



# MSRB

## *Retiree eNews Bulletin*

### *APRIL 2021*

#### **Federal Legislation to Modify Social Security WEP Formula Reintroduced**

United States House of Representatives Ways and Means Committee Chairman Richard E. Neal (D-MA) recently reintroduced his legislation to modify the Windfall Elimination Provision (WEP) for future retirees and provide relief to current WEP retirees.

The Public Servants Protection & Fairness Act of 2021 would establish a new formula that would pay Social Security benefits in proportion to the share of a worker's earnings covered for Social Security purposes. The provision is coupled with a proposed benefit guarantee that would ensure no benefit cuts relative to current law for all current and future retirees. Current WEP retirees would receive \$150 a month in relief payments.

[For more detailed information, click here to read the full press release.](#)

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#### **MSRB Operations Update**

The MSRB offices in Boston and Springfield remain closed to the public. During this period a limited number of MSRB staff are working on site in Boston and Springfield, and other staff are working remotely. Telephone hours are 8:30 a.m. to 3:30 p.m. Monday through

#### **Benefit Verification Form (BVF) Process Nearly Complete**

As we approach the completion of the 2020 Benefit Verification process the MSRB would like to thank all of our retirees who returned their forms!

For those retirees from whom we have not yet received a valid BVF, MSRB staff is making efforts to contact them.

Beginning on April 30, 2021, those retirees who have not verified their eligibility and returned a properly completed BVF will notice an interruption of benefit payments.

This interruption of a monthly pension benefit may also impact retiree health and life insurance coverage.

If you have previously submitted a valid 2020 BVF, you would have received confirmation from the MSRB. If you are not sure why your BVF was rejected, or if there is a reason prohibiting you from completing this form, please contact our office immediately at (617) 367-7770.

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#### **GIC Annual Health Benefits Open Enrollment Period Now Open**

The Group Insurance Commission's

Friday, except on State Holidays.

***Please note: monthly benefit payments, and other disbursements are being issued regularly. The next scheduled monthly benefit payments will be issued on April 30, 2021.***

***We strongly encourage you to continue mailing original forms and documents to the MSRB's Boston office if you are submitting information to us.*** If your request is not time sensitive please defer submitting it until a later date.

Regular mail delivery continues to the MSRB office in Boston and staff are processing documents submitted as they are able. 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](http://www.mass.gov/retirement), and Facebook, <https://www.facebook.com/mass.state.retirement> pages often for any updates on the Board's operations.

SMART Plan advisors are available to assist you at any time. Please click on this link to find the Advisor for your location: <https://docs.empower-retirement.com/EE/Massachusetts/DOCS/Territory-Map.pdf>

We apologize for any inconvenience and look forward to continuing to serve you. [Click here to read the entire MSRB Operations Update.](#)

#### **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:** (617) 367-7770; (413) 730-6135; 1-800-392-6014 (In Mass. Only)

(GIC) Annual Enrollment period began on April 7 and will end on May 5, 2021. During this time you can review your health, dental and life insurance benefit options and compare plan offerings. The Benefit Decision Guides are available to view on the GIC website at <https://www.mass.gov/lists/gic-benefit-decision-guides>.

Any changes you make, should you make any, will become effective on July 1, 2021. It's important to review your current health and dental benefits and select a new plan if you feel that is appropriate.

If you have questions about your GIC health and other insurance benefits or premiums, please contact them direct at 617-727-2310 and select option # 2 or complete their online [Contact the GIC](#) request form. Thank you!

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## **Post Retirement Work Waiver During the State of Emergency Extended to 2021**

The waiver of earnings and hours restrictions for superannuation (regular retirement) public retirees working in the public sector has been extended into calendar year 2021.

As in 2020, the waiver is in place for the duration of the Governor's State of Emergency, or the end of Calendar Year 2021, whichever occurs first. The Board receives many questions about knowing when the State of Emergency ends. It will be an official declaration made by the Governor.

**It should be noted that the legislation does not apply to disability retirees who must continue to comply with the annual earnings limitations of Section 91 and Section 91A.**

You may also email us.

**Email:**

- 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)
- Board Reporting:  
[EBR@tre.state.ma.us](mailto:EBR@tre.state.ma.us)

**PLEASE BE ON ALERT FOR FRAUD:**

Be aware of questionable emails related to your retirement benefits. Scammers capitalize on “hot news topics,” such as the Coronavirus, to trick you into clicking on their websites and emails.

- Always first check the sender’s email address to look for grammatical errors or questionable spellings;
- Emails from the State Retirement Board will ALWAYS come from staff that end with [@tre.state.ma.us](mailto:@tre.state.ma.us);
- The MSRB will NEVER ask you for personal information via email or ask you to send such information via email. Please don’t ever email your full social security number.

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## Turning Age 65 and Medicare Enrollment with GIC Health Coverage

Did you know, the GIC's website provides information to help members understand if and when to enroll in Medicare Part A and Part B if you have GIC health coverage? They also have a video on the subject.

Visit: [Turning age 65 and Medicare enrollment with GIC health coverage | Mass.gov](https://www.mapension.com/turning-age-65-and-medicare-enrollment-with-gic-health-coverage)

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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.

MSRB staff will continue to monitor the situation and will update its website and notify retirees if the Governor takes such action.

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## PRIM Update as of February 2021

The Pension Reserves Investment Management Board (PRIM) manages the assets of the Massachusetts State Employees' Retirement System (“MSERS”) along with the assets of more than 90 other Massachusetts public employee retirement systems. PRIM is chaired by Treasurer Deborah B. Goldberg, who also chairs the State Retirement Board.

At the end of February 2021, PRIM's total fund value stood at more than \$87 billion, of which \$32.7 billion are assets of the MSERS and \$170.1m represented assets of the former Massachusetts Turnpike Authority Employees Retirement System.

For more information, visit PRIM's website <https://www.mapension.com/>.

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## Social Security Number Safety: Do Not Email Your Entire Social Security Number to Anyone

The Retirement Board has received inquiries and e-mails where members are adding their full Social Security numbers or other personally identifiable information to their message. We want to remind you that such information is susceptible to being stolen when transferred over the Internet and we strongly encourage you not to include it when emailing the MSRB. Exposing such information puts you at risk of identity theft and scams. The MSRB will never need your full Social Security number through e-mail.

Instead, you can use your MSRB Member ID number, which can be found on most correspondence from the MSRB. In today's technological climate, it is more important than ever to keep your identity protected online.

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### Have you, or are you planning to move?

If so, be sure to notify the Board of your address change! 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. You can download our Change of Address form [here!](#)

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Is there something you would like us to communicate in an upcoming **Retiree eNews Bulletin**? If so, let us know!

Please e-mail your request or comments to

[MSRBCommunications@tre.state.ma.us](mailto:MSRBCommunications@tre.state.ma.us).

We look forward to hearing from you!

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## Asian American Commission

The Massachusetts State Treasury is comprised of multiple departments and agencies that serve the public. One such agency is the Asian American Commission (AAC).

The AAC is a permanent body dedicated to advocacy on behalf of Asian Americans throughout Massachusetts. The Commission's goal is to recognize and highlight the vital contributions of Asian Americans to the social, cultural, economic, and political life of the Commonwealth; to identify and address the needs and challenges facing residents of Asian ancestry; and to promote the well-being of this dynamic and diverse community, thereby advancing the interests of all persons who call Massachusetts home.

One of the many things that the AAC does is host events that discuss relevant topics related to the Asian American community. On March 25, 2021, the AAC hosted a Town Hall meeting on Anti-Asian Racism in America. The town hall highlighted ways that the Asian American community in Massachusetts is organizing against racism and offered suggestions on how individuals can support the community during the pandemic. The Town Hall meeting was recorded and resources that were provided are available on their website: <https://www.aacommission.org/resources/anti-asian-hate-resources/>.

For more general information visit the AAC's website:

<https://www.aacommission.org/>.

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Past issues of our newsletter publications can be found on our [website](#).

**Quick links:** Visit our website:  
[www.mass.gov/retirement](http://www.mass.gov/retirement).

Like us on Facebook:  
[www.facebook.com/mass.state.retirement](http://www.facebook.com/mass.state.retirement).

Follow us on Twitter @MassStateRet:  
<https://twitter.com/massstateret>.

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***Board staff wants you to know that we are here for you. The current best way to reach us is through email. Please send your email to [srb@tre.state.ma.us](mailto:srb@tre.state.ma.us) or [msrbcommunications@tre.state.ma.us](mailto:msrbcommunications@tre.state.ma.us) and a staff member will respond to assist you.***

## Contact us:

**Boston Office:  
Downtown Crossing  
One Winter Street, 8th Floor  
Boston, MA 02108**

**Tel: 617-367-7770**