



# MSRB

## Retiree eNews Bulletin

### SEPTEMBER 2024

#### New Standard for Calculating Public Sector Post-Retirement Work Limitations

Governor Maura Healey signed into law **Chapter 141 of the Acts of 2024, An Act Relative to Salary Range Transparency**, on July 31, 2024. Part of this act amended the language of Massachusetts General Law (MGL) Chapter 32, § 91(b), which is related to retirees working in the public sector. The amended language allows a retiree working in the public sector to use the salary from their last position OR the salary used to calculate their retirement allowance to calculate their earning limits.

As a reminder, Massachusetts State Employees Retirement System (MSERS) members who are retired under a regular Superannuation retirement and who work in the public sector have an annual hourly limit and may not work over 1,200 hours a year. Along with the hourly limit, members may earn the difference between the salary from their last position or the salary used to calculate their retirement allowance. After being retired for one full calendar year (January-December), that dollar amount limit may be increased by an additional \$15,000.

For example, if someone's pension was calculated using a salary of \$40,000, and

#### September Pension Payment Date

The next pension benefit will be directly deposited on Monday, September 30, 2024, the last business day of this month. The **MSRB 2024 Pension Payment Calendar** is available on our website and can be downloaded; [click here](#).

#### 2024 PENSION PAYMENT CALENDAR



#### Treasurer Goldberg Recently Featured in *Fifty Plus Advocate*

Massachusetts State Treasurer and Receiver General Deborah Goldberg was recently featured in an article by Deborah Burke Henderson, a contributing writer for ***Fifty Plus Advocate***. The profile discusses different elements of the Treasurer's life, such as her

their pension is \$20,000, that person can earn \$20,000 a year. After working one full calendar year, they may earn up to \$35,000 per year or work up to 1,200 hours, whichever comes first. When you reach either limit, you must either stop working or contact the Board to request to waive your retirement allowance so these limitations will not apply. Please note: per MGL, c. 32, §91, members must pay back any earnings above the limits.

Retirees are responsible for tracking their hours and/or earnings limits. A [memo](#) from the Public Employee Retirement Administration Commission (PERAC) provides information on recent changes to this law. Current guidelines for working and receiving a public retirement benefit are available on the [PERAC website](#).

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## 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.

grandfather’s history of public service and her experience working at The Stop & Shop Companies, and how these different things influenced her in the role of State Treasurer.

[Click here to read the article.](#)

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## USPS Delays

Board staff have recently received reports from members stating they have encountered delays with mailing and receiving letters via the United States Postal Service (USPS). Locally, [this report from WCVB](#) outlines some of the impacts felt by communities such as Revere. If you have questions about the delivery of your mail, contact your local USPS office directly. The USPS has [a tool to find your local post office](#) and its contact information.

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## Direct Deposit your Monthly Retirement Allowance

If you currently receive a paper check for your monthly retirement allowance, please visit the website at [www.mass.gov/retirement](http://www.mass.gov/retirement) where you will find the direct deposit form that you can complete and send to us. It’s safe, secure, and eliminates USPS mail delays.

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## National Disability Employment Awareness Month

Next month is National Disability Employment Awareness Month, and one way to participate is to sign up for an event hosted by the Commission on the Status of Persons with Disabilities (CSPD).

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 video, [Understanding Your Benefits: Primary vs. Contingent Beneficiaries Explained](#).

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

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## 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!

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**Have you recently updated your email? Or did you receive this *Retiree eNews Bulletin* as a forwarded email from a friend?** Let us know! We can update your email address or add you to our mailing list. You can email [msrbcommunications@tre.state.ma.us](mailto:msrbcommunications@tre.state.ma.us) to request that your email be added or updated.

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.

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

CSPD will host its main event on October 23 at 11:00 a.m. in the State House Great Hall of Flags. The event will honor policymakers for their work in disability employment and recognize Massachusetts businesses that lead the way in employing people with disabilities. [Click here to register.](#)

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## WEP/GPO - Update

On September 10, 2024, US Representatives Garret Graves (R-LA) and Abigail Spanberger (D-VA) filed an official discharge petition to force a vote on [H.82](#), the Social Security Fairness Act. As previously reported, this legislation seeks to eliminate the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). To force the vote, the petition would need 218 signatures from members of Congress. As of the writing of this Bulletin, [206 members](#) of the House have signed the petition. [Information on this news can be found on Representative Graves' website.](#)

A related bill in the Senate, [S.597](#), has 62 cosponsors and is currently before the Senate Committee on Finance. Another piece of legislation, [H.4583](#), has 188 cosponsors and is before the Subcommittee on Health. The related Senate legislation, [S.2280](#), has four cosponsors and is before the Committee on Finance.

If you have any questions on the bills noted above, please contact your [US Representative](#) or [US Senator](#).

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## Social Security Services for the Hispanic Community

The [SSA Spanish-language website](#) provides information for those whose

Email 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 to a Warmer Climate for the Winter?



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:  
[mass.gov/retirement](https://mass.gov/retirement)

Like us on Facebook:  
[facebook.com/mass.state.retirement](https://facebook.com/mass.state.retirement)

Follow us on X @MassStateRet:  
[x.com/massstateret](https://x.com/massstateret)

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 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.

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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

Tel: 617-367-7770

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