely,

Kathleen Yerbich

To: Rep.Alyse.Galvin@akleg.gov
Cc: Meredith.Trainor@akleg.gov

Subject: Support for House Joint Resolution 18

Dear Representative Galvin,

Thank you for introducing HJR 18 urging the repeal of the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP).

As you know, Alaska is the most impacted state by these unfair penalties that diminish earned Social Security benefits.

I have at least 40+ years working experience. I spent 26 years as an elementary school teacher on the North Slope and in Fairbanks. During my work years I worked at various jobs before and during college, summer jobs to help ends meet while teaching, and for the University of Alaska as an adjunct professor (all paying into social security). I have earned well over forty quarters towards my Social Security benefits over the years.

My current Social Security benefit, after paying my monthly premium for Medicare, is \$65.00, well under to what I am entitled. I earned those benefits on the jobs outside of my public service and because of my public school teaching I face the penalty of the WEP.

I am married to a Social Security beneficiary who spent his whole career in private employment. Most of his work years were as the solo employee in his own company, paying into Social Security on his own. If he were to pass away before me, and using the current formula of my public service in Alaska, I would not be able to receive any of his spouse survival benefits that others receive. He paid into the Social Security system his whole work life and due to the GPO penalty none of the normal spousal benefits will apply for me..

Thank you for introducing HJR 18, thousands of Alaska educators, firefighters, troopers and public employees are grateful for your efforts to try and restore our earned benefits. You are truly appreciated!

Sincerely,

Steven Click, retired Alaskan teacher
Now living in Hawai'i

From: [Andy Holleman](#)
To: [Rep. Alyse Galvin](#)
Subject: GPO/WEP
Date: Monday, February 12, 2024 2:32:29 PM

Dear Rep. Galvin,

I just wanted to write in support of making changes in regard to Social Security and GPO/WEP in regards to public employees in Alaska. There are two key things, one of which I feel is often overlooked.

First of course is the reduction in benefits to people vested in the SoAlaska retirement programs. I have 24 years of significant earning in Social Security. My benefit amount is still significantly reduced, and as someone that just turned 70, I could use the money.

The other is one I think I'll survive but it matters. When you vest in a SoAlaska plan, you lose survivor and dependent benefits from Social Security. This doesn't affect so many people but for the ones it does, the impact is devastating. People in the DB retirement plans have some good protections provided by those plans, but people in TRS 3/PRS 4 do NOT. There is always risk in the world, and I do understand the responsibility of the State to limit risk, but in this case ALL the risk went to the employee when the plans were changed. This was unconscionable, but is also rarely noticed, as it only affects a fraction.

Retirees need at least one, good, known source of continuing revenue, should something happen to their nest egg.

Thank you for leading on this. If I can provide more information, please let me know.

Andy Holleman
Anchorage, AK.

[REDACTED]

From: [Rep. Alyse Galvin](#)
To: [Meredith Trainor](#); [Claire Fordyce](#)
Subject: Fwd: HJR 18
Date: Monday, February 12, 2024 4:00:02 PM

Alyse Galvin
Representing District 14

From: William Petrik [REDACTED]
Sent: Wednesday, January 31, 2024 1:36 PM
To: Rep. Alyse Galvin <Rep.Alyse.Galvin@akleg.gov>
Subject: HJR 18

Dear Representative Galvin:

Thank you for your time and energy sponsoring the subject House Joint Resolution (HJR) and the opportunity for me to express my opinion regarding the issue. I am 72 years old and retired 13 years ago from over 25 years of State of Alaska service. I worked for the state because I enjoyed my work. I could have worked in the private sector doing similar work at a higher wage but I liked working for the state so I continued for all those years. Along the way as a public employee I learned how I would receive a reduced Social Security (SS) pension because I worked for the state. I wrote to my congressional representatives numerous times during my tenure as a state employee regarding the unfairness of WEP/GPO. So here it is 30 years later and there still is no resolution to the issue.

Prior to my state employment I worked in the private sector for 18 years. I contributed to SS during that period. After working for the state I found out that I would not be receiving full SS benefits based on my 18 years of contributions because I worked in the public sector. To me that is unconscionable. I do not want it all, I just want what is due me. There are millions of us across the nation in a similar situation and I do not understand why it is so hard for congress to do the fair thing here.

Thank you for your time and energy proposing this HJR to encourage our congress to do the right thing. I hope this helps get some traction to finally passing long overdue federal legislation to fix the problem.

Sincerely,
William Petrik

[REDACTED]
Anchorage