



# MSRB

## *Retiree eNews Bulletin*

### April 2020 eNews

#### **MSRB Operations Update**

We would like to thank our members for your continued patience, cooperation, and understanding during these past several weeks. MSRB staff are working diligently to meet your needs in these complicated circumstances.

As a reminder, to help reduce risk and combat the ongoing public health emergency the MSRB offices in Boston & Springfield are closed to the public.

During this period MSRB staff are working remotely. There is no regular on-site presence in either MSRB office location.

***Please note: monthly benefit payments, and other disbursements are being issued regularly. The next scheduled monthly benefit payments will be issued on April 30, 2020.***

***We strongly encourage you to continue mailing original forms and documents to the MSRB's Boston office if you are submitting information to us.*** If your request is not time sensitive please defer submitting it until a later date.

Regular mail delivery continues to the MSRB office in Boston and staff are processing documents submitted as they are able. You are not required to also email a form or document that you have mailed.

### *Did You Know?*

#### **Retiree Benefit Verification Form Mailing Postponed**

The retiree Benefit Verification Form mailing scheduled for this spring is being postponed to a later date while people are being asked to stay home, and until the forms can be completed and returned safely. Benefit recipients will continue to receive their monthly benefit as usual.

Please check our website [www.mass.gov/retirement](http://www.mass.gov/retirement) for updates, which will be posted as they become available.

Every two years, the State Retirement Board conducts a benefit verification process. This process is a requirement for all benefit recipients to show that you are still eligible to continue receiving benefits. Please note: You will not be required to submit a form if you retired or started receiving a benefit this year (2020).

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#### **Legislation Signed to Partially Modify Annual Earnings Limits for Work by Public Retirees During State of Emergency**

Governor Baker has signed into law Chapter 53 of the Acts of 2020, which includes language excluding from the

Due to the continually changing situation, please check our website, [www.mass.gov/retirement](http://www.mass.gov/retirement), and Facebook, <https://www.facebook.com/mass.state.retirement> pages often for any updates on the Board's operations.

Additionally, the SMART Plan's Winter Street location at the Massachusetts State Retirement Board will be closed until further notice. SMART Plan advisors are still available to assist you at any time. Please click on this link to find the Advisor for your location: <https://docs.empower-retirement.com/EE/Massachusetts/DOCS/Territory-Map.pdf>

We apologize for any inconvenience and look forward to continuing to serve you. [Click here to read the entire MSRB Operations Update.](#)

#### **WHAT YOU CAN DO IN THE MEANTIME:**

Please feel free to reach out to us by telephone to leave a message for MSRB staff. They will contact you regarding your inquiry within a day or two.

**Telephone:** (617) 367-7770; (413) 730-6135; 1-800-392-6014 (In Mass. Only)

You may also email us.

#### **Email:**

- SRB Main  
email: [srb@tre.state.ma.us](mailto:srb@tre.state.ma.us)
- Communications:  
[MSRBCommunications@tre.state.ma.us](mailto:MSRBCommunications@tre.state.ma.us)
- Survivor Benefits (report a member or survivor's death):  
[survivorbenefits@tre.state.ma.us](mailto:survivorbenefits@tre.state.ma.us)
- Board Reporting:  
[EBR@tre.state.ma.us](mailto:EBR@tre.state.ma.us)

#### **PLEASE BE ON ALERT FOR FRAUD:**

Be aware of questionable emails related to your retirement benefits. Scammers

annual limits earnings and hours worked by public retirees for service provided in the public sector during the period of the COVID19 state of emergency in Massachusetts.

Section 14 outlines the changes being made. The hours worked and earnings received during the emergency period, which began March 10, 2020, will not count against the 2020 limits, but the other service before and after the emergency period would count toward the annual limits.

Retirees should consult with their employers regarding their earnings limits and how the legislation will impact it. Retirees should also check directly with the appropriate bargaining unit if you are working in a union benefitted position as a retiree as restrictions may apply.

**It should be noted that the legislation does not apply to disability retirees who must continue to comply with the annual earnings limitations of Section 91 and Section 91A.**

The exclusion only applies to public retirees who are seeking to or already work in a public position (e.g., State, county, or municipality). Those who work in the private sector, government jobs outside of Massachusetts, or the federal government are not impacted by the limits of MGL Chapter 32, Section 91.

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**Tax Day now July 15:  
Treasury, IRS extend filing  
deadline and federal tax  
payments regardless of  
amount owed**

The Treasury Department and Internal Revenue Service announced that the federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020.

capitalize on “hot news topics,” such as the Coronavirus, to trick you into clicking on their websites and emails.

- Always first check the sender’s email address to look for grammatical errors or questionable spellings;
- Emails from the State Retirement Board will ALWAYS come from staff that end with [@tre.state.ma.us](mailto:tre.state.ma.us);
- The MSRB will NEVER ask you for personal information via email or ask you to send such information via email. Please don’t ever email your full social security number.

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## Office of Economic Empowerment Launches Digital Financial Resources Amid COVID-19 Outbreak

The Massachusetts State Treasurer's Office of Economic Empowerment ("OEE") has launched a new digital tool for residents in Massachusetts experiencing financial changes due to the COVID-19 outbreak. With the goal of providing relevant financial education for families, OEE has created a new page on Mass.gov with timely free resources available to the general public.

The page, <https://www.mass.gov/ma-financial-resources-for-covid-19>, features state-of-the-art financial education tools designed by Everfi, an education technology company. The page also includes critical resources on identifying scams and fraud during this time, directions to file for unemployment, and much more. The Office of Economic Empowerment is committed to updating the page regularly with new materials as they become available.

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## GIC Annual Health Benefits Open Enrollment: April 6 - June

Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

The IRS urges taxpayers who are due a refund to file as soon as possible. Most tax refunds are still being issued within 21 days.

For more detailed information visit: [IRS.gov](https://www.irs.gov).

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## MA Information on the Outbreak of Coronavirus Disease 2019 (COVID-19)

The Massachusetts Department of Public Health is working closely with the federal Centers for Disease Control and Prevention (CDC) to provide updated information about the novel coronavirus outbreak.

For the most up-to-date Massachusetts COVID-19 updates, visit <https://www.mass.gov/resource/information-on-the-outbreak-of-coronavirus-disease-2019-covid-19>.

## Massachusetts 2-1-1

Massachusetts 2-1-1 is another resource for up-to-date information about the COVID-19.

Call 2-1-1, or visit <https://mass211.org>. Please note, 2-1-1 is currently experiencing an increased volume of calls. They appreciate your patience.

## **1, 2020 (changes become effective on July 1, 2020)**

The GIC (Group Insurance Commission) open enrollment period began on April 6, 2020 and will end on June 1, 2020. Please note that open enrollment has been extended this year due to the ongoing public health crisis.

Annual Enrollment offers you the once-a-year opportunity to review your health, dental and life insurance benefit options and enroll in or change your coverage. If you want to keep your current benefits, you do not need to complete any forms, as your coverage will continue automatically.

If you need Enrollment Forms, you can request them online at <https://mygiclink.force.com/GenerateDocuSignPage>

Any changes you make, should you make any, will become effective on July 1, 2020. It's important to review your current health and dental benefits and select a new plan if you feel that is appropriate. Visit the GIC Benefit Decision Guide web page for more information.

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## **What You Should Know about GIC Health Benefits and the COVID-19 Outbreak**

The GIC provides several resources to help members cope with the COVID-19 Pandemic. [Click here to access the online information.](#)

For all other GIC related questions, please visit the [GIC website](#), or call them at (617) 727-2310. MSRB staff is not able to answer GIC related questions. Thank you!

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

## **Social Security Number Safety: Do Not Email Your Entire Social Security Number to Anyone**

The Retirement Board has received inquiries and e-mails where members are adding their full Social Security numbers or other personally identifiable information to their message. We want to remind you that such information is susceptible to being stolen when transferred over the Internet and we strongly encourage you not to include it when emailing the MSRB. Exposing such information puts you at risk of identity theft and scams. The MSRB will never need your full Social Security number through e-mail.

Instead, you can use your MSRB Member ID number, which can be found on most correspondence from the MSRB. In today's technological climate, it is more important than ever to keep your identity protected online.

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## **CARES Act Stimulus Payments**

The Federal Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was signed on March 27, 2020. CARES payments are coming from the federal government without any MSRB action.

Check [IRS.gov Press Release](#), or [Coronavirus Tax Relief and Economic Impact Payments](#) for the latest information: No action needed by most people at this time.

## **Social Security Recipients Will Automatically Receive Economic Impact Payments**

Further, according to the U.S.

Please e-mail your request or comments  
to

[MSRBCommunications@tre.state.ma.us](mailto:MSRBCommunications@tre.state.ma.us).

We look forward to hearing from you!

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### **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!](#)

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

**Quick links:** Visit our website:

[www.mass.gov/retirement](http://www.mass.gov/retirement).

Like us on Facebook:

[www.facebook.com/mass.state.retirement](http://www.facebook.com/mass.state.retirement).

Follow us on Twitter @MassStateRet:

<https://twitter.com/massstateret>.

Department of the Treasury and the Internal Revenue Service, "Social Security beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive an Economic Impact Payment. Instead, payments will be automatically deposited into their bank accounts." For more information, visit the [U.S. Department of the Treasury press release](#).

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***Board staff wants you to know that we are here for you. The current best way to reach us is through email. Please send your email to [srb@tre.state.ma.us](mailto:srb@tre.state.ma.us) or [msrbcommunications@tre.state.ma.us](mailto:msrbcommunications@tre.state.ma.us) and a staff member will respond to assist you.***

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## **Contact us:**

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

**Springfield Office:  
436 Dwight Street, #109A  
Springfield, MA 01103**

**Hours: 8:00 a.m. - 5:00 p.m.**

**Tel: 617-367-7770**

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