



Compiled and Prepared by Roz Avant



# Retirement...A New Beginning

## WHAT YOU WANT AND SHOULD KNOW WHEN YOU RETIRE

2018



**Boston Teachers Union**  
180 Mount Vernon Street, Dorchester, MA 02125  
(617) 288-2000

Dear Retiree,

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 to join the Retired Teachers Chapter when you retire and lists some of the benefits of membership.

We urge you to read it carefully.

BTU-RTC membership entitles you to many union benefits and will, without doubt, enrich your years of retirement.

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. We need your ideas and support, and in return, you can count on our commitment to your continued well being.

## Important Phone Numbers

### **AFT**

555 New Jersey Avenue  
Washington, DC 20001 • (800) 238-1133

### **AFT-MASSACHUSETTS**

38 Chauncy Street, Suite 402  
Boston, MA 02111 • (617) 423-3342

### **BTU**

180 Mount Vernon Street, Boston, MA 02125  
(617) 288-2000 • (617) 288-2463 *message*

### **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) 635-4165

### **CITY OF BOSTON HEALTH & INSURANCE**

City Hall Room 807 • (617) 635-4570

### **DELTA DENTAL**

(617) 886-1000

### **LEGAL SERVICES (under AFT/AFT-MA)**

(800) 452-9425

### **Retiree Handbook**

This handbook is an encyclopedia of information about your union, your pension, your health benefits and much more.

## Enrolling in DELTA DENTAL®

After you retire, you have the option of continuing your insurance through COBRA or enrolling in Delta Dental through RTC.

Again, you have to be a member of the Retired Teachers Chapter. When you join RTC you must complete a Delta Dental enrollment form.

Payment is withdrawn from your retirement check, when your form has been received and submitted.

If you have any questions call the RTC. Any changes in status or benefits must be in writing. If you are adding or dropping Delta Dental you must notify the RTC in writing.

### 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 Legislative 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 the RTC you keep that connection with other unionist in fighting:

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

## 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 or walk in and have date stamped.**

- I have had my final pension consultation.
- I have filed my retirement application with:  
City of Boston Retirement Board  
1 City Hall Square  
Boston, MA 02201-2038
- I have completed my severance package application.
- If I elected to annuitize my annuity, I have filed a 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 or walked it to the RTC office.
- If I am moving at retirement, I have sent my new address, email address and telephone number to the City of Boston Retirement Office and the RTC office.

## Attend a Retirement Planning Seminar (RPS)

Prior to retirement, we urge you to attend the Pension and Retirement Seminar offered by Michael McLaughlin at the BTU.

This seminar will allow you to focus on:

- the eligibility and calculation rules for a pension
- the death benefit coverage that could continue into retirement
- the retirement process
- the choice of taking a benefit payment option or purchasing life insurance
- the rules for working while receiving a pension
- the challenges of adjusting to retirement
- Social Security and estate planning

These seminars are run twice a year, in the Spring and Fall.

More information can be found on the Boston Teachers Union Website.

## Health Benefits

### **Optical Benefits**

Members can use the eyeglass benefit every two years by bringing a copy of their retiree pay stub to the H&W office. You must be an RTC member for two years before you are eligible for any eyeglass benefits. Appointments for eyeglass frames and lenses are available from September through June. **During the summer, retirees cannot receive services.** You must call the Eye Care Center in late August and schedule an appointment for September.

**YOU MUST HAVE AN APPOINTMENT AT THE EYE CARE CENTER. PLEASE DO NOT CALL OR WALK IN, BECAUSE YOU WILL NOT BE SEEN.**

### **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.
- A complete pair of eyeglasses includes: A pair of single vision, bifocal or trifocal lenses, and basic frames.
- A basic frame is defined as any frame with a red/yellow tag. Premier frames and Branded frames have an extra cost.

**EYE EXAMS ARE NOT OFFERED TO RETIREES.**

## **COLA (Cost-of-Living Adjustment)** *(continued)*

When the 24 months are up and you wish to continue Delta Dental you will need to call or visit the RTC and request a Delta Dental Form.

Again, you need to be a member of the Retired Teachers Chapter.

If you retire before the end of the school year, your benefits end on that day.

## **Apply for Medicare Parts A and B**

Medicare has strict requirements for eligibility. You must apply before your 65<sup>th</sup> 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.

## **Keeping Informed**

You can keep informed by reading the BTU newspaper, *(Boston Union Teacher)* and newsletter. You'll really want to read the Retired Teachers Chapter section, which has the latest news on your pension and benefits, and events.



## **Maintaining All RTC Rights and Privileges**

As a member of the RTC you can participate in all BTU/RTC activities. You can attend union meetings, participate in social activities, and vote in union elections.

## **Have a Question About the Retired Teachers Chapter?**

- Call the Retired Teachers Chapter at (617) 288-2000 for assistance with any questions, other than health or pension
- Visit the RTC office on Wednesdays or Thursdays between the hours of 10:00 AM-2:00 PM or
- Visit the RTC website. See link on [www.btu.org](http://www.btu.org)

**Disclaimer:** This handbook is published for 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 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.

## **Review Your Benefit Profile**

Review your Benefit Profile carefully. This is your opportunity to verify the accuracy of information reported to this System (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.

The benefit projections, including death and disability benefits, can help you make important financial decisions at each stage of your career.

## **Severance Pay**

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

## **Joining the RTC**

Teachers and Paraprofessionals who have been members for a minimum of three years are eligible to join the Retired Teachers Chapter.

Once you have retired, 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 Paraprofessionals.

The Retired Teachers Chapter office is open Wednesdays and Thursdays from 10:00 AM -2:00 PM.

## **Social Activities**

The Retired Teachers Chapter holds a number of events throughout the year for members.

We sponsor two luncheons which are hosted in the Spring and Fall, and two business meetings and several other social events.

## **Travel**

The RTC offers a variety of travel opportunities for members. Trips range in length from day trips to overnight, weekend and week long trips. Prices of the trips are reasonable and the companionship of your colleagues, priceless.

## **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 three percent on the first \$14,000.

Retirees and beneficiaries who have been receiving benefits for at least one (1) full fiscal year receive a COLA. Find out how this benefit is calculated and how to work your own calculation, by calling (617) 288-0500.

You may have elected to receive your COLA monthly. If you did not, your COLA is paid in an annual lump sum on or about December 15<sup>th</sup>.

You are still active under BTU until August 31<sup>st</sup> as long as you retire at the end of the school year or the last school day.

After August 31<sup>st</sup>, you must visit or call the H&W office to sign up for COBRA and they will mail out a COBRA Election Form. Once you sign and return the COBRA Election Form you are covered for 24 months.

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