

# Massachusetts State Employees' Retirement System

You Serve the Commonwealth. We Serve You.



## MSRB Operations Update 4.9.20

# Program Overview

- General Update
- Information for Retirees and Survivors
- Information for Active Employees
- Conclusion

# General Update

We would like to thank our members for your continued patience, cooperation, and understanding during these past several weeks. MSRB staff are working diligently to meet your needs under these complicated circumstances.

# General Update

- As a reminder, to help reduce the risk and combat the ongoing public health emergency the MSRB offices in Boston & Springfield are closed to the public and all staff until further notice.
- **Please note: the issuance of regular monthly benefit payments, or other disbursements are not impacted. The next scheduled monthly benefits will be issued on April 30, 2020.**
- Check the MSRB's web site regularly for updates [mass.gov/retirement](https://mass.gov/retirement)



# How the SMART Plan Can Help:

## *Financial Professionals You Can Talk To*

- Regardless of your current situation:
  - Whether not yet enrolled or already enrolled your Retirement Plan Advisor (RPA) can help you
  - Ask questions about your specific circumstances
- Get projections based on your numbers
- Meet to review your progress by phone or webex:
  - Plan Support: 877.457.1900
- Email your request for an appointment and questions to:  
[SMART@Empower-Retirement.com](mailto:SMART@Empower-Retirement.com)

# Information for Retirees and Survivors



# Retiree Benefit Verification Form Mailing Postponed

- The retiree Benefit Verification Form mailing scheduled for this spring is being postponed to a later date until the forms can be completed and returned safely. Benefit recipients will continue to receive their monthly benefit as usual.
- Please note: You will not be required to submit a form if you retired or started receiving a benefit this year (2020).

# Legislation Approved:

## *Modifies Post-Retirement Work Limits for 2020*

- Excludes from the 2020 earnings and hours limits service provided by public retirees in the public sector during the period of the COVID19 state of emergency in Massachusetts which began March 10, 2020.
- **Other service provided before and after the emergency period would count toward the annual limits.**
- Please note, disability retirees are excluded and must comply with standard earnings limits for 2020.

## Legislation Approved: *continued*

- *Retirees should consult with their employers regarding their earnings limits and how the legislation will impact it. Retirees should also check directly with the appropriate bargaining unit if you are working in a union benefitted position as a retiree as restrictions may apply.*
- The exclusion only applies to public retirees who are seeking to or already work in a public position (e.g., State, county, or municipality). Those who work in the private sector, government jobs outside of Massachusetts, or the federal government are not impacted by the limits of MGL Chapter 32, Section 91.
- **To view the entire notice go to [www.mass.gov/retirement](http://www.mass.gov/retirement)**

# Disability Retirees Notification

## Annual Section 91A Filing Deadline Extended to July 15

- The new deadline to file the Annual Statements of Earned Income corresponds with the Internal Revenue Service's income tax filing deadline.
- You do not need to contact PERAC's office to request an extension.
- If you have completed your statement already, you may file it now by mail. PERAC's office is currently closed so they are not able to accept in-person submissions.
- If you have questions about the above information you may contact Chanese Brown at [cbrown@tre.state.ma.us](mailto:cbrown@tre.state.ma.us) at the MSRB, or Kate Hogan at PERAC, 617-666-4446.

# Information for Active Employees

# Current Disability Applicants

## Disability Application Medical Panel Examinations

- Members with disability applications who had previously scheduled medical panel examinations that had been canceled, or for whom medical panel examinations have been requested may have the option of a video conferenced examination.
- PERAC will be contacting pending applicants with information related to this alternative. If an applicant wishes to go forward, PERAC will then reach out to the retirement board and the employer for their assent which is also required.

# Current Disability Applicants

- The Disability Unit at MSRB will continue to submit requests for medical panel examinations for applications which have met the required criteria so any further delay might be reduced as PERAC resumes scheduling.
- Please email Kate Hogan at PERAC, [KHogan@per.state.ma.us](mailto:KHogan@per.state.ma.us), if you have questions relative to this process.

# GIC Annual Benefit Statement Mailing

**2020**  
COMMONWEALTH  
OF MASSACHUSETTS

**BENEFITS  
THROUGH  
THE GIC**

**Annual Enrollment  
April 6 - May 1, 2020**

**REVIEW  
YOUR  
OPTIONS**

Your Agency/Division Number: \_\_\_\_\_

**GO DIGITAL** Use myGICLink to make changes or corrections to this Benefit Statement.

- Be sure the Preferred email address displayed below is correct
- Go to myGICLink
- Enter your preferred email and BOB
- Request the Beneficiary Change Form
- Check your email for the requested form
- Follow instructions for completion
- Submit
- Watch your email for confirmation of receipt

This is a personalized annual statement of your Commonwealth of Massachusetts benefits as of February 2020. To change or correct information on this Benefit Statement, please notify the GIC using the enclosed Beneficiary Change Form and return envelope.

If the Preferred email address field below is empty, please add it to your records using the Beneficiary Change Form. Once entered in GIC's system, you will be able to use myGICLink during Annual Enrollment.

<p>Insured's birth date: Phone number: Email address:</p> <p><b>HEALTH PLAN BENEFITS</b></p> <p>Commonwealth Pays Monthly: Employee Pays Monthly: Total Monthly Premium:</p> <p><b>DEPENDENTS COVERED BY YOUR HEALTH PLAN</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>First/Last Name</th> <th>Relationship*</th> <th>Date of Birth</th> <th>Sex</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p><b>DENTAL/VISION PLAN BENEFITS</b></p> <p>Commonwealth Pays Monthly: Employee Pays Monthly: Total Monthly Premium:</p> <p><b>DEPENDENTS COVERED BY YOUR DENTAL/VISION PLAN</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>First/Last Name</th> <th>Relationship*</th> <th>Date of Birth</th> <th>Sex</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	First/Last Name	Relationship*	Date of Birth	Sex					First/Last Name	Relationship*	Date of Birth	Sex					<p><b>LIFE INSURANCE BENEFITS</b></p> <p>Basic Life and Accidental Death &amp; Dismemberment on Insurance Amount: Commonwealth Pays Monthly: Employee Pays Monthly: Total Monthly Premium:</p> <p><b>OPTIONAL LIFE INSURANCE</b></p> <p>Optional Life and Accidental Death &amp; Dismemberment Insurance Amount: You are enrolled for optional life insurance coverage as: Employee pays the full monthly premium.</p> <p><b>LIFE INSURANCE BENEFICIARIES</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>First/Last Name</th> <th>Percent</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p><b>LONG TERM DISABILITY BENEFITS</b></p> <p>Employee pays the full monthly premium.</p> <p><b>HCSA AND DCAP BENEFITS</b></p> <p> </p> <p><b>TOTAL ESTIMATED GIC BENEFITS</b></p> <p>Total monthly contribution by the Commonwealth: Total monthly employee contribution: Total monthly premiums (approx.):</p> <p><small>NOTE: You must notify the GIC of a legal separation, divorce or remarriage. Coverage for a remarriage ends upon remarriage.</small></p> <p><small>Do not return this to the GIC. Use it to compare with your PERSI; please and return only to be published in the Beneficiary Decision Guide. Do not use for tax purposes.</small></p> <p style="text-align: center;"><b>THIS IS NOT A BILL. DO NOT SEND PAYMENT.</b></p>	First/Last Name	Percent		
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Is your Massachusetts State Employees' Retirement System beneficiary information up-to-date?

**THIS INFORMATION IS PROVIDED BY A SEPARATE AGENCY AS A CONVENIENCE TO GIC MEMBERS.**

NOTE: The information below is intended for state employees and employees of certain public entities who are members of the State Employees' Retirement System. Only these employees have received the State Retirement Board Beneficiary Change Form with this GIC Statement. Employees of agencies, including MassPort, the MWRA, and Redevelopment and Housing Authorities should contact their appropriate retirement system for beneficiary information.

As a member of the State Employees' Retirement System you can designate a beneficiary or beneficiaries to receive certain benefits or payments should you pass away while still in active service and before your retirement. Upon your death, your designated beneficiary(ies) can receive the lump sum payment of your accumulated retirement deductions plus interest. They can also receive payment for any unused vacation and sick time owed to you by your employing agency.

Carefully review the information provided below for accuracy and, if necessary, update your beneficiary data on the enclosed State Retirement Board **Beneficiary Change Form**. Mail the completed form to the State Retirement Board in the enclosed blue addressed envelope.

**PLEASE NOTE:** the beneficiary or beneficiaries you may designate for life insurance purposes with the Group Insurance Commission, as listed on the reverse of this statement, are not valid for retirement purposes.

STATE EMPLOYEE RETIREMENT SYSTEM BENEFICIARIES*				
FIRST/LAST NAME	RELATIONSHIP	DATE OF BIRTH	TYPE	PERCENTAGE

\*If you made a beneficiary designation prior to the year 2000, all the Board's records in 1993. If they were listed above, they may not properly or properly received and in record with the GIC and remain valid. However, if you are not certain of the designator, or you are unable to find designator, we recommend that you send an updated Beneficiary Change Form.

**PLEASE NOTE**

- If you wish to add or delete a beneficiary, you must fill out the enclosed **Beneficiary Change Form** and mail it to the State Retirement Board.
- If any of your beneficiary data listed above is inaccurate, please submit a beneficiary correction request\*\* via e-mail to: [rb@tre.state.ma.us](mailto:rb@tre.state.ma.us). Be sure to put "Beneficiary Correct on" in the subject line.

\*\*For information purposes, please include your State Retirement Board ID number (to receive mail for any Social Security numbers which are your only or one of the highest or highest income source). If you have a Social Security number, please include it on the Beneficiary Change Form. If you do not have a Social Security number, please include your Employee ID number. A State Retirement Board staff member will review your request and process it in accordance with Board policies.

Selection of a beneficiary as outlined above does not impact an eligible spouse's right to elect a retirement allowance under Option D should you pass away prior to retirement. You may file an Option D Beneficiary Form naming one eligible beneficiary to receive a lifetime retirement allowance should you die prior to retirement. For more information and to access the Option D Form, please visit the State Retirement Board website, [mass.gov/retirement](http://mass.gov/retirement).

State Retirement Board staff will not disclose beneficiary information over the telephone or electronically. Please contact us if you have questions on how to designate a beneficiary.

**Please note that you will need to make new beneficiary selections when you retire.**

**Massachusetts State Retirement Board**  
 1-617-367-7770 (Boston Office) — 1-413-730-8135 (Springfield Office)  
 1-800-392-6014 (within Massachusetts only)  
[www.mass.gov/retirement](http://www.mass.gov/retirement)

Be sure to check page 2 for your current Retirement Board beneficiaries on file.



# Submitting Documents

- Regular mail delivery to the MSRB office in Boston continues and the staff is processing documents received. We ***strongly encourage everyone*** to continue mailing documents to the MSRB's Boston office. If your request is not time-sensitive, we ask that you defer submitting it to a later date.
- **You are not required to also email a document that you have mailed. Emailing documents or sending multiple emails may result in unnecessary duplication and may slow down the processing of a transaction.**
- Be sure to make yourself a copy of any documents you mail. For most documents, we will honor the post-marked date as the date of receipt.

# Submitting Documents

- *If you do email documents to the MSRB please remember:*
  - Do not include your entire Social Security Number (SSN), dates of birth, bank account numbers in any email correspondence or on forms; please just include the last 4 digits of your SSN or your MSRB ID number if you know it.
  - Please use the dedicated email address (listed on the next slide) for your specific transaction/requests.
  - Put your name and MSRB ID/Employee ID in subject line.
  - Please remember to submit multi-page documents as one document and not as separate pages.
  - Attach the document and send your email.

# E-mail Contacts

- SRB Main email: [srb@tre.state.ma.us](mailto:srb@tre.state.ma.us)
- Communications: [MSRBCommunications@tre.state.ma.us](mailto:MSRBCommunications@tre.state.ma.us)
- Survivor Benefits (report a member or survivor's death):  
[survivorbenefits@tre.state.ma.us](mailto:survivorbenefits@tre.state.ma.us)
- Refunds/Rollovers – Manager Diana Reyes: [dreyes@tre.state.ma.us](mailto:dreyes@tre.state.ma.us)
- Buyback (Service Purchases): [buyback@tre.state.ma.us](mailto:buyback@tre.state.ma.us)
- Board Reporting: [EBR@tre.state.ma.us](mailto:EBR@tre.state.ma.us)
- Manager Tamarra Desruisseaux: [tdesruisseaux@tre.state.ma.us](mailto:tdesruisseaux@tre.state.ma.us)
- Disability – Manager Chanese Brown: [cbrown@tre.state.ma.us](mailto:cbrown@tre.state.ma.us)
- Legal – Individuals who have legal documents to submit for review, such as proposed or draft domestic relations orders and worker's compensation lump sum agreements, or documents related to a pending appeal before the Division of Administrative Law Appeals (DALA), may submit them to: [msrb-legal@tre.state.ma.us](mailto:msrb-legal@tre.state.ma.us)

# Telephone Contacts

- **Telephone: (617) 367-7770, then select one of the following options:**
  - If you have a question about a retirement payment, direct deposit, mailing address or federal tax withholding, **press 1**
  - If you are calling about a service purchase or buyback, **press 2**
  - If you are calling about a refund or rollover request or payment, **press 4**
  - If you are calling to report the death of a benefit recipient, **press 5**
  - If you have questions about disability retirement benefits, **press 6**
  - If you have questions about regular retirement benefits, **press 7**
  - If you are calling about an employer reporting matter, **press 1**

# Website and Social Media

[www.mass.gov/retirement](http://www.mass.gov/retirement)

-View all our forms, information,  
and view our upcoming seminar  
schedule



[twitter.com/MassStateRet](https://twitter.com/MassStateRet)

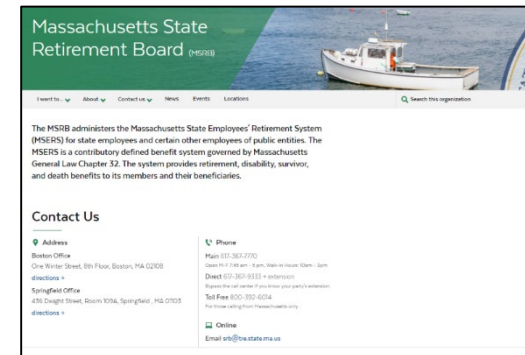
-For all the latest stories and news!  
-Tweet at us with @MassStateRet



[facebook.com/mass.state.retirement](https://facebook.com/mass.state.retirement)

-Home to our live show  
*Weekly Coffee or Tea With MSRB*  
Every Wednesday at 10:00\*

\*Schedule permitting





# Questions?

