

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 the Public Employee Retirement

September Pension Payment

The next pension benefit will be direct deposited on Tuesday, September 30, 2025, the last business day of this month.

The *MSRB 2025 Pension Payment Calendar* is available on our website and can be downloaded; <u>click here</u>.

PayInfo Website Update

Due to a technical issue, the Office of the Comptroller is unable to load pay advices for the July and August 2025 retirement allowances and for pay periods ending 8/9/2025, 8/23/2025, and 9/6/2025 for active members to PayInfo at this time. The payroll runs are unaffected, and payments have been timely.

The Office of the Comptroller is working on the issue and will provide updates as soon as possible on their website,

Payinfo-Office of the Comptroller.

The State Retirement Board is unable to generate monthly pay statements. If you have further PayInfo questions, please contact the Comptrollers Solutions Desk at (617) 973-2468.

<u>Administration Commission (PERAC)</u> <u>website</u>.

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 this website, 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.

Why Hearing Health Belongs in Retirement Planning

Hearing loss is common. According to a study from the National Institute on Deafness and Other Communication Disorders (NIDCD), approximately one in eight Americans over the age of 12 has hearing loss in both ears. For those between the ages of 65 and 74, it's one in four. It's also not uncommon for someone to not immediately seek help when experiencing symptoms.

This article from Forbes goes over why it's important to include hearing health in your retirement planning and looks at some of the new developments in the technology of hearing aids – such as the incorporation of artificial intelligence (AI). Click here to learn more.

11 Health Problems That May Cause Brain Fog

According to the AARP, "brain fog" is a condition that may make it hard to concentrate or focus. Lynne Shinto, a naturopathic doctor at Oregon Health & Science University, states that people who experience brain fog may feel like

Purple Hearts with Unclaimed Property Division

The Unclaimed Property Division of the Office of the State Treasurer and Receiver General connects citizens with their abandoned property, such as bank accounts, uncashed checks, stocks or dividends, insurance policies, safe deposit box contents, and even Purple Hearts! A recent CBS News report highlighted that Unclaimed Property has six Purple Hearts and is actively working to reunite them with family members.

On September 11, 2025, WBUR shared a news story that Unclaimed Property staff were able to reunite one of the six Purple Hearts with the recipient's family member. Unclaimed Property staff are currently in contact with four other families. One Purple Heart, which belonged to Mr. Joseph Arruda of New Bedford (who served in World War II), is still with Unclaimed Property. If you know Mr. Arruda, please contact the Unclaimed Property Division at (617) 367-0400.

You may also have unclaimed property! The best way to check is by going to **findmassmoney.gov** and searching to see if you see your name.

Treasurer Goldberg and Citizens Announce Financial Wellness Workshops in English and Spanish

The Office of the State Treasurer & Receiver General Deborah Goldberg recently announced that the Office of Economic Empowerment, in collaboration with Citizens, will be offering free financial education to Massachusetts residents. You can sign up for a free "Worth & Wealth" seminar by visiting this website. There is also a

"their thinking is not clear, it's cloudy."
This article looks at 11 different health problems that may cause brain fog including infections like COVID-19, sleep issues, or even a low level of essential vitamins. Click here to learn more.

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 <u>publications in</u>
<u>Spanish</u> on popular topics such as
Retirement, Disability and Survivor
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.

To apply for benefits, you can file online for retirement, spousal benefits, disability benefits, or Medicare only. If you have a disability, you can file for retirement and disability with the same application if you are at least 62 but not yet of full retirement age.

To schedule a phone appointment, please call 1-800-772-1213. Telephone hours are 8:00 AM and 7:00 PM (local time), Monday through Friday. You can also make or change an appointment via the SSA.gov website.

Past issues of our newsletter publications can be found on our **website**.

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

Spanish-language resource, under the name "Valor y Dinero," which can be accessed via **this website.**

A full schedule can be found by **clicking here**. Previously recorded webinars can
be found on the Office of Economic
Empowerment's **YouTube channel**.

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.

We have a helpful video that explains what the MSRB ID number is. Click here to watch.

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.

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 <u>Visit MA website</u> for some nearby fun fall ideas!

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

Follow us on X @MassStateRet: x.com/massstateret

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!

Contact us:

Boston Office:

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

Springfield Office:

436 Dwight Street, #109A Springfield, MA 01103

Tel: 617-367-7770

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

Drop-off hours at both offices are Monday-Friday, 10:00 a.m. - 3:00 p.m., except on state holidays.

Are You a Snowbird?



If you are snowbird, looking to get away from the cold weather, 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 Benefit Recipient Change of Address Form here!

Have you recently updated your email? Or did you receive this *Retiree* eNews Bulletin as a forwarded email from a friend? Let us know! You must complete the Benefit Recipient Change of Address form on our website. Fill in your personal information at the top of the form, including your email address. In the spot on the form that asks for "Old Address" and "New Address," you can mark "N/A."

The form must be signed and dated. It can be scanned and emailed to MSRBCommunications@tre.state.ma.us or mailed to Massachusetts State Retirement Board, One Winter Street, 8th Floor, Boston, MA 02108.