



MSRB

Retiree eNews Bulletin

SEPTEMBER 2023

Working in Retirement - Reminder of Earnings Limits

As a friendly reminder, Massachusetts State Employees Retirement System (MSERS) members who are retired under a regular Superannuation retirement may earn the difference between what the retiree would be making if they were still working and their pension. Then, after you are retired for one full calendar year (January-December), that dollar amount limit may be increased by an additional \$15,000. You also have an annual hourly limit and may not work over 1,200 hours a year.

For example, if you were still working and earning \$40,000 annually, your pension is \$20,000 per year, and you have been retired for more than one full calendar year, you may earn up to \$35,000 per calendar year or work up to 1,200 hours, whichever comes first. When you reach the limitation, your employment must cease, or you can waive your retirement allowance, and these limitations will not apply. Please note: per Massachusetts General Law (M.G.L.), c. 32, §91, members must pay back any earnings above the limits.

Retirees are responsible for tracking their hours and/or earnings limits. Current guidelines for working and receiving a public retirement benefit are available on

Did you Know?

The **2024 Pension Payment Calendar** is now available for download and viewing!

Click here to view the
2024 Pension
Payment Calendar
for next year's
benefit mail dates
and deposit dates.



National Disability Employment Awareness Month Events

October is National Disability Employment Awareness Month, and one way to participate is to sign up for one of the events hosted by the Commission on the Status of Persons with Disabilities (CSPD). The CSPD has five free events next month, with most being hybrid events allowing in-person or virtual attendants.

The main event will be on October 5th at 11:00 AM in the State House Great Hall of Flags. The event looks to honor policymakers for their work in disability employment and recognize

the Public Employee Retirement Administration Commission (PERAC) website:
<https://www.mass.gov/guides/working-receiving-a-public-retirement-benefit>.

Retirees may work in the public or private sector post-retirement. Many employers across the state need skilled workers. Our retirees are a great resource to fill this need. We encourage you to go to www.mass.gov/find-your-career-at-the-commonwealth if you are interested in working part-time, consistent with the post-retirement guidelines. Accounting, Microsoft Office, and customer service are some of the needed skills. Don't forget to include the State Retirement Board in your search. We look forward to hearing from you.

Designating Primary vs. Contingent Beneficiaries

For those who retired under Option B, it is important to keep your beneficiary information up to date, for example, in the event of a birth, marriage, or death. Option B retirees can easily change or update their beneficiary selections by completing a new [Beneficiary Change Form](#) and mailing it to the MSRB's Boston office. ***Please note the Beneficiary Change Form does not apply to those who retired under Option A or C, as under Massachusetts General Law, those option selections cannot be changed.***

Knowing the difference between "primary" and "contingent" beneficiaries is important when completing the form. The primary beneficiary is the person or entity with the first claim to your benefits. Contingent beneficiaries are those who are "next-in-line" to inherit the benefit. They would only receive the benefit if the primary beneficiary(ies) were deceased.

Massachusetts businesses that lead the way in employing persons with disabilities. [You can register for this event here.](#)

[Click here to see the other events and how you can participate.](#) The events are open to everyone, so spread the word to any friends or family interested!

Social Security Services for the Hispanic Community

The [SSA Spanish-language website](#) provides information for those whose primary language is Spanish. Your family and friends can learn how to get a Social Security card, plan for retirement, apply for benefits, manage their benefits, and much more.

They also provide many [publications in Spanish](#) on popular topics such as Retirement, Disability and Survivors benefits; Medicare; and Supplemental Security Income.

Spanish-speaking customers who need to speak with a representative can call the SSA at 1-800-772-1213.

Massachusetts Fall Activities

With the Fall season ahead, now would be a great time to explore and learn more about fun things to do in Massachusetts, such as apple picking, which is in full swing!

Check out the [Visit MA](#) website for some nearby fun fall ideas!

Have you, or are you, planning to move to a warmer climate for the winter?

Members can choose single or multiple primary and contingent beneficiaries using percentages. ***The total of the proportions for your primary beneficiary(ies) must equal 100%. The total of the proportions for any contingent beneficiary(ies) must also equal 100%.***

To learn more, please watch MSRB's new video, [Understanding Your Benefits: Primary vs. Contingent Beneficiaries Explained](#).

[Click here to access and download the Change of Beneficiary Form.](#)

WEP/GPO Check In

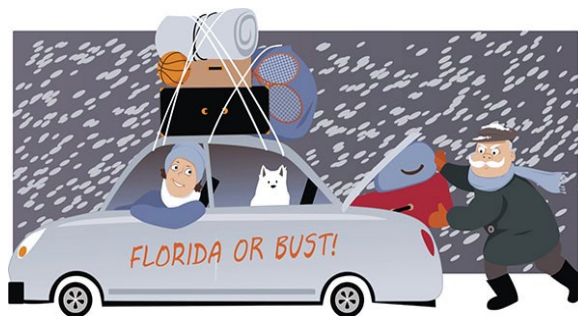
In June, we reported on two bills filed in the U.S. House and U.S. Senate by Representative Garret Graves (R-LA) and Senator Sherrod Brown (D-OH), respectively. These bills, [H.R.82](#) and [S.597](#), both look to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

As of the writing of this article, H.R. 82 has 281 co-sponsors and was referred to the House Ways and Means Committee. S.597 has 44 sponsors and was referred to the Committee on Finance. At this time, no action has been taken on either bill.

Two other pieces of legislation were filed in the U.S. House, [H.R. 4260](#) and [H.R. 4583](#). The bills were filed by Congressman Richard Neal (D-MA) and Congressman John Larson (D-CT), respectively. H.R. 4260 looks to reform the WEP rather than outright repeal it. H.R. 4583 also looks to reform the WEP but carries a provision for the repeal of both the WEP and GPO. Both bills were referred to the Committee on Ways and Means.

Another piece of legislation was filed in the Massachusetts Legislature. [Resolve](#)

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!](#)



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

Email your request or comments to MSRBCommunications@tre.state.ma.us.

We look forward to hearing from you!

Did you receive this **Retiree eNews Bulletin** as a forwarded email from a friend? If you are an MSERS retiree and would like to receive your own monthly **Retiree eNews Bulletin**, send your email 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.

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

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

Like us on Facebook:

[S. 1656](#) looks to establish a special commission to investigate the effects of the WEP and GPO and create an education plan on Social Security offset programs. A hearing was held on July 25th, 2023. [For those interested, the video of the testimony begins at 55:42 at this link.](#)

Please contact your [U.S. Representative](#) or [U.S. Senator](#) for any questions on the Federal legislation. For questions on Resolve S. 1656, please contact your [local State Senator or State Representative](#).

Safeguarding Personal Information

We want to remind our retirees that the State Retirement Board (“MSRB”) attempts to protect your personal identifiable information in several ways. This information includes your name, address, Social Security number, birth date, and banking information.

For example, the MSRB assigns a dedicated ID number to each retirement system member, which is used in all correspondence we issue. Additionally, the MSRB uses security measures to ensure that the information you provide is not lost, misused, or altered.

It is also very important to be mindful of what you post online in your emails and social media to avoid dangerous scams, identity theft, and fraud.

facebook.com/mass.state.retirement

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**Note: MSRB phones are answered
Monday-Friday 8:00 a.m. - 5:00 p.m.,
except on state holidays.**