

RETIREMENT..... A NEW BEGINNING

WHAT YOU WANT TO KNOW
BEFORE YOU RETIRE

2015

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Congratulations!



The Retired Teachers Chapter would like to welcome you to the world of retirement and wish you well on your new journey! We want your involvement with the union to continue even though you have chosen to retire – and here’s how you can do that. This booklet outlines reasons as to why you should join the Retired Teachers Chapter of the Boston Teachers Union. We urge you to read this booklet carefully. The union exists to serve each and every one of its members – and that includes retirees. So don’t hesitate to call on us with questions, concerns or problems regarding membership. We need your ideas and support and, in return, you can count on our dedicated commitment to your continued well-being.

The Retirement Process

Attend a Retirement Planning Seminar

The BTU offers biannual Pension & Retirement Seminars run by Michael McLaughlin, who is a trustee of the Boston Retirement Board and Field Representative for the BTU. These seminars provide helpful information such as the eligibility and calculations rules for a pension, the death benefit coverage that could continue into retirement, the retirement process and other steps you should be taking before you retire to insure that you receive all the benefits to which you are entitled. More information can be found on the Boston Teachers Union website.



Consult with the Boston City Retirement Board

Call or visit the Retirement Board and speak with a representative that can assist you in understanding the required steps for an easy retirement process. Be sure that you take notes on what documents you will

need to provide to the retirement board before your retirement can become effective. A lot of paperwork must be filed in a timely manner to enable the Retirement Board to process your retirement. This is your opportunity to verify the accuracy of information reported to the Retirement Board (i.e., salaries, days of service) and confirm your beneficiary designation. Your eligibility for current and future benefits, as well as the calculation of those benefits, will depend on this information.

If you worked in the private sector either full or part time you also need to check with Social Security to determine if you are eligible to receive Social Security benefits, and if you are eligible what the effects of the Windfall Elimination Provision (WEP) will have on your benefit.

Severance Pay

Unused sick days can be bought back at 40%. You will need to complete the application at the Office of Human Capital (formerly Human Resources) at the School Department. This payment is made in 2 fiscal year installments and mailed to you.

Teachers Small Annuity Fund

This fund, also known as the “mini-pension fund”, is a lifetime annuity that is due to you from the Boston Public School Teacher Retirement Fund as long as you have vested ten years of service. If you were appointed as a permanent teacher you would have had a small deduction withdrawn from your check. To see if you are eligible for the mini pension you must submit an application. You can pick up an application from the RTC office, or contact Maureen Gage at (617) 634-4165 to request an application.

What’s Next? Join the RTC

Join the Retired Teachers Chapter of the Boston Teachers Union. Membership keeps you in touch with all union activities. You will receive the Boston Teachers Union newspaper, participate in RTC activities and events as well as maintain your right to vote for the elected officers of the Boston Teachers Union. Teachers and Paras who have been members of the Boston Teachers Union for a minimum of three years are eligible to join the RTC. Once you retire, visit or call the Retired Teachers Chapter to receive an application/blue card to become a member of the RTC. The monthly membership dues are \$5.00 for teachers and \$2.50 for Para.

The RTC office is open Wednesday and Thursday
from 10:00 -2:00 pm.

Health Benefits



Eyeglasses

Once you fulfill a two-year membership in RTC, you can use the eyeglass benefit at the Health and Welfare Eyeglass Center every two years. Bring a copy of your retiree pay stub to the HW office. Appointments for eyeglass frames and lenses are available from September through June. During all school vacations, July and August, retirees cannot receive any services. You should call the Eye Care Center in late August to schedule an appointment for the upcoming year.

What is Covered?

An optical service consists of a complete pair of single vision, bifocal or trifocal eyeglasses, or the replacement of a frame, or lens. Eye examinations are not available to retirees at this time.

1. A complete pair of eyeglasses includes: A pair of single vision, bifocal or trifocal lenses; and
2. A basic frame. A basic frame is defined as any frame with a minimum retail value of one hundred (\$100.00) dollars.

What is COLA (Cost-of-Living Adjustment)?

The Cost-of-Living Adjustment (COLA) helps maintain your purchasing power as a retiree no matter how long you live after retirement and despite the effects of inflation, which, historically, averages 3 percent on the first thirteen thousand dollars.

Retirees and beneficiaries have to be a member by June 30th the previous year to receive COLA. Retirees who have been receiving benefits for at least one full fiscal year receive a COLA. To find out how this benefit is calculated and how to work your own calculation, call (617) 635-4305.

Apply for Medicare Part A and B

Medicare has strict requirements for eligibility. You must apply before your 65th birthday or three months before you plan to retire.

You may fill out a form to continue your health insurance or to waive it and check yes for the Optional Benefit Rider.

Enrolling in Delta Dental



After you retire, you have the option of continuing your dental insurance through COBRA or enrolling in Delta Dental. You must complete a Delta Dental enrollment form. Payment for the insurance is withdrawn from your retirement check once your form has been submitted and approved. Changes to your status or benefits or dropping the insurance coverage must be in writing to the RTC.

AFT Members Benefits

You remain eligible for all the programs offered through the national AFT. These include some legal benefits, insurance offerings, and a host of other services.

Lobbying for Pension and Health Benefits

The RTC Legislature Committee works closely with the AFT and the AFL-CIO in promoting federal legislation in the areas of social security, health care and pension.

Protecting your health benefits and pensions requires the constant attention of our lobbyists at the local and state level. By joining RTC you keep that connection with other unionists in fighting –

- for increases in our pension through COLAs,
- for increasing the base for calculating
- for increasing and maintaining our health benefits

The RTC is very active in fighting for these increases and securing our health benefits.

Social Activities

The RTC holds a number of events for members throughout the year. In addition to the BTU social activities, the RTC sponsors two luncheons which are hosted in the fall and spring and two business meetings during the year.

Travel

The RTC offers a variety of travel opportunities for members throughout the year. Trips range in length from a day to overnight, weekends and week long trips. Prices of the trips are reasonable and the companionship of your colleagues priceless. New trips are offered each year; apply early so you are not left out of our fun programs.

Keeping informed on what's happening in the Union

Prospective Retiree Handbook

Request a copy of the Perspective Retiree Handbook. This handbook is an encyclopedia of information about your union, your pension, your health benefits and much more. This handbook is given as a gift to perspective retirees.



You can keep informed by reading the Boston Teachers Union newspaper or newsletter or check the BTU website and click on the Retirees link. You'll really want to read the Retired Teachers Chapter section, which has the latest news on your pension, benefits, and events.

Have a question about the Retired Teachers Chapter?



For assistance with questions –

- You can call the **Retired Teachers Chapter** at (617) 288-2000
- Visit the RTC office on Wednesday or Thursday from 10 AM – 2:00 PM or
- Visit the RTC website

We will not be able to answer questions regarding health insurance or pension eligibility or benefits.

Disclaimer: This handbook is published for prospective retirees of the Boston Public School System (BPSS)/ RTC to provide general information regarding retirement laws, policies, and regulations and is subject to periodic revision as laws, policies, and regulations change. This handbook is meant to serve as a general reference to our prospective retirees and should not be used as a legal reference or a complete statement of the laws or administrative rules related to retirement. If any conflict exists between the information in this handbook and the applicable laws or administrative rules, the laws and administrative rules shall prevail.

NEW RETIREE CHECKLIST

IMPORTANT: Make copies of all your retirement papers and health forms and keep them in a safe place with your records. Mail all correspondence certified mail, return receipt requested.

- I have had my final pension consultation.
- I have filed my retirement application and delivered it or mailed it by certified mail, return receipt requested, to:

The Retirement Board
1 City Hall
Boston, MA 02201

- I have completed my severance package application.
- If I elected to annuitize my annuity, I have filed an Annuity Program Retirement Application.
- I have filled out the form to continue my health insurance or to waive it and I have checked yes for the Optional Benefits Rider.
- If I am eligible for Social Security, I have filed for it three months prior to retiring.
- If I am eligible for Medicare, I have applied for Part A (hospitalization) and for Part B (medical coverage) at my local Social Security office three months prior to retiring.

Membership:

- I have filled out my RTC membership card for monthly dues of \$5.00 for teachers and

\$2.50 for Paras and mailed it to the RTC office.

- I have filled out the RTC Delta Dental Form, which includes the pension deduction authorization section,
- I have hand-delivered or mailed all of the forms by certified mail, return receipt requested,
- I have filed copies in a safe place.
- If I am moving at retirement, I have sent my new address, email address and telephone number to the Boston Retirement Office and the RTC office.

PERSONAL INFORMATION CHANGE FORM

Use this form to notify the RTC Membership Department of one of the following: Please check all that pertain.	
<input type="checkbox"/> Change of name	
<input type="checkbox"/> Change of address or	
<input type="checkbox"/> Change of telephone number	
Please check one: paraprofessional_____	
<input type="checkbox"/> retired teacher_____ other_____	
Please print the following information:	
Retirement # _____	
RTC Membership # _____	
Last Name	First
Name	
Street Address	
Apt. # _____	
City	State
Zip Code _____	
Home Telephone Number(s) _____	
E-mail Address _____	
Signature _____	
Date _____ / _____	

IMPORTANT PHONE NUMBERS

AFT 555 New Jersey Avenue, Washington, DC 20001

AFT-MA 38 Chauncy St. Boston, MA

617- 423- 3342

BTU 180 Mount Vernon Street Boston, MA

617- 288-2000

BTU HEALTH & WELFARE (COBRA) 617- 288-0500

VISION (Eye Care) 617-288-5540

TREMONT CREDIT UNION 781-843-5626

CITY OF BOSTON RETIREMENT BOARD

617-635-4305

TEACHERS' MINI PENSION (**Maureen Gage**)

(617) 634-4165

CITY OF BOSTON HEALTH & INSURANCE

617-635-4570

City Hall Room 807

DELTA DENTAL 617-886-1000

LEGAL SERVICES (under AFT/AFT-MA)

800-452-9425 (800) 452-9425