



MSRB

Retiree eNews Bulletin

MARCH 2022

GIC Annual Enrollment

The Group Insurance Commission's (GIC) Annual Enrollment period will be held April 6 - May 4, 2022. 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-guides#state-retirees-&-survivors->.

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.

GPO: The “Other” Federal Pension Offset

While we frequently update our members on the legislative efforts in Congress to modify or eliminate the federal Windfall Elimination Provision (“WEP”), retirees of the State Employees Retirement System should also keep in mind and be aware of the federal Government Pension Offset (“GPO”).

The GPO has been law since 1977 and reduces the spouse’s or widow(er)’s

Did You Know? Phone Companies are Ending 3G Service in 2022!

According to AARP.com, the carriers are finally running out the clock on 3G, forcing consumers with older devices to act before they lose cellphone service entirely, including the ability to call 911. It’s why the Federal Communications Commission put out an advisory alerting people that the end of 3G is drawing near. Network providers are shutting off 3G to repurpose the finite amount of spectrum, or the airwaves they’re allotted to send wireless signals to networks.

Each company has established their own 3G shut off date. To learn more, [click here](#).

Treasurer Goldberg Announces Baby Bonds Task Force

Treasurer Deborah B. Goldberg [announced](#) at a recent meeting of the Economic Empowerment Trust Fund that she is convening a Baby Bonds Task Force. The Task Force will be charged with providing the Treasurer, the Office of Economic Empowerment, and the Economic Empowerment Trust Fund with

Social Security benefits of most people who also receive their own pension based on federal, state, or local government employment not covered by Social Security. Generally, the GPO can reduce your Social Security benefits by two-thirds of the amount of your state or local government pension. If the state or local pension is sufficiently large in comparison to a person's Social Security spousal or widow(er)'s benefit, the GPO may eliminate the entire Social Security spousal or widow(er)'s benefit.

The U.S. Congressional Research Service has recently issued an [updated report on the impacts of the GPO](#).

Among other findings the CRS reported that as of December 2021, 723,970 Social Security beneficiaries, or about 1% of all beneficiaries nationwide, had spousal or widow(er)'s benefits reduced by the GPO. Of these persons subject to the GPO, 52% were spouses and 48% were widows and widowers. About 83% of all affected persons were women.

The report revealed that more than 40,000 Social Security recipients in Massachusetts are affected by the GPO of which over 22,000 are spouses and more than 18,000 are widow(er)s.

For more information on the GPO please visit <https://www.ssa.gov/pubs/EN-05-10007.pdf>.

WEP and GPO Bills Update

As reported by the MassRetirees Association, earlier this month, the U.S. House of Representatives and the U.S. Senate passed the [Consolidated Appropriations Act of 2022](#). President Biden signed the Bill into law on March 15, 2022. In the drafting of the Appropriations Act, also called the "Omnibus Bill," there were attempts to include Windfall Elimination Provision

recommendations on creating a Baby Bonds initiative in Massachusetts.

Baby Bonds are significant financial investments made by the government into a collective fund on behalf of newborn children. These investments are managed by the government and grow throughout each child's life. The funds are accessible to each child when they turn 18 and can be used to support an asset-enhancing activity, like paying for higher education, buying a house, starting a business, etc., that can increase in value over time or generate wealth. [Studies](#) show Baby Bonds can help close the racial wealth gap.

To learn more, please visit www.mass.gov/babybonds.

Reminder: Annual Statements of Earned Income (Section 91A) Due April 19th

As a reminder, all disability retirees, including those who retired under accidental disability, are required by law (M.G.L. c. 32, § 91A) to submit a statement of their earnings to PERAC (Public Employee Retirement Administration Commission), which mails disability retirees an Annual Statement of Earned Income every year which they must usually complete on or before April 15th of each year. *This year's due date for submitting the 91A forms to PERAC is April 19th, in correspondence with the IRS tax deadline.*

All pertinent W-2 forms, 1099 forms, other requested tax forms and proof of income, and any other documentation requested by PERAC must be included with the statement. [For more information visit online PERAC's Annual Statement of Earned Income FAQ's](#).

If you have not received your statement

(WEP) reform. A deal to include any language related to the WEP could not be made, and the Bill passed without any reference to the WEP.

In the January **MSRB Retiree eNews Bulletin**, we reported on some other bills that have been filed in Congress. These bills look to either reform or repeal the WEP and Government Pension Offset (GPO).

Two of these bills are [H.R. 2337](#) and [H.R. 5834](#), filed by Congressman Richard Neal (D-MA) and Congressman Kevin Brady (R-TX) respectively. It's important to note, these bills are intended to reform the WEP law, rather than repeal it.

Two other bills have also been filed that look to specifically repeal the WEP and GPO. These bills are [H.R. 5723](#) and [H.R. 82](#), which were introduced by Congressman John Larson (D-CT) and Congressman Rodney Davis (R-IL) respectively. The bills have similar language, but the bill introduced by Congressman Larson does include a funding method to cover any costs associated with the repeal.

If any of these bills are voted on or progress through the legislative process, our office will provide an update in a future MSRB Retiree eNews Bulletin.

Medicare Warns Avoid COVID-19 Scams

Have you gotten robocalls, text messages, or emails offering COVID-19 tests in exchange for your Medicare Number? Be careful! Scammers are selling fake and unauthorized at-home COVID-19 test kits in exchange for your personal or medical information. Do not give out your Medicare Number for COVID-19 test kits!

Make sure to purchase FDA-approved

or have questions, please contact PERAC at 617-666-4446.

2021 Federal and State Tax Filing and Payment Deadline Approaching!

The Internal Revenue Service (IRS) announced taxpayers in Massachusetts or Maine have until April 19, 2022, to file their returns due to the Patriots' Day holiday in those states. Taxpayers requesting an extension will have until Monday, October 17, 2022, to file.

The announcement also noted that IRS employees continue to work hard on critical areas affected by the pandemic, including processing of tax returns from last year and record levels of phone calls coming in. [Click here to read the entire IRS announcement.](#)

Likewise, taxpayers in Massachusetts will have until April 19, 2022 to file their [state 2021 income tax returns.](#)

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!](#)

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

COVID-19 test kits from legitimate providers. Over-the-counter or at-home tests are available for sale around the U.S. at many reputable and trustworthy retailers and pharmacies.

For more information visit the [U.S. Department of Health and Human Services Office website](#).

If you suspect fraud, call 1-800-MEDICARE to report it.

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

E-mail your request or comments to MSRBCommunications@tre.state.ma.us.

We look forward to hearing from you!

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Note: MSRB phones are answered Monday-Friday 8:00 a.m. - 5:00 p.m. If you call our office outside of these hours, you will be prompted to leave a message. Board staff will return your call as soon as possible, and thanks you for your patience.

digits of your Social Security Number, and request that we add it to our distribution list.

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

Quick links: Visit our website:
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The Massachusetts State Retirement Board wishes everyone a healthy Spring season!