

January 28, 2008

Hearing on Social Security Benefits For Economically
Vulnerable Beneficiaries

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"GOP and WEP: Policies Affecting Pensions from Work Not Covered by Social
Security" November 6, 2007

With all due respect I submit to you my request for a repeal of the Government Pension
Offset (GOP) and the Windfall Elimination Provision (WEP).

After understanding what was happening to my benefits from Social Security in the year
2000, I started writing to all State Representatives realizing with my wife's health
condition we would be having additional financial problems soon as her medications
would be very expensive as they are today. I was unable to pay for the medical plan from
our school district, but had my Social Security not been cut I would have been able to
continue my school districts plan, but to no avail I had to resort to a lesser plan outside of
the school district which pays much less on our medical expenses.

I'm a veteran of over seven years of U.S. Military service, U.S. Navy, 480-65-02. I
retired early from public school teaching in California in 1994 as a science teacher due to
my wife's health condition.

For a number of years I worked in the private sector and military service, earning an
opportunity to pay into Social Security and qualified by quarters to receive Social
Security benefits at age sixty-two (62). I desired to continue to pay into Social Security
but wasn't allowed to because of laws/rules at the time while working for the California
Public School System.

I sincerely feel I've earned my benefits from Social Security (as well as others) as I paid
into the Social Security Program thinking I would receive for time earned, benefits at age
sixty two (62) when I retired. This didn't happen.

We know of families in Medford Oregon receiving Social Security disability benefits, SSI, food stamps, medical coverage and they travel from country to country having their family members deposit their checks in a given bank and they withdraw their benefits in other countries by ATM. This causes a major problem with Social Security for others who have truly earned their benefits. Four in one family have learned how to work the system.

When I first applied for Social Security benefits, my estimated benefit at age 62 was \$452.00 per month. However, after the Windfall Elimination Provision was applied, my benefits were cut to \$241.00 per month with military credits included as per the Social Security Administration, letter dated February 18, 2000. My current amount each month is \$202.00 per month.

Currently, my wife receives \$358.00 per month. With both Social Securities our benefits amount to \$560.00 per month.

My California State retirement amounts to \$1,671.00 per month due to an early retirement. With both benefits, Social Security and State of California Retirement amounts to \$2,231.00 times twelve equals to \$26,770.00 annually. If the WEP is repealed, I would receive approximately \$250.00 more per month making my benefits each month approximately \$450.00 not counting adjustment.

In the first part of this year 2007, Plan "D" for prescriptions, for my wife only, the first ninety (90) days of prescriptions amounted to \$2,588.00. We reached the donut hole as they call it on the first round. From that point, we had to pay for the full prescriptions and to date we're still paying thousands. So much profit being made from the elder for the most part.

For the year of 2008, our premiums for medical insurance will amount to \$8,223.60. Our out of pocket expense for medications could reach approximately \$4,000.00 due to the many medical complications my wife has. She is asthmatic, sever back pain, heart problems and other complicated health problems. Soon doctors will implant a small pump in her side with a tube leading into her spinal fluid for the back problems as injections and back surgery did not correct her condition.

I thought I had some benefits from the military service, but since the U.S. Congress elected to change things in the year 2003, I lost all possible benefits because I stayed healthy and had not used any benefits, even with having my DD 214 filed prior to 2003 with the VA Office. I was eliminated and placed in a category eight (8) status with the VA Office.

After serving my country, teaching in public schools for 25 years, and now finding I've lost half of my Social Security, no VA benefits and having to leave teaching early in order to help my wife, I'm penalized, but thankful we do have something to operate on for a few more years, but it's very, very hard.

With all respect to everyone on the Ways and Means committee and the United States of America, I plead for the repealing of the WEP Provision. We would have a little more to operate on each month. I'm only asking for what I earned.

I've continued to write and e-mail all State of Oregon Representatives over the years and met with Honorable Congressman Greg Walden and Honorable Senator H. Smith in Medford Oregon on several occasions and they indicated and promised to help. Also, I wrote to The Honorable Howard L. Berman, Chairman of Committee on Ways and Means last June 7, 2007.

PLEASE HELP!

Sincerely with all Respect,


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