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.
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:

<table>
<thead>
<tr>
<th>Month</th>
<th>January 31</th>
<th>May 31</th>
<th>September 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>February 28</td>
<td>June 28</td>
<td>October 31</td>
</tr>
<tr>
<td>March</td>
<td>March 29</td>
<td>July 31</td>
<td>November 29</td>
</tr>
<tr>
<td>April</td>
<td>April 30</td>
<td>August 30</td>
<td>December 31</td>
</tr>
</tbody>
</table>
**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.
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.

<table>
<thead>
<tr>
<th>Options</th>
<th>Member Benefit</th>
<th>Survivor Benefit</th>
<th>Survivor Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option A</td>
<td>Maximum Allowance</td>
<td>No beneficiary/survivor with Option A.</td>
<td>No beneficiary/survivor with Option A.</td>
</tr>
<tr>
<td>Option B</td>
<td>1-3% less per month than Option A</td>
<td>One-time lump sum payment in any annuity left to beneficiary</td>
<td>No restrictions on who your beneficiary is or how many you have.</td>
</tr>
<tr>
<td>Option C</td>
<td>8-12% less per month than Option A</td>
<td>Lifetime monthly benefit paid to eligible survivor that is equal to 2/3rds of members benefit</td>
<td>Beneficiary must be a parent, sibling, child, spouse or an unmarried former spouse.</td>
</tr>
</tbody>
</table>
The Worcester Retirement Board Would Like to Congratulate the 2018 Retirees!

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

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