

Retiree Benefit Verification Forms Mailed

The 2020 Benefit Verification Forms (BVF) were mailed on July 6, 2020. The deadline to return your completed form is August 7, 2020.

There is no notarization requirement for the 2020 BVF, but your signature on the BVF will still have to be witnessed by someone over the age of eighteen.

Note, the Board processes over 60,000 BVF's and will confirm receipt of an individual BVF starting in August. In the meantime, members whose BVFs have been received and validated may receive a postcard that acknowledges receipt.

Also, for those who don't receive or are unable to return the first BVF, a second BVF will be issued. The second BVF is expected to be mailed sometime in September. Be sure to check the Board's website, Facebook, and Twitter pages for the latest updates!

Anyone who received a pension benefit payment prior to 12/31/2019 will be included in the 2020 process. If your retirement date was in 2019, but you didn't get paid until 2020, you will not be included in the 2020 BVF process.

Please note, during the verification process, your benefit payments will not be impacted without prior notification. Board staff will make every effort to contact members who do not return a BVF before withholding benefit payments.

(Continued on the next page)



A Message from the
Office of State Treasurer
Deborah B. Goldberg

In this edition of Retiree Connection, I would like to recognize the Treasury agencies and departments that serve people across the Commonwealth every day.

When the pandemic emerged, we took immediate action to reduce the risk of COVID-19 to our employees and the public, while also ensuring that we were fully operational. The steps and procedures put into place allowed our employees to work remotely, while still providing assistance to all those who needed it.

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Retiree Benefit Verification Forms Mailed *(continued from cover)*

Please keep in mind the following when filling out your form:

- Section 2 **MUST** be completed (signature required) by the member or the authorized agent (power of attorney (POA), guardian or conservator) acting on behalf of the member.
- If an authorized agent completes the BVF, a full copy of the authorization document must be already on file with the Board or attached to the 2020 BVF. Section 4 (page 2) must also be completed.
- Section 3 must be completed by a witness, who is over the age of eighteen. Their name and signature must be legible. Note, the member and witness signatures **MUST** have the **SAME DATE**. (For 2020 only, the Board does not require the notarization of this form.)

THE COMMONWEALTH OF MASSACHUSETTS State Retirement Board P.O. BOX 679, WILMINGTON, MA 01887-0679 <small>*For this form only. Please do not mail anything else to this address. Thank you.</small>		2020 BENEFIT VERIFICATION FORM (840 CMR 15.01)
THIS IS AN IMPORTANT FORM Failure to fully comply with this request by _____ will result in an interruption of your pension benefit. Please see the back for more information.		
1 PLEASE VERIFY THE INFORMATION LISTED BELOW AND RETURN TO THE STATE RETIREMENT BOARD:		
MEMBER INFORMATION ON FILE		PRINT CORRECTIONS IN SPACE BELOW
Member ID:		
Name:		
Address 1:		
Address 2:		
Address 3:		
City:		
State:		
ZIP:		
Phone:		
Date of Birth:		
E-mail:		
2 THIS SECTION MUST BE SIGNED AND YOUR SIGNATURE WITNESSED		
I hereby certify under the penalties of perjury that the information I have supplied in this form is true, complete and correct to the best of my knowledge and that I continue to be eligible to receive benefits through the State Employees' Retirement System. Complete Section 4 on the reverse side if you are completing this form on behalf of the benefit recipient. (Failure to properly, fully and legibly complete this form as instructed will cause the form to be rejected.)		
Signature _____		Date _____
3 YOUR SIGNATURE MUST BE WITNESSED BY A THIRD PARTY		
(For 2020 only, the Board is not requiring the notarization of this form. Your signature must be witnessed by someone who is over 18 years of age.)		
Printed Name of Witness _____	Address _____	City/State/Zip code _____
Relationship to Retiree/Beneficiary _____	Signature of Witness _____	Date _____

Page 1 of BVF

Note: if you are a retiree AND a survivor, or a retiree collecting two benefits from the Massachusetts State Retirement Board (MSRB), you do not need to complete two forms.

- Please do not mail your completed form to the Board's offices. Instead, please mail your completed form to MSRB, PO Box 679, Wilmington, MA 01887-0679.

If there is a reason that would prevent you from completing a BVF, or if you need assistance, please contact our office at (617) 367-7770.

For more information and the latest updates, please visit our Benefit Verification website at <https://www.mass.gov/service-details/biennial-benefit-verification-process-msrb>.

Please be sure to read the instructions on page 2, as shown below.

If an Authorized Agent is filling out the BVF, they will need to complete Section 4 before submitting the form.

► Information for Completing the Benefit Verification Form

Regulation 840 CMR 15.01 requires that each person who receives a benefit from the State Retirement Board ("the Board") regularly file a Benefit Verification Form to certify they are currently living and eligible to receive benefits. Please complete sections 1-3 on the front of the form and return to the Board by the date listed on the front. If you are not the benefit recipient, please also complete section 4. The Board could interrupt your pension benefits if your properly, fully and legibly completed form is not returned.

- **Section 1** has information that the Board has on file for the benefit recipient. Please review the information listed on the left-hand column. If you notice any errors, please print corrections on the space provided on the right. **If you write in a name change you must provide documentation** such as a copy of a marriage certificate or divorce decree. Please do not write in a temporary address change. The space provided is for permanent address changes only.
- **Section 2 must be signed by the benefit recipient before a third-party witness.** If you are not the benefit recipient, please complete section 4 and sign section 4. For 2020 only, the Board is not requiring the notarization of this form. Your witness must be over eighteen years of age.
- **Section 3 must be completed and witnessed by a third party.** If the benefit recipient is deceased, you may skip this section and go to Section 4.
- **Section 4 is not filled out by the benefit recipient.** In the event that a benefit recipient is under guardianship, conservatorship, or has assigned power of attorney* and the Board does not have the proper and current documents, please attach a copy to this form. If an individual does not have power of attorney, guardianship or conservatorship, and is unable to complete this form, a letter from an attending physician must accompany this form. Please notify the Board in the case of death of a benefit recipient.

This form must be completed and returned by (August 7, 2020).

Please mail your form in the envelope provided.

Failure to properly, fully and legibly complete this form as instructed will cause the form to be rejected.

4 Complete this section **ONLY** if the Benefit Recipient is deceased, or under guardianship or conservatorship, or has assigned power of attorney* to another person

a. The Benefit Recipient named on the front of this form is (check one)

☐ **Deceased. His or her date of death was:** _____
Please: Call our office as soon as possible.
Attach a photocopy of the Benefit Recipient's death certificate to this form and return to our office.

☐ **Under guardianship or conservatorship, or has assigned power of attorney* to another person.**
Please sign section 2 on the reverse before a third party witness and have the witness complete section 3.

☐ The document assigning guardianship, conservatorship or power of attorney was previously submitted to the Board and it has not changed or expired. Accordingly, that document is not attached.

☐ Attached is a photocopy of the document assigning guardianship, conservatorship or power of attorney.

b. Completed by:

Your Name Please Print: _____	Your Relationship to Benefit Recipient: _____
Your Address: _____	Your Daytime Phone Number: _____

* Please note that if you have a medical only power of attorney, you are **not** qualified to complete this form.
A **general** or **durable** power of attorney is required to complete this form on behalf of the recipient.

Mailing address to return form: MSRB, PO Box 679, Wilmington, MA 01887-0679 | Phone: 617-367-7770 | Toll Free (within MA): 1-800-392-6014

mass.gov/retirement

Revised 06/2020
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2020 State Retirement Board Benefit Verification Form

Treasurer's Message *(continued from cover page)*

By quickly adapting to the new normal, and with thoughtful planning and teamwork, we have been able to efficiently serve the people of Massachusetts during these uncertain times.

I would like to thank all our employees for their commitment to serving the public. I wish everyone a safe and a healthy remainder of the summer.



Deborah B. Goldberg,
Treasurer and Receiver General

MSRB Operations Update



We would like to thank our members for your continued patience, cooperation, and understanding during these past months. MSRB staff continues working diligently to meet your needs in these complicated circumstances.

As a reminder, to help reduce risk and combat the ongoing public health emergency, the MSRB offices in Boston & Springfield are closed to the public.

Board staff are working on a limited basis in both offices and also full time remotely.

Please note: monthly benefit payments and other disbursements are being issued regularly.

The next scheduled monthly benefit payments will be issued on July 31, 2020.

We strongly encourage you to continue mailing original forms and documents to the MSRB's Boston office if you are submitting information to us. Regular mail delivery continues to the MSRB offices, and staff is processing documents submitted. You are not required to also email a form or document that you have mailed.

Due to the continually changing situation, please check our website, www.mass.gov/retirement, and Facebook, <https://www.facebook.com/mass.state.retirement> pages often for updates on the Board's operations.

We apologize for any inconvenience and look forward to continuing to serve you. Please visit this page for more information: <https://www.mass.gov/alerts/msrb-update-staff-contact-information#622676>.

WHAT YOU CAN DO IN THE MEANTIME:

Please feel free to reach out to us by telephone to leave a message for MSRB staff. They will contact you regarding your inquiry within a day or two.

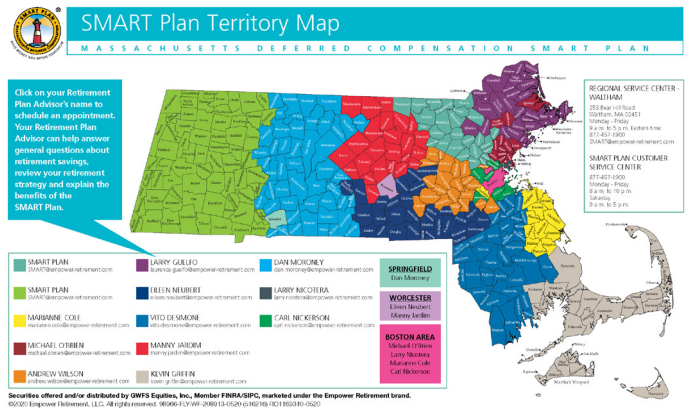
Telephone	Email
» (617) 367-7770	» SRB Main email: srb@tre.state.ma.us
» (413) 730-6135	» Communications: MSRBCommunications@tre.state.ma.us
» 1-800-392-6014 (In Mass. Only)	» Survivor Benefits (report a member or survivor's death): survivorbenefits@tre.state.ma.us
	» Board Reporting: EBR@tre.state.ma.us

SMART Plan

The Massachusetts Deferred Compensation SMART Plan offices continue to be closed until further notice. SMART Plan advisors are still available to assist you at any time. If you are enrolled in the SMART Plan and need help accessing your account, please be sure to visit the SMART Plan website: <https://mass-smart.empower-retirement.com/>.

Please visit the following link to find the Advisor for your location:

<https://docs.empower-retirement.com/EE/Massachusetts/DOCS/Territory-Map.pdf>



If you have additional questions, please contact the SMART Plan directly via telephone (877) 457-1900 or email: SMART@Empower-Retirement.com.

How to Request a Pension Verification Letter (Proof of Pension Income)

A Pension Verification Letter is an official letter from the Massachusetts State Retirement Board (MSRB) which verifies your monthly pension income earnings.

This letter is often used when proof of income is needed. If you receive MSERS pension benefits, proof of benefits is usually required when applying for Medicare, loans, mortgages, other benefits, assisted housing, disability, or other retirement benefits such as Social Security benefits.

The Pension Verification Letter verifies the following information:

- Gross Monthly Amount
- Federal Tax
- Health Insurance
- Life insurance
- Net Monthly Amount
- Effective retirement benefit date
- Effective date the current monthly gross amount has been in effect
- The retirement benefit will continue for life

Members of the Massachusetts State Employees' Retirement System (MSERS) can request a Pension Verification Letter from the Massachusetts State Retirement Board (MSRB).

To request a Pension Verification letter, send an email to srb@tre.state.ma.us. Please be sure to include your full name and the last 4 digits of your social security number or MSRB ID number if you know it.

You can also call our office at (617) 367-7770 and **press 1** to leave a voicemail for our Member Services Call Center. Please leave a detailed voice message, along with a phone number to reach back to you by. Someone should return your call within 24 to 48 hours.

COLA Update

At the time of this writing, the Legislature has not yet acted on a COLA (Cost-of-Living Adjustment) for eligible retired state employees for the 2021 fiscal year. Typically, the COLA is a line-item within the Commonwealth's fiscal year budget and, if enacted by the Legislature, has been effective July 1st for those eligible members who retired before July 1st of the previous year.

If a COLA is approved, benefit recipients will receive the COLA as soon as administratively possible with their regular monthly benefit payment.

COLA updates will be posted on our website when they become available: www.mass.gov/retirement.

Go Green!

There is no better time than the summer to practice going green. Reduce paper usage by opting out of your mailed paper pension statements, which are easily accessible online at PayInfo! PayInfo makes it fast and easy to not only view your statements, but to have access to them whenever you want! The production of paper has a huge impact on our environment, so it's important we find ways to minimize it as much as we can.



Access your PayInfo statements here: <https://payinfo.state.ma.us/payinfo/Login.asp>.

Once you're logged in, simply click the "Go Paperless Now!" button to opt-out of mail-in statements and join us in going green!

Here is a link to the instructions if you need assistance: <https://payinfo.state.ma.us/PayInfo/FirstTime.asp>.



2020

Massachusetts State Retirement Board Pension Payment Calendar

**Direct Deposit of your monthly benefit occurs on the last business day of the month.
Paper checks are mailed two business days prior to the direct deposit date.**

Month	2020 Mail Dates	2020 Direct Deposit Dates
July	Wednesday, 7/29	Friday, 7/31
August	Thursday, 8/27	Monday, 8/31
September	Monday, 9/28	Wednesday, 9/30
October	Wednesday, 10/28	Friday, 10/30
November	Wednesday, 11/25	Monday, 11/30
December	Tuesday, 12/29	Thursday, 12/31

Changes to Your Monthly Benefit

Some of you may have noticed recent adjustments to your monthly benefit due to health insurance benefit changes.

Because health insurance benefits are paid for a month in advance, you may have seen changes to your monthly health insurance premium deduction with your June benefit. To view the new rates or for more information, go online to www.mass.gov/gic.



Commonwealth of Massachusetts
Group Insurance Commission

Your
Benefits
Connection

Some Friendly Reminders...

Online Safety Reminders

The State Retirement Board would like to remind everyone that they should not send their full Social Security Numbers (SSN) or other personally identifiable information in the subject line or body of their email message.

Emailing your full Social Security Number to anyone can put you at serious risk of becoming a victim of identity theft and scams. It is comparable to writing your SSN on a postcard and then mailing it. The MSRB will never request or need your full Social Security Number via email.

We recommend that you use your MSRB Member ID number. It is a unique number that is available on most correspondence letters from the MSRB. It's important to note that your MSRB Member ID is **NOT** your employee ID number.

Ongoing COVID-19 Scams

The State Retirement Board would also like to urge our members to use precautions when communicating with strangers via email or telephone. Always be sure to confirm the sender's email address is a legitimate address. Check the sender's email address for grammatical errors or questionable spellings. Emails from the State Retirement Board will always come from staff that ends with @tre.state.ma.us.

There has been an increase in scammers using the ongoing public health crisis of COVID-19 to scam individuals out of their money or personal information. To learn what the United States Department of Justice has been doing to combat COVID-19 scams and fraud, go to their website: <https://www.justice.gov/coronavirus/combatingfraud>

MSRB Website Feedback

If you are submitting a question or request for staff assistance via our website's "Feedback" function, **please ignore the statement, "Your feedback will not receive a response."** (Shown in the image to the right.) MSRB staff does respond to feedback inquiries. Be sure to provide your name and email address or phone number so that a staff person can contact you.

Did you find what you were looking for on this webpage? *

☐ Yes ☒ No

Please tell us what you were looking for. *

We will use this information to improve the site.

5000/5000

Do not include sensitive information, such as Social Security or bank account numbers.

Your feedback will not receive a response. [Why? ^](#)

This form only gathers feedback about the website.

[SEND FEEDBACK](#)

State Treasurer's Unclaimed Property Division (UCP) Pays Out \$5.5 Million in Claims During the Current Public Health Emergency



The Massachusetts Unclaimed Property Division (UCP) has paid out over \$5.5 Million in claims since the start of the pandemic.

In 2016, UCP updated its database system and public-facing website. Employees who now work remotely are able to do so with the same functionality as if they were on site. The division also built a robust outreach program. As a result, staff already had experienced working remotely to initiate and pay claims outside of the office.

“By introducing new technology into Treasury departments and agencies we have been able to continue to efficiently serve the people of Massachusetts during these uncertain times,” said State Treasurer Deb Goldberg, “By establishing an advanced web-based system, Unclaimed Property has been able to serve thousands and pay out millions, which is currently needed by a lot of people.” UCP currently holds over \$3.4 billion in unclaimed property at Treasury and it could be yours. One in ten Massachusetts residents are owed money. Visit <http://www.findmassmoney.com/> to see if you have unclaimed property waiting for you!

Mass Retirees Reports Growth in Congressional Support for WEP Reform

A recent article from the *Retired State, County and Municipal Employees Association of Massachusetts* (or *Mass Retirees*) reported that there had been an increase in support for the bill H.R. 4540, which looks to reform the Windfall Elimination Provision (WEP).

The goal of the bill H.R. 4540 is to create a proportional formula for those first eligible for Social Security on or after January 1, 2022. The new formula looks to also protect retirees with more than 20 years of service under Social Security from any reduction in benefits caused by the new formula.

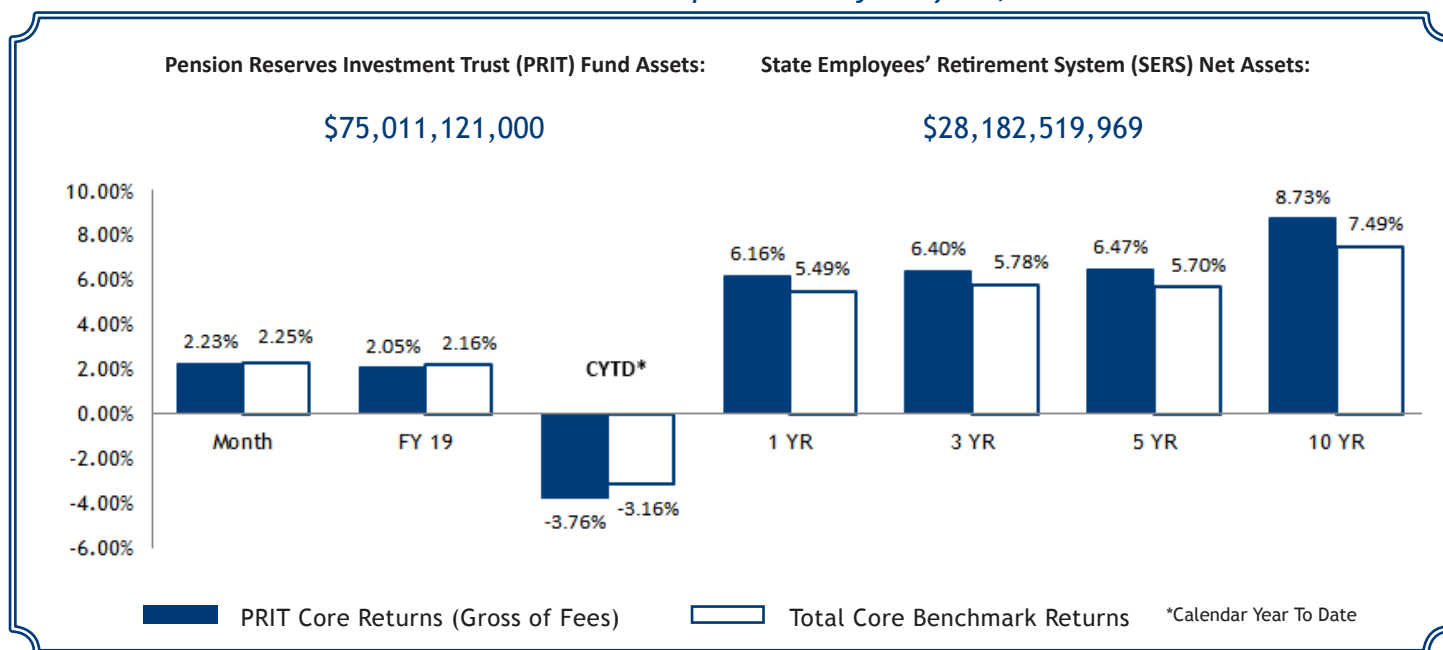
The bill was originally crafted and filed by House Ways and Means Chairman Richard Neal (D-MA). It looks to reform the WEP by creating a relief payment of up to \$150 per month for current retirees whose Social Security benefits are reduced by the WEP.

Currently, there are 124 members of Congress who are officially co-sponsoring the legislation. You can read more about the support from Congress on the Mass Retirees website: www.massretirees.com.

We previously wrote about the differences between H.R. 4540 and another bill, H.R. 3934, in our Winter Active Newsletter, which you can view by visiting the MSRB website of past publications: <https://www.mass.gov/service-details/newsletters-for-retirees-msrb>.



Your State Pension Fund - PRIM Board Update as of May 31, 2020



PRIM Update

The nine-member Pension Reserves Investment Management Board (PRIM) manages the assets of the Massachusetts State Employees' Retirement System ("MSERS") along with the assets of more than seventy other Massachusetts public employee retirement systems. PRIM is chaired by Treasurer Deborah B. Goldberg, who also chairs the State Retirement Board.

As reported at PRIM's most recent board meeting, the total fund value at the end of the first quarter of 2020 stood at more than \$75 billion, of which \$28.18 billion are assets of the MSERS. For the one year ending May 31, 2020, the PRIT Fund was up 6.16%. While PRIM's investment performance was affected by the economic slowdown during the first quarter of this year, it remains stable. It maintains enough assets to pay monthly benefits to our retirees and beneficiaries.

If you would like to learn more about PRIM, visit their website: www.mapension.com.

A Note About PRIT Fund Updates

The PRIT Fund updates are courtesy of the PRIM Board. Due to limited space, we can only provide a condensed version of fund updates. For full quarterly updates and more detailed information about the PRIM Board, please visit their website at www.mapension.com.

Reminders

Need a Form or MSRB Publication?

Our most current forms and publications are available for download on our website:

<https://www.mass.gov/newsletters-and-publications-msrb>



Like us
on Facebook

facebook.com/mass.state.retirement



Follow us
on Twitter

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

Movies of the 1960s Word Search

For this **Retiree Connection**, we have another puzzle to solve! Check out our word search puzzle below to see if you can find the names of some popular movies throughout the 1960s!

D	Z	N	T	T	M	D	Y	X	S	R	R	Z	D	N	M	V	F	G	R
G	T	T	Z	N	T	T	K	R	M	S	L	R	Z	K	N	S	I	E	R
B	S	O	W	A	U	H	D	V	O	M	S	M	B	N	J	I	G	C	E
N	G	A	K	B	H	I	E	T	D	T	T	G	O	J	E	N	P	A	H
A	U	W	H	I	U	T	V	B	R	C	S	N	M	E	I	S	X	M	T
R	Y	Z	T	Q	L	O	I	A	I	W	I	E	N	F	H	L	K	E	N
A	C	L	Q	X	K	L	N	I	S	R	S	B	D	H	L	D	Q	L	A
I	O	W	I	R	P	G	A	M	P	U	D	L	Q	I	H	J	B	O	P
S	P	N	Q	P	E	B	F	M	V	O	O	S	P	H	S	Q	H	T	K
I	M	X	F	L	N	J	X	Q	O	G	F	K	N	T	K	T	R	M	N
N	V	H	O	P	G	D	Q	W	O	C	C	N	N	D	B	Z	S	G	I
I	R	V	J	L	Z	H	K	Y	S	U	K	G	U	N	P	C	L	E	P
N	E	B	O	N	V	O	Y	A	G	E	B	I	T	N	S	Z	E	K	W
T	D	S	A	P	O	V	T	L	C	B	W	Y	N	F	A	I	U	E	A
H	O	G	A	V	I	H	Z	R	O	T	C	O	D	G	B	V	Q	C	Q
E	W	O	L	J	N	J	Y	N	N	H	W	X	A	A	B	E	O	L	R
S	I	N	T	H	E	H	E	A	T	O	F	T	H	E	N	I	G	H	T
U	S	W	J	V	S	Q	T	Y	X	U	I	A	G	D	L	O	R	M	G
N	U	M	R	W	X	W	Y	G	H	E	R	E	K	N	U	S	M	D	O
G	R	R	A	B	A	Q	G	D	R	E	E	U	O	F	K	H	S	Y	R

Word Search Legend

ARASININTHESUN

BONVOYAGE

CAMELOT

DOCTORZHIVAGO

DRSTRANGELOVE

GOLDFINGER

INTHEHEATOFTHENIGHT

WESTSIDESTORY

PINKPANTHER

THEBIRDS

TOKILLAMOCKINGBIRD

Puzzle created on <http://puzzlemaker.discoveryeducation.com/>

MSRB Staff Stats - January 1 to June 30

MSRB staff continues to make progress on the thousands of pending benefit requests submitted to the State Retirement Board. From January 1 to June 30, 2020.

- » 1,385 retirement benefits requests were processed, and
- » Over 9,381 emails were received (not including direct emails to staff).

Despite the ongoing crisis, the State Retirement Board staff are working hard to make sure they get the job done!

Have you moved or changed banks?

If so, be sure to notify the Board of your address change, and if needed, direct deposit information! Retirees who already have summer and winter addresses on file with the Board can call us to request the address update. Otherwise, you'll need to notify the Board in writing.

Download the Change of Address form here: <http://www.mass.gov/treasury/docs/retirement/coa.pdf>.

Download the Direct Deposit form here: <https://www.mass.gov/files/documents/2019/09/11/MSRB%20Direct%20Deposit%20Form.pdf>.



MSRB



Retiree eNews Bulletin

Retiree eNews Bulletin - Subscribe Today!

Did you know that the Board's Communications staff publishes a monthly electronic **Retiree eNews Bulletin**? Each issue is filled with the latest benefits news and updates.

If you are an MSERS retiree and would like to receive your own monthly **Retiree eNews Bulletin**, please send your e-mail address to us at MSRBCommunications@tre.state.ma.us.

Please Note: Please be sure to include your full name and either your MSRB I.D. Number or the last four digits of your Social Security Number so that we can accurately identify your account.



THE COMMONWEALTH OF MASSACHUSETTS
State Retirement Board
ONE WINTER STREET, 8TH FLOOR, BOSTON, MA 02108

This Newsletter was printed using soy inks on post-consumer recycled fiber.

You can help too!

If you would like to be added to our e-mail list to receive this newsletter electronically, please e-mail your request to:

MSRBCommunications@tre.state.ma.us

We Want to Hear from You!

Please send any comments you have about our newsletter to the editor at pdaddona@tre.state.ma.us or by mail to our Boston office. Please include your name and address. At the discretion of the editor, selected items may be re-printed in future issues, and edited for clarity and space.

Retiree Connection

Summer 2020 ♦ Volume 15 Issue 2

REMINDERS

- The 2020 Pension Paycheck calendar is also posted online at www.mass.gov/service-details/pension-payment-calendars-msrb/
- Stay up-to-date with the *Retiree eNews Bulletin*, which is emailed every month! Email your subscription request to MSRBCommunications@tre.state.ma.us.

State Retirement Board

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To bypass customer service and dial a Boston or Springfield extension directly, please call: 617-367-9333 + extension.

Related Agencies

SMART Plan Service Center
1-877-457-1900

Group Insurance Commission
617-727-2310, Ext. 2



You Served the Commonwealth... We Serve You!