



MSRB

Retiree eNews Bulletin

May 2019 eNews

Working in Retirement - Reminders (§91)

As we move into the middle of the calendar year, we wanted to remind our retirees of the various annual earnings limitations for those of you who are working in the public sector in Massachusetts while receiving your monthly retirement payment.

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. Additionally, you also have an annual hourly limit and may not work beyond 960 hours a year.

For example, if you were still working and earning \$40,000 annually, and 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 960 hours, whichever comes first. Your employment must cease when either limitation is reached, or you can waive your retirement allowance. Also, a retiree may not waive the receipt of a retirement allowance to avoid the application of the annual earnings limits. Please note: per Massachusetts General Law (M.G.L.), c.

Did You Know?

MSRB Staff Stats

MSRB staff continues to make progress on the thousands of pending benefit requests submitted to the State Retirement Board.

Since January 1, 2019:

- nearly 1,200 new retirement benefit requests have been processed,
- 50,315 phone calls and 29,078 emails were received (not including those direct to staff), and
- 2,264 walk-ins were counseled in our Boston and Springfield offices!

Board staff appreciates everyone's patience and understanding during these busy times.

MSRB Staff Wears Blue for Autism Awareness



32, §91, any earnings above the limits must be paid back.

In addition to complying with the above limitations, all disability retirees, including those receiving either an accidental or ordinary disability benefit, are required by law (M.G.L. c. 32, §91A) to submit a statement of any earnings to the Public Employee Retirement Administration Commission ("PERAC"). PERAC mails an Annual Statement of Earned Income every January to all disability retirees. It must be completed and returned to PERAC on or before April 15th to be deemed in compliance. Be sure to include all appropriate W-2 forms, 1099-R forms, and any other requested tax forms or proof of income.

After these statements are completely filed and processed or if members fail to file their earnings statements, PERAC will provide information to the State Retirement Board of those retirees PERAC believes are not in compliance. The Board will then notify members of the steps that must be taken to become compliant or to contest PERAC's determination of excess earnings. For more information related to earnings limits for public retirees working in retirement, please visit PERAC's website: <https://www.mass.gov/guides/working-receiving-a-public-retirement-benefit>.

WEP Repeal Update

The Bill, **H.R. 6933 - Equal Treatment of Public Servants Act of 2018**, was referred to the Subcommittee on Social Security on October 10, 2018, and no further action has occurred since then.

Specific details are posted on Congress.Gov. You can follow the Bill's progress by visiting [H.R.6933 - Equal Treatment of Public Servants Act of 2018](#).

This Legislation is being closely followed,

A Note About Health & Dental Insurance

The **Group Insurance Commission (GIC)** was established by the Legislature in 1955 to provide and administer health insurance and other benefits to the Commonwealth's employees and retirees, and their dependents and survivors.

Some GIC health and dental rates will change as of July 1, 2019. Therefore, if you have health insurance through the GIC, please note that any changes to your monthly premium amount will be reflected in your June pension benefit payment. To view the GIC premium rates, [click here](#).

Please note: GIC is not affiliated with the MSRB. If you have questions about your GIC health and other insurance benefits or premiums, you must contact the GIC directly at 617-727-2310 and select option # 2. You can also visit their website at mass.gov/gic.



Have you, or are you, planning to move?

and advocated for, by The Retired State, County, and Municipal Employees Association. Their most recent update can be viewed on their website at www.massretirees.com.

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 MSRBCcommunications@tre.state.ma.us. We look forward to hearing from you!

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](#)!

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>

Contact us:

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

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