



MSRB



Retiree eNews Bulletin

December 2019 eNews

Year-End Updates

The final 2019 pension payment will be direct deposited on Tuesday, December 31st, the last business day of the month. Note, the December pension payment stub is also your year-end statement. All benefit recipients will receive it in the mail. You may want to file it with the rest of your tax documents.

Additionally, you can view your pension statement online at mass.gov/payinfo. Your MSRB ID is located on your statement below your name. First-time users, please note: the default password is your MSRB ID plus the last four digits of your SSN, and you **MUST** check the retiree box.

The official IRS Form 1099-R for 2019 tax reporting purposes will be mailed by the end of January 2020. As such, please be sure to notify the Board of any change of address. If needed, the Board's **Change of Address** form is available for download from its website at mass.gov/retirement. **Any address changes must be completed by January 3, 2020.**

Beginning in February 2020, informational Form 1099-R's can be viewed online at mass.gov/payinfo. Be sure to check the Board's website, Facebook and Twitter pages for the latest updates!

Retirement Board Member Election: The Results are In!

The State Board of Retirement ("Board") completed its regularly scheduled Board Member Election on Friday, December 6th. The Board is pleased to announce that Francis E. Valeri was re-elected to another three-year term as one of two elected members of the Retirement Board. 14,748 (9.99%) MSERS members voted. The final results are as follows:

Candidate	Votes
Francis E. Valeri (Incumbent)	11,127
Joyce Wilkins Nkwah	2,418
Marziale Francis Carlopoli	1,203

Thank you to all who took part in this election.

Did You Know?

Beginning in January new 2020 federal tax withholding tables will be in place. Some of you may notice a change in your January's net payment amount compared with December. This is likely due to a change in your withholding amount. Please keep your December statement and compare it with your upcoming January 2020 statement in the event you have questions regarding your January net amount.

Retiree eNews Bulletin Subscribers Reaches 41,825!

We are pleased to report that the number of current subscribers to the **Retiree eNews Bulletin** has increased to 41,825, which is 65% of our benefit recipients!

Board staff has received a lot of positive feedback and, as we enter the new year, we hope that you, our retired members, continue to find this publication useful and informative. Past issues are available online for viewing at <http://www.mass.gov/treasury/retirement/for-retirees/msrb-retiree-eneews-bulletin.html>.

As always, your feedback and suggestions are welcomed and greatly appreciated. Thank you for reading the **Retiree eNews Bulletin!**

Social Media and Protecting Your Home: What You Need to Know!

When you leave your home during the day, do you post a note on the front door saying how long you'll be gone and where to find the spare key? Of course not, yet many do effectively the same thing with Facebook posts and automated e-mail replies. If you're going on a trip or will be away from your home for a short period, don't broadcast every detail, for there may be unscrupulous individuals who could take advantage of your absence.

For example, if you leave your home for a day trip, don't announce it on Facebook! Wait until you return home that evening to post a picture or update. Likewise, if leaving an automated e-mail reply, don't provide specific details about being away and/or a date by when you'll respond. Instead, use generic language such as "Thank you for your e-mail, I will get back to you soon." What's even better is you

Health Insurance Counseling

The SHINE (Serving the Health Insurance Needs of Everyone) Program provides free health insurance information and counseling to all Massachusetts residents with Medicare and their caregivers. People who have Medicare or who are about to become eligible for Medicare, can meet with a counselor to learn about benefits and options available. A counselor will review programs that help people with limited income to pay health care costs.

You can reach a SHINE Counselor at (800) 243-4636, press 3 or press 5 if calling from a cell phone. TTY/ASCII (800) 439-2370.

Get Ready for Taxes: Safekeeping tax records helps for future filing, amended returns, audits

With the tax filing season quickly approaching, the Internal Revenue Service wants taxpayers to understand how long to keep tax returns and other documents.

The IRS generally recommends keeping copies of tax returns and supporting documents at least three years. Employment tax records should be kept at least four years after the date that the tax becomes due or paid, whichever is later. Tax records should be kept at least seven years if a return claims a loss from worthless securities or a bad debt deduction. Copies of previously-filed tax returns are helpful in preparing current-year tax returns and making computations if a return needs to be amended.

For additional tips, visit the [IRS Newswire](#).

can skip the automatic e-mail reply if you can retrieve and respond to your e-mail from your smartphone or tablet. No one needs to know that you are away. These are just a few of the many simple steps you can take to avoid becoming a target of burglars and other unscrupulous individuals.

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 and/or comments to
MSRBCommunications@tre.state.ma.us We look forward to hearing from you!

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

Quick links: Visit our website:
www.mass.gov/retirement

Like us on Facebook:
www.facebook.com/mass.state.retirement

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

Did you receive this **Retiree eNews Bulletin** as a forwarded e-mail from a friend? If you are an MSERS retiree and would like to receive your own monthly **Retiree eNews Bulletin**, send your e-mail address to us at
MSRBCommunications@tre.state.ma.us

Note: Please include your full name and either your MSRB I.D. or the last four digits of your Social Security Number, and request that we add it to our distribution list.

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](#)!

Board staff wishes everyone a happy and healthy holiday season!

Contact us:

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Hours: 8:00 a.m. - 5:00 p.m.
Walk-In Counseling Hours:
10:00 a.m. - 3:00 p.m.

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