PERA members do not contribute to Social Security, meaning you are not earning Social Security benefits while enrolled in one of the mandatory PERA plans.

On your paycheck, your monthly retirement contributions to either the PERA Defined Benefit (DB) or the PERA Defined Contribution (DC) plan will be listed in place of Social Security.

**Please note:** Employee contributions are not subject to Social Security taxes, and they are tax-deferred, which means they are not considered taxable income for federal and state income tax purposes until they are withdrawn.

Discover where you can find your PERA contributions on your paycheck below:

**However, you may have contributed to Social Security in another position.**

There are two federal provisions that could reduce or eliminate you Social Security benefits because of your membership in either the PERA Defined Benefits or Defined Contribution Plan. While your PERA benefits will not be reduced, the amount of benefit is used to calculate your potential Social Security reductions.

**Windfall Elimination Provision (WEP)**

- Applies to PERA retirees who receive a Social Security earned benefit from other employment
- May reduce your Social Security benefit
- Maximum monthly reduction in 2022 is $512

**Government Pension Offset (GPO)**

- Applies to PERA retirees who receive a Social Security spousal benefit
- May reduce or completely eliminate your Social Security benefit

Learn more about these provisions and how they affect your retirement on the PERA website.

**Groups audience:**
Employee Services

**Right Sidebar:**
ES: Payroll Contact

**Source URL:** https://www.cu.edu/employee-services/payroll/taxes/social-security-vs-pera

**Links**
[2] https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/pera-
defined-benefit-db-plan