

PERAC

Pension News

No.
69

September
2025

A Publication of the Public Employee Retirement Administration Commission

Feels Like Home

By Natacha Dunker
Communications Director

After what seemed like a lifetime of searching for a suitable location, PERAC can finally say we have a new home in 2025!

We held an open house and ribbon cutting ceremony on June 11th, with an overflow crowd in attendance to help wish us well. We are deeply appreciative that so many joined us.

Helping us cut the ribbon were State Representative Ken Gordon, former co-chair of the Joint Committee on Public Service; Medford Representatives, Paul Donato and Sean Garballey; Middlesex County Sheriff



(L-R) Rep. Ken Gordon; Rep. Sean Garballey; PERAC Commissioner, Rich MacKinnon; Rep. Paul Donato; PERAC Executive Director, Bill Keefe; PERAC Chair, Phil Brown; PERAC Commissioner, Michael Leung-Tat; PERAC Commissioner, Kate Fitzpatrick; Middlesex County Sheriff, Peter Koutoujian

Peter Koutoujian; PERAC Commissioners James Guido, Michael Leung-Tat, Kate Fitzpatrick, and Rich MacKinnon; and our Chairman, Phil Brown.

Since we moved from Somerville to Medford, we wanted to include local art in our new space and what bet-

ter way to do that than with artwork from Medford High students! Their art department provided artwork on loan to us and one of the students, Julia Hanratty, joined us at the open house.

See page three for more highlights from the Open House! ■

Inside this issue

New CRAB Chair Appointed	2
Definition of Wages Amended	2
Open House Highlights	3
Staffing & Board Member Updates	4

Creditable Crossword	5
PERAC Education	6
New & Noteworthy	7
Upcoming Education Schedule	8

Attorney General Campbell Appoints New CRAB Chair

By Patrick Charles, Esq.
Assistant Deputy Director

In July, the Chair of the Contributory Retirement Appeal Board (“CRAB”), Uyen Tran, resigned her position. Chair Tran came to CRAB after nearly 20 years working with the Social Security Administration as a Senior Attorney Advisor. She has served as the Chair of CRAB since July of 2019. She has decided to establish her own firm, where she plans on focusing on retirement law, social security law and workers’ compensation.

On August 11, 2025, Attorney General Andrea Campbell appointed Melinda Troy as an Assistant Attorney General and Chair of CRAB. Immediately, prior



to her appointment as CRAB Chair, she served as an Administrative Magistrate at the Division of Administrative Law Appeals from 2023 to 2025.

Chair Troy holds a Bachelor of Arts degree from Providence College, a Master of Arts degree from Boston College and is a 2003 graduate of Suffolk



University School of Law. She is a member of the State and Federal bar in Massachusetts.

Chair Troy has years of experience in Chapter 32 having served in various roles at the State Retirement Board from 2006 to 2023, most recently as the Director of Legal Services. ■

Definition of Wages Amended

By Patrick Charles
Assistant Deputy Director

On July 4, 2025, Governor Healy signed Chapter 9 of the Acts of 2025, the Fiscal Year 2026 Budget. In Section 26 of that Act, an amendment to the definition of Wages in Chapter 32 was enacted.

The amendment clarifies that any accrued sick, personal or vacation leave that a member uses in the course of their employment will be treated as pensionable unless the member is also receiving workers compensation benefits.

This was an initiative originally proposed by the Commission in prior legislative sessions in response to the *Vernava* line of cases. The Commission felt it was important to codify that accrued leave when taken in the normal course of employment was pensionable provided that the leave wasn’t used to supplement workers’ compensation.

The amendment means that PERAC Memorandum No. 23 of 2023 is superseded. That memo dealt with the use of accrued leave to supplement payments received under the Paid Family and Medical Leave (“PFML”) law.

With the change in the definition of “wages”, accrued leave taken to supplement payments under the PFML will be treated as pensionable and boards that have employer units that have adopted the PFML will be required to provide creditable service in accordance with their respective regulations. Payments received from the PFML are still NOT pensionable.

On July 14, 2025, PERAC issued Memorandum No. 21 of 2025 regarding the amendment to the definition of “wages” in Chapter 32. ■

Highlights from Open House



(L-R) PERAC Chair Phil Brown, with Medford Mayor Breanna Lungo-KoeHN, and PERAC Executive Director Bill Keefe, stand in front of artwork created by Medford High School students.



Caroline Garcia, PERAC First Deputy Executive Director, was recognized for all her efforts with the move. She is pictured with PERAC Actuary John Boorack (L), and former PERAC Executive Director Joe Connarton (R), who retired in 2018.



PERAC Commissioner James Guido (L), Lieutenant with the Chelsea Police Department, was in attendance. He is pictured with State Representative Ken Gordon.



We had a full house, including board and staff from several retirement boards, join us to celebrate the dedication of our new space.



Middlesex County Sheriff Peter Koutoujian presented PERAC with a citation in recognition of PERAC's commitment to safeguarding retirement for public employees.



Former Medford High student Julia Hanratty (class of 2025) is pictured next to her artwork, which is displayed alongside other student work in our reception area.

Audit Unit Fully Staffed - and then some!

PERAC recently increased the Audit Unit staffing to help bolster our efforts. Please help us welcome our newest colleagues! ■



Catherin Christopher has a Master's degree in Accounting and previously worked in public accounting. She would like to make a meaningful contribution in the public sector through PERAC.



Douglas Dike recently worked at State Street in the Institutional Transfer Agency. He's excited for the opportunity PERAC has given him to join the team of Auditors.



Phuong Nguyen has over three years of nonprofit auditing experience. Phuong is excited to join PERAC and is passionate about supporting its mission to serve the public.



Cheryl Norden has over 10 years of experience in corporate finance, compliance, audit, and pension management for companies in the defense and financial services industries. She is honored to be serving people of the Commonwealth of Massachusetts.



Kyle Sturniolo is a graduate of Saint Anselm College. He comes to PERAC with accounting experience gained through working with small businesses.



Otis Williams joins PERAC with almost 20 years of experience in various management operations roles at John Hancock. He spent the last two years as a school paraprofessional. "PERAC feels like home and I am excited to learn from such a smart collective of professionals," says Otis.

Board Member Spotlight - William "Billy" MacDonald

William "Billy" MacDonald has been a member of the Waltham Retirement Board since 1996, serving as Chair since 2006. When Billy was first elected to the board he was doing double-duty, still working as a Waltham firefighter, where he worked for 37 years, retiring in 2012.

Billy is part of a long line of firefighters in his family with his great grandfather, his grandfather, his father, two uncles, his brother, a cousin, his son, and two nephews all serving in the Waltham Fire Department throughout the years.

His proudest moment while serving as a board member was overturning a medical panel conclusion and getting a member approved for accidental disability under the Heart Law, which the board agreed was merited.

When not serving on the board, you can find Billy watching his favorite movie, *Top Gun*, in Bow Lake, NH, his favorite vacation spot! ■



Creditable Crossword

Are you a Chapter 32 savant?

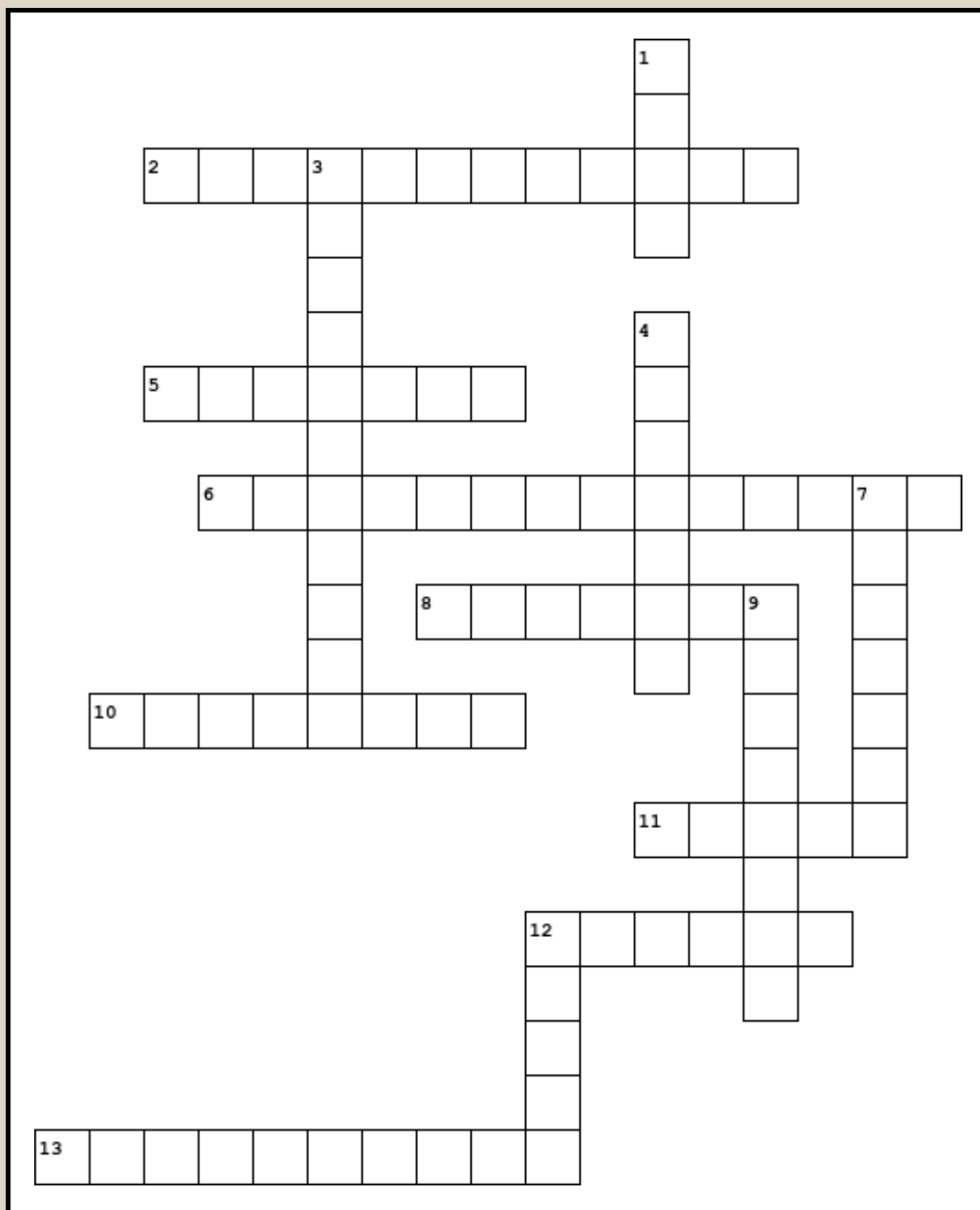
Test your knowledge by completing the Creditable Crossword! You can enter your completed crossword for a chance to win a prize. Correctly submitted entries will be entered into a drawing.

How to play:

Print this page and enter your answers by hand or [click here to complete an online version of this puzzle](#). You can download your completed puzzle or take a photo of your printed puzzle. Submit the download or photograph of your completed puzzle to: pension-news@mass.gov for a chance to win.

Correct entries will be entered into a random drawing and the winner will be announced at the November Commission meeting.

Ashley Freeman of the Mass Teachers' Retirement System was the winner of issue 68's puzzle!



Across

2. Regular _____
5. John Boorack
6. Section 5 benefit
8. Kind of board member
10. The worst liability?
11. Conference holder
12. Guitar maker
13. Section 3 concern

Down

1. Investment fund
3. Heart, Lung, or Cancer
4. Portion of retirement benefit
7. A, B, and C?
9. Movie VIP
12. 1, 2, 3, or 4?

Answers will be available in the next issue. See page 7 for answers to the last puzzle.

Warm Weather Doesn't Stop PERAC Education

By John Galvin
Compliance Manager

Attending the Spring Conference of the Massachusetts Association of Contributory Retirement Systems (MACRS) in Hyannis, retirement board members and staff had the opportunity to explore a diverse range of timely topics directly affecting their boards and members.

Retirement board members were able to earn up to nine educational credits for attending certain sessions at the conference to help meet their annual education requirement: three credits for attending Cyber Security held by Ryan O'Ramsay Barrett, CEO & Founder of ORAM Cybersecurity Advisors; three credits for attending the Legal Panel moderated by Tom Gibson; and three credits for attending the PERAC presentations *How Presumptuous! The Three Statutory Presumptions and 12B, or Not 12B* by Judith Corrigan, Ken Hill, and Felicia McGinniss on Wednesday morning.

Other well attended sessions included the keynote with author Laura Schroff, a real estate panel, and the session with the largest slate of presenters and perhaps the largest direct immediate effect on the lives of many attendees: the impact on the repeal of the Windfall Elimination Provision (WEP)



The MACRS crowd recognizes the retiring Frank Zecha!

and Government Pension Offset (GPO) by the Social Security Fairness Act. The presenters included Ed Kelly, President of the International Association of Fire Fighters, Shawn Duhamel, CEO of Mass Retirees, Frank Zecha, board administrator and trustee, Tom Lussier, Administrator of the Coalition for Retirement Security, and Tim Lee, Executive Director of the Texas Retired Teachers Association. Steve Richardson, an expert on Social Security matters, also presented.

Amidst all the serious presentations was a lighthearted moment at the end of the administrator session moderated by Frank Zecha where everyone filled the room with oversized Zecha heads, much to Frank's surprise, in honor of his retirement.

New Administrator Trainings Begin

PERAC also started the next round of New Administrator Trainings this past August in Northampton, MA.

Presenters included Patrick Charles and John Boorack, who presented on Buybacks and Makeups; Ken Hill and Felicia McGinniss with an overview of Refunds; Judith Corrigan with a presentation on Regular Compensation FAQ's, John Galvin discussed procurements and we closed the day out with Dan Boyle with tips on Cybersecurity.

Attendees appreciated the range of topics and the day was well attended. Registered attendees received certificates of completion and board members who attended received three educational credits.

We will repeat the training again in Danvers in November and in Norwood in March.

These trainings, which cover the basics of running a board, are a great way for newer board staff to quickly level up their board administration skills. We encourage all new staff to attend. ■

Please submit your appropriations questionnaires by October 31st through the PROSPER application. The questionnaire is no longer submitted through our website.

Issue #68 Answers



How well
did you do?

Memos released last quarter:

- #15: Violent Act Injury Disability - Updated Forms**
Several forms were updated
- #16: Tobacco Company List**
- #17: Revised Language for Benefit Calculation Approval Letters**
- #18: Cyber Attack**
- #19: Updated Member and Beneficiary Refund Forms and IRS Special Tax Notice**
- #20: Mandatory Retirement Board Member Training**
- #21: FY2026 Budget and the Definition of Wages in Chapter 32**
Signed budget includes additional clarity
- #22: Fraud Alert**
- #23: Cost of Living Increase for Supplemental Dependent Allowance Paid to Accidental Disability Retirees and Accidental Death Survivors**
New limits effective as of July 1, 2025.
- #24: Reinstatement to Service under G.L. c. 32 § 105**
Updated application effective July 1, 2025 through June 30, 2026

Upcoming Meetings

October 8, 10:30 a.m.
Audit/Fraud
Sub-Committee Meeting

October 8, 11:00 a.m.
Commission
Meeting

November 12, 11:00 a.m.
Commission
Meeting

December 17, 11:00 a.m.
Commission
Meeting

Meetings are open to the public. See our website for details on how to attend in person or remotely.

PERAC

2025 Education Schedule

upcoming course highlights

Credits
board members
must earn

18
per term

3
Minimum
per term year

9
Maximum
per term year

September 17	PERAC Emerging Issues Forum	Westborough
September 17	Webinar (NPEA)	Economic Outlook
September 23	Webinar (AGO)	Open Meeting Law
October 2	Webinar (PERAC)	Cybersecurity
October 4-7	NCTR National Conference	Salt Lake City, UT
October 7	Webinar (AGO)	Open Meeting Law
October 18-21	NPEA National Conference	Salt Lake City, UT
October 27	Webinar (AGO)	Open Meeting Law

See our website for additional educational resources and registration information, including:

- [On demand webinars for credit](#)

Public Employee Retirement Administration Commission | 10 Cabot Road, Suite 300, Medford, MA 02155
Phone 617 666 4446 | Fax 617 628 4002 | Web www.mass.gov/perac

Philip Y. Brown, Esq.
Chair

The Honorable
Diana DiZoglio
Auditor of the Commonwealth
Vice Chair

Kathleen M. Fallon
Practice Area Director
Public Consulting Group

Kate Fitzpatrick
Town Manager (retired)
Needham

James J. Guido
Lieutenant
Chelsea Police Department

Richard MacKinnon, Jr.
President
Professional Fire Fighters
of Massachusetts

Jennifer F. Sullivan
Investment Professional



William T. Keefe
Executive Director

Natacha Dunker
Editor