



WORCESTER RETIREMENT NEWS

Newsletter for Active and Retired Members

Volume I, Issue 4

Winter 2018

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Welcome Tamara Cullen!

The Worcester Retirement Board welcomed newly sworn in 5th Member Tamara Cullen at the November 2018 board meeting. Tamara, originally from New York came to Worcester in 1998. Since relocating, Tamara has held several prominent positions in the healthcare field. She currently is employed at UMASS Medical as a Program Administrator.

Tamara has served the Worcester community, volunteering for several Worcester organizations and nonprofits. She also brings with her prior board experience having served on the Worcester Health Department Board for 6 years. The Retirement Board is happy to have Tamara on board!

What's New ?

The Retirement Office has been busy this year! As one of the larger retirement systems in the Commonwealth, we have processed over 100 retirement applications, scheduled numerous individual informational sessions, and answered countless phone calls throughout the year. Monthly retiree benefits now exceed \$7million. When the Board's Executive Secretary started in 1987 monthly retiree benefits were less than \$1.8million.

Over the past year the office has been diligently working to upgrade our technology by converting to an improved pension technology software. We hope to complete the conversion by 2019.

The Office will continue to work hard in 2019, improving our processes and strive to better assist our members and retirees.

Worcester Retirement

455 Main Street

City Hall, Room 103

Worcester, MA 01608

Phone: (508) 799-1062

Fax: (508) 799-1047

Email:

retirement@worcesterma.gov

Office Hours

Monday to Friday

8:00 AM -4:00 PM



Retirees Corner



CITY OF WORCESTER List of Referrals for the Elderly and Disabled Year Round Assistance 2018 - 2019

Organization	Phone No.	Contact Person	Snow Shoveling (sidewalk)	Spring cleanup	Leaf raking	Eligibility	Hours of Operation	Cost
Alpha Phi Omega - WPI Chapter	978-697-3113	Mitch Read apo-service@wpi.edu	No	Yes	Yes	Limited Availability	9AM – 3PM	None
Assabet Valley Technical HS JROTC	508-735-7746	SgtMaj Tracy Linch tlinch@assabet.org	No	Yes	Yes	Elderly and Disabled Homeowners	9AM – 5PM	None
Assumption College - Athletes	508-767-7032	Peter Gradula, Sr. Associate Director of Athletics pgardula@assumption.edu	Yes	No	No	Limited Availability	9AM – 4:30PM	None
Burncoat High School JROTC	508-799-3059 or 508-799-1232	Pattie Hassan hassanP@worc.k12.ma.us Edward Ireland irelande@worc.k12.ma.us	Yes	Yes	Yes	Burncoat/Greendale area only (within 1 mile of high school) Elderly or Disabled	After 2:30 PM *if schools are closed, may come earlier	None
Hector Reyes House	508-459-1801	Tammy Weiner weinert@lahaworc.org	Yes	Yes	Yes	Vernon Street (walking distance from Hector Reyes House)	9AM – 5PM	None
Holy Cross Student Affairs	508-793-3995	Sue Hunt, Associate Director of Community Relations shunt@holycross.edu	Yes	No	Yes	College Hill area, Limited Availability	9AM – 5PM	<i>Not Specified</i>
Jeremiah's Inn	508-755-6403	Dick Quinlan dickquinlan1@gmail.com	Yes	No	No	Areas with zip codes 01602, 01603, 01610	24/7	Donations accepted
North High School JROTC	508-799-3023	Chief Tony Pastrana pastranaa@worc.k12.ma.us	Yes	No	No	North High area only. Elderly or Disabled	7AM – 4PM	None
Worcester Senior Center	508-799-1232	Yung Phan / Linda Moore	<i>Referral</i>	<i>Service</i>	<i>Only</i>	Homeowner over age 60	9AM – 5PM	<i>Referral Service Only</i>
Worcester State University	508-929-8635	Binienda Center for Civic Engagement Wsu_biniendacenter@worcester.edu	Yes	Yes	Yes	Limited Availability	9AM – 5PM	Tips accepted

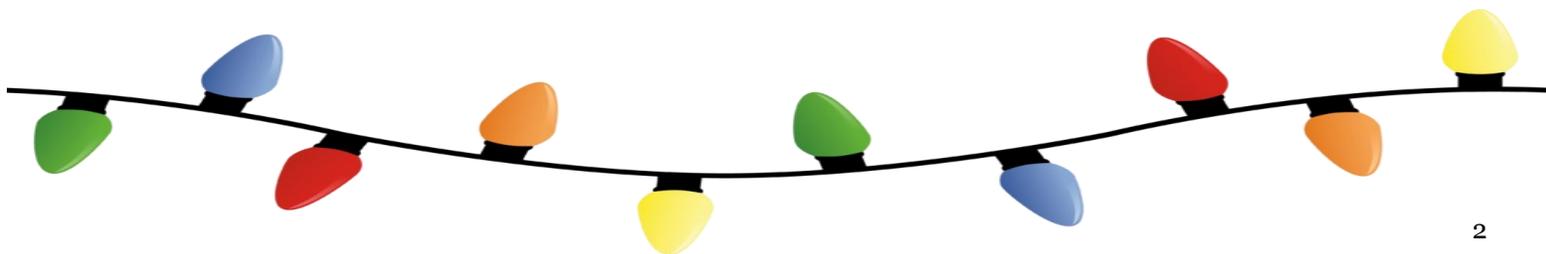
Our generous volunteers have a very limited availability. Please also consider reaching out to friends, neighbors, or family members that may be able to help you. Homeowners should discuss with individual organization when scheduling what supplies need to be provided (shovels, rakes, trash bags etc.)

Attention Snowbirds!

If you are heading south during the winter be sure to inform us of your temporary address. City mail is not forwarded by the Post Office. **Beware all change of addresses must be in writing. We cannot take them by phone.**

2019 Retirement Check Schedule:

January 31	May 31	September 30
February 28	June 28	October 31
March 29	July 31	November 29
April 30	August 30	December 31



IMPORTANT REMINDER

Retirees keep your December payment advice! This advice has important year to date information needed for tax purposes.

The Retirement Office will be mailing the 2018 -1099R by January 31, 2019. If you do not receive your tax form mid- February give us a call.

Public Safety Retirees: Under the Pension Protection Act of 2006, you are allowed to exclude up to \$3,000 of your health, accident or long-term care insurance premiums from your gross taxable income. To be eligible premiums must be deducted from your retirement check. Premiums can be for plans that cover you, your spouse and dependents.

* You must be a public safety retiree who retired with a disability or after attaining normal retirement age (age 55 for group 4 for those entering service prior to April 2012.)

* Your pension premiums must be deducted from your pension check and paid directly to the health insurance company. Medicare Part B premiums do not qualify for this exclusion.

* You need to file a federal tax return in order to take advantage of this exclusion.



Safety Tips for the Holiday Season

The Holiday Season, a season often filled with happiness and joy is in full swing. While this is a time of excitement for many it is also the time of year when fraud and accidents are most likely to occur. Below you will find tips to help keep you and your family safe this holiday season.

Shopping Safety Tips:

- With the convenience of online shopping more people shop via the internet than ever before making, e-commerce fraud more prevalent. If you shop online make sure you are buying from a credible site or store. Watch out for fake websites and deals!
- While online shopping is one of the easiest ways to get your holiday shopping done, theft of packages left at the door has become increasingly common. To prevent theft, try to schedule deliveries on a date/time when you are home to receive them.
- If you are shopping at a mall do not leave purchased items visible in your vehicle or leave valuable present in your car overnight. Be sure to lock your vehicle doors!
- It is best to carry a minimal amount of cash and use debit or credit cards instead. If you think your debit or credit card has been lost or stolen report it immediately to have the card cancelled and replaced. It is easier to replace lost or stolen cards than it is money!

At Home Safety Tips:

- Keep poisonous plants away for animals and children.
- Keep your tree away from any heat source. Remember live trees need to be watered **everyday!** If you want an artificial tree buy one that is fire resistant.
- When recycling after Christmas make sure to break down your boxes. Everyone (including burglars) can see what you put out for recycling. A box for a 60 inch TV not broken apart is just asking for trouble.

Cooking Safety Tips:

- Unattended cooking equipment is the leading cause of home cooking fires. Stay in the kitchen when you cook.
- Did you know 1 in 6 Americans get food poisoning each year? To prevent food poisoning make sure to handle all your food properly. Meats should be cooked to at least 165 degrees.

Holiday Safety

Retirement Checklist For Active Members

How to start the process:

- Request an estimate of your monthly gross retirement allowance by calling 508-799-1062 or emailing retirement@worcesterma.gov
- Contact the Social Security office on their website or call 1-866-964-1948 regarding your eligibility for Social Security benefits. You will need to inform Social Security you will be receiving a public pension.
- Contact the Human Resources Office at 508-799-1030 to discuss health and life insurance plans for retirees.
- Contact your department payroll office about unused sick and vacation time.

When you are ready to retire you should:

- Choose a date of retirement.
- Choose which option you want. Consider your options carefully, once retired you cannot change your option!
- Call to make an appointment with the Worcester Retirement Office three months ahead of your retirement date to fill out paperwork to retire. Appointments are scheduled on Tuesday and Thursdays and generally last 30 mins.
- We cannot accept retirement paperwork more than 120 days prior to your retirement date.

Additional information:

- If you are Social Security eligible it could be offset when you start receiving a pension.
- Your pension is paid the last business day of each month. It takes between one – two months to receive your first retirement check. Your first payment will usually be a physical check. All subsequent payments will be direct deposit.
- Your pension is subject to federal taxes. Your pension is not subject to Massachusetts state tax. However, if you do move to another state it may be subject to state tax. The Retirement Office has a list of states that require you to pay state tax on your public pension.

<u>Options</u>	<u>Member Benefit</u>	<u>Survivor Benefit</u>	<u>Survivor Restrictions</u>
<u>Option A</u>	Maximum Allowance	No beneficiary/ survivor with Option A.	No beneficiary/survivor with Option A.
<u>Option B</u>	1-3% less per month than Option A	One-time lump sum payment in any annuity left to beneficiary	No restrictions on who your beneficiary is or how many you have.
<u>Option C</u>	8-12% less per month than Option A	Lifetime monthly benefit paid to eligible survivor that is equal to 2/3rds of members benefit	Beneficiary must be a parent, sibling, child, spouse or an unmarried former spouse.

The Worcester Retirement Board Would Like to Congratulate the 2018 Retirees!

Adams, Steven	Donahue, Stephen	Izatt, James	Ramierz, Murray
Aleaxanian, Nicholas	Dooley, Joseph Jr.	Jenkins, Rozelle	Ramos, Jose
Barnes, Elizabeth	Dussault, Richard	Karaj, Sally	Roche, Faith
Belanger, Alfred	Epstein, Karen	Kennedy, Thomas	Rodriguez, Abraham
Blakeney, Scott	Fanning, Linda	King, Thomas	Ruiz, Israel
Borbone, Dorothyann	Fater, Larisa	Kleiner, Gary	Ryan, Gregg
Brabbs, Mary	Febles, Juan	Korp, Arthur	Sabatato, Doris
Bruce, Kurt	Feldman, Steven	Looney, Thomas P	Saksa, Stephen
Brunelle, Theresa	Flagg, Everett	Luperchio, Michael	Salas, Iraida
Chabot, Robert	Flynn, Thomas	Malmquist, Scott	Scott, William
Chanis, William	Fox, Karin	Marhefka, Ellen	Setaro, Margaret
Clifford, Daniel	Fox, Antonella	Markiewicz, Paul	Shea, John
Clinton, Raymond	Gaffney, Joseph	Martin, Debby	Smith, Kathleen
Coles, Jacqueline	Gagne, Marybeth	McCrohon, Susan	Snow, Paul Jr.
Connole, Edward	Gallagher, John	Mohamed, Maureen	Spencer, Deborah
Connor, Ralph	Garcia Claudia	O'Neill, John	Sullivan, Susie
Cousineau, Robert	Gendron, Alfred Jr.	O'Neill, Kevin	Monfreda, Theresa
Stephen, Corey	Gentile, Lawrence	Orciani, Christine	Thibeault, Mary Laura
Covello, Paul	Germain, Jeannette	Paparella, Ricochet	Zacek, Kenneth
Cranston, Mark	Giorgio, Eileen	Pelletier, Susan	Zaparaskas, Judith
Cronin, Theresa	Glasberg, James	Perkins, Neal	Zenkus, Algrid
Curran, Wayne	Garajales, Sonia	Perry, William	Zenkus, Margaret
Curtin, Nancy	Haggerty, Lisa	Pietro– Malmquist, Paul	
Cusson, Brian	Harris, Michael	Poole, Crystal	
Dagilis, Jill	Hawkesworth, Susan	Powers, James	
Dalbeck, Ellen	Hiser, Cindy	Presz, Thomas	
Daly, Thomas	Holland, Theresa	Provost, Stephen	
Desto– Kozlowski, Deborah	Holstrom, Kim	Pulsifer, Alan	
Diaz, Luis	Irwin, Anne	Quinn, James	





*The Worcester Retirement Board Would Like to
Wish Members a
Happy Holiday Season!*



WORCESTER RETIREMENT BOARD

ELIZABETH EARLY, ELECTED MEMBER
JOHN MAHAN, ELECTED MEMBER
ROBERT STEARNS, EX- OFFICIO MEMBER
STEPHEN WENTZELL, APPOINTED MEMBER
TAMARA, CULLEN— FIFTH MEMBER

WORCESTER RETIREMENT STAFF

ELIZABETH EARLY, EXECUTIVE SECRETARY
EILEEN POWERS, HEAD CLERK
LISA POSKE, ADMINISTRATIVE ASSISTANT
BREANNA BARNEY, HEAD CLERK
DESIREE SUTTON, PRINCIPAL ACCOUNTANT

WE WANT TO HEAR FROM YOU!

Is there something you would like to see in our upcoming newsletter. Let us know:

Email your request or comments to:
retirement@worcesterma.gov

Or Call: 508-799-1062



Past issues of our newsletter can be found on the City of Worcester website:

<http://www.worcesterma.gov/retirement-board>