



# My Benefits

A newsletter for the members of the  
Plymouth County Retirement Association  
Fall/Winter 2019 Edition

## Members of the Board

Thomas O'Brien,  
Chairman

Joseph McDonough,  
Elected Member

John Sciara,  
Elected Member

James Harrington,  
Appointed Member

Mary Beth Carter,  
Appointed Member

David Sullivan,  
Executive Director

## Included in this issue

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- Understanding your 1099 - R.
- Thank you for your service - Veterans info

**Plymouth County Retirement Association**  
10 Cordage Park Circle, #234  
Plymouth, MA 02360  
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## BE ON THE WATCH FOR YOUR 2019 AFFIDAVIT

At least once every two years, the Plymouth County Retirement Association (PCRA) is required to verify the continued eligibility for all benefit recipients. This year's affidavits are scheduled to be mailed by November 1st.

This may seem unnecessary, especially if you have been collecting benefits for some time, but it is a required process per state regulations and it also helps the PCRA to maintain up-to-date member information. Most importantly, it ensures that the PCRA is paying the proper benefit recipient.

If any information on your 2019 affidavit is incorrect or missing, please write the correct information in the space provided. If your marital status has changed, you may need to update your beneficiary information. Please do not

provide a temporary address, if, for example, you head south for the winter as that may guide any future mailings, such as a direct deposit statement, to an unintended address at a later date.

If you have any questions, please feel free to give the **PCRA** a call at **(508) 830-1803**.

Plymouth County Ret. Association  
10 Cordage Park Circle, Suite 234, North Plymouth, MA 02360  
David J Sullivan (508) 830-1803

**2019 BIENNIAL AFFIDAVIT FOR RETIRED MEMBERS AND SURVIVORS**  
FAILURE TO RETURN YOUR COMPLETED FORM BY 11/30/2019 WILL  
RESULT IN AN INTERRUPTION OF YOUR RETIREMENT BENEFIT.

November 1, 2019

John Q. Public  
Your Address  
City, State Zip

Please REVIEW your information below:	PRINT any corrections or missing data below:
Name: John Q. Public	
SSN: XXX-XX-0000	
Address One: Your Address	
Address Two:	
Address Three: City, State Zip	
Telephone #: (900) 000-0000	
Cell phone #:	
E-Mail Addr:	
Marital Status: Married	

THIS FORM WILL REQUIRE NOTARIZATION. DO NOT SIGN THIS FORM UNLESS YOU ARE IN THE PRESENCE OF A NOTARY. PLEASE BRING VALID IDENTIFICATION WITH YOU TO COMPLETE THIS PROCESS.

I am the person named above and I am either a retiree of the Plymouth County Contributory Retirement System OR a qualified beneficiary of a deceased member or retiree. I hereby certify under the penalties of perjury that the information I have supplied on this form is true, complete and correct to the best of my knowledge.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Sign in the presence of the Notary Public

Notary Public Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name Of Notary Public: \_\_\_\_\_ Commission Expires: \_\_\_\_\_

# MEMBERSHIP WITH THE PCRA - EVERYTHING YOU NEED TO KNOW

## Eligibility

Membership in the Plymouth County Retirement Association (PCRA) is a requirement for nearly all employees who are either full-time or part-time. The PCRA is governed by Massachusetts General Law Chapter 32. This governmental plan is a Code section 401(a) retirement plan under Code section 414(d) of the Internal Revenue Service, established and maintained for the employees of the Commonwealth.

You are granted membership if you:

- Started before August 25, 2016 and have a salary of at least \$5,000.00 per year
- Started **on or after** August 25, 2016 and have both a salary of at least \$5,000.00 per year and are regularly employed in a permanent position scheduled for a minimum of 20 hours per week
- Appointed or elected officials who have a salary of at least \$5,000.00 per year regardless of start date

**Note:** Provisional, seasonal, temporary or intermittent employees who started **on or after** August 25, 2016 would need to work a minimum of 20 hours per week and earn a salary of at least \$5,000.00 per year to become a member after six months. Once the six months has been completed and you become a member of the PCRA, you are eligible to purchase the prior non-membership service.

Once you have membership in the PCRA, your membership is mandatory until separated from employment due to:

- Retirement
- Resignation or removal
- Discharge from position or office held
- Failure of re-election or re-appointment

**Note:** If you are a full-time employee who becomes a part-time employee (or a part-time employee whose hours are reduced), you continue with your membership with the PCRA as long as you have an annual salary of at least \$5,000.00 even if you started **on or after** August 25, 2016 and you are not working the required minimum of 20 hours per week that you needed for initial membership.

If you do not meet the eligibility requirements for membership with the PCRA, your employer is still required to take deductions for retirement purposes. These funds would be contributed to a deferred compensation plan or a similar OBRA account instead of to the PCRA.

**Note:** Governmental Units, if you hire any retired Massachusetts public employee, retirement contributions are not to be taken out and submitted to the PCRA. If they are a retired PCRA member, OBRA contributions are not required to be deducted from their pay. If they retired from a retirement board other than the PCRA, then OBRA contributions are required to be deducted from their pay.

# MEMBERSHIP WITH THE PCRA - EVERYTHING YOU NEED TO KNOW

## CONTRIBUTION RATES

As a member of the Plymouth County Retirement Association (PCRA) you are required to contribute a percentage of your regular compensation to the PCRA. These contributions are made on a pre-tax basis and the rate you contribute is determined by your membership start date.

<b>YOUR MEMBERSHIP DATE</b>	<b>YOUR RATE*</b>
Prior to January 1, 1975	5%
January 1, 1975 - December 31, 1983	7%
January 1, 1984 - June 30, 1996	8%
July 1, 1996 - Present	9%

\* If you established membership after January 1, 1979, an additional 2% is withheld on any compensation over \$30,000.00.

\* If you started on or after April 2, 2012 and you obtain 30 years of creditable service, your contribution rate will lower to 6% plus the additional 2% on any compensation over \$30,000.00.

**Note:** If a member takes a refund of their retirement contributions from the PCRA or any other Massachusetts contributory retirement system and later again becomes a member with the PCRA or any other Massachusetts contributory retirement system, that member's contribution rate will be whatever the current rate is at that time for new members. A member is eligible to buyback previous creditable service which was refunded, however, a member cannot retain a lower contribution rate if they previously had one.

The Plymouth County Retirement Association (PCRA) administers the retirement for the County of Plymouth and 53 governmental units including:

Abington	Halifax	Marion	Pembroke	Wareham
Bridgewater	Hanson	Marshfield	Plympton	West Bridgewater
Carver	Hanover	Mattapoisett	Rochester	Whitman
Duxbury	Kingston	Middleborough	Rockland	
East Bridgewater	Lakeville	Norwell	Scituate	

The PCRA also includes Housing Authorities, School Districts, Fire Districts, Plymouth County Mosquito Control, Southfield Redevelopment Authority, Carver/Marion/Wareham Refuse District and the Acushnet/Marion/Rochester Regional Health District.

# MEMBERSHIP WITH THE PCRA - EVERYTHING YOU NEED TO KNOW

## REGULAR COMPENSATION

You meet the eligibility for membership and you are having retirement contributions come into the Plymouth County Retirement Association (PCRA) from either your weekly or bi-weekly check. But, did you know, not everything that you get paid is considered regular compensation and subject to retirement contributions? It is possible that you could get paid some funds from your employer that would not be considered pensionable, and therefore, not count towards your future retirement. Any questions as to what is pensionable or not should be directed to the **PCRA** at **(508) 830 - 1803**.

## WHAT IS CONSIDERED REGULAR COMPENSATION

The following is a list of what is generally considered regular compensation subject to retirement deductions:

- Base Salary
- Longevity
- Holiday and Night Shift differentials
- On Call or Standby pay (regular and reoccurring contractual time. For more information, please contact the PCRA.)
- Payments for holding certification, licensing and training
- Hazmat pay for firefighters and police

## WHAT IS CONSIDERED NOT REGULAR COMPENSATION

The following is a list of what is generally **NOT** considered regular compensation and therefore not subject to retirement deductions:

- Overtime (including between 37.50—40.00 hours if the member's full-time schedule is 37.50 hours)
- Bonuses (other than cost of living adjustments)
- A one-time lump-sum payment of any unused vacation, sick, personal time or other one-time stipends
- Amounts paid for automobile usage, travel, housing or lodging, clothing allowances or annuities
- Early retirement incentives
- Severance payments
- Amounts paid for not accepting an employer's health insurance plan
- Amounts derived from salary enhancements or salary augmentation plans
- Police Details

# UNDERSTANDING YOUR 1099 - R

The Plymouth County Retirement Association (PCRA) will mail out your calendar year 2019 Form 1099-R by the end of January 2020. Unfortunately we do not have an exact date at the publication of this newsletter.

Whether you are a brand new retiree receiving your first Form 1099-R from the PCRA or you have been retired or collecting a survivor benefit for several years, the PCRA would like to highlight the important boxes on your Form 1099-R that you should be looking at when you do your tax filing.

## Box 1 - Gross distribution

This is the total amount paid to you in calendar year 2019 before any deductions for insurance or taxes.

## Box 2A - Taxable amount

This is the total amount paid to you in calendar year 2019 that is actually taxable.

## Box 4 - Federal Income tax withheld

This is the amount of federal income tax withheld in calendar year 2019.

## Box 5 - Employee contributions/Designated Roth contributions or insurance premiums

This is the amount of your gross distribution that is not taxable. This is the difference between Box 1 and Box 2A. This is not your calendar year 2019 insurance premiums. That number is not provided on your Form 1099-R as it is post-tax benefits.

## Box 7 - Distribution code(s)

This is the code that tells the IRS what type of benefit you are receiving.

## Why did I get two Form 1099-Rs?

The reason for this may be the fact that you are collecting a superannuation retirement and you turned 59 1/2 during calendar year 2019. If this has happened, the IRS codes each Form 1099-R before and after 59 1/2 differently, one a 2(before) and one a 7(after). Both Form 1099-Rs need to be reported to the IRS.

Form 1099-R		CORRECTED (if checked)	OMB No. 1545-0119	<b>2019</b>
1 Gross distribution	2a Taxable amount		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
\$ 25,703.04	\$ 25,402.46			
2b Taxable amount not determined	Total distribution	FATCA filing requirement	Date of payment	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and phone no.				
Plymouth County Ret. Association 10 Cordage Park Circle, Suite 234, North Plymouth, MA 02360				
PAYER'S TIN 32-0091442		RECIPIENT'S TIN		
3 Capital gain (included in box 2a)	4 Federal income tax withheld	5 Employee contributions/Designated Roth contributions or insurance premiums		
\$ 0.00	\$ 1,728.00	\$ 300.58		
6 Net unrealized appreciation in employer's securities	7 Distribution code(s)	# PAY SEPT SIMPLE	8 Other	%
\$ 0.00	7		\$ 0.00	00
9a Your percentage of total distribution		9b Total employee contributions		
00		%\$ 0.00		
RECIPIENT'S name, street address, city or town, state or province, country, and ZIP or foreign postal code				
John Q. Public Your Address City, State Zip				
Account number (see instructions)		11 1st year of desig. Roth contrib	10 Amount allocable to RRT within 5 years	
			\$	
12 State tax withheld	13 State/Payer's state no.	14 State distribution		
\$ 0.00		\$ 0.00		
15 Local tax withheld	16 Name of locality	17 Local distribution		
\$ 0.00		\$ 0.00		
File this copy with your state, city, or local income tax return, when required.				
Department of the Treasury Internal Revenue Service <a href="http://www.irs.gov/Form1099R">www.irs.gov/Form1099R</a>				



## Thank you for your service!

With Veterans Day approaching on November 11th, the Plymouth County Retirement Association (PCRA) would like to thank all the active military and retired veterans for their service to our great country.

Did you know that there are additional retirement benefits that you may eligible for being a veteran when it comes down to retiring from the PCRA or any of the other retirement boards in the commonwealth? Provided below is a summary of benefits for our veterans. For the definition of veteran pertaining to retirement, please see M.G.L. c. 4, sec. 7, cl. 43rd as amended by the acts of 2005, ch. 130. Also, please make sure that we have a copy of your DD214(s) on file so the PCRA can apply these benefits at the time of your retirement.

### Veterans Benefit:

If you are a veteran, at the time of retirement you will receive an additional yearly retirement allowance of \$15.00 for each year of creditable service with the PCRA, or a fraction thereof, up to 20 years, for a maximum additional benefit of \$300.00 a year.

### Military Service Buyback:

If you are an honorably-discharged veteran, M.G.L. c. 32 § 4 (l) (h) grants you the right to purchase up to four years of creditable service to add to your total creditable service with the PCRA. If you are a National Guardsman or Army Reservist who qualifies as a veteran, you may be eligible to purchase up to four years of creditable service at a pro-rated ratio (for every five years of Guardsman or Reservist time you can buy one year of creditable service).

The cost of each year purchased is 10% of your salary when you last became a member of a retirement system with no interest. You may make payment in full or set up an installment plan of no more than five years. To see the veteran status eligibility and to apply for the military service buyback, please see the Veteran's Buyback Application Form on our website [www.pcr-ma.org/forms](http://www.pcr-ma.org/forms). You may also find the request for your military records forms on our website or the direct links below.

#### To obtain your military discharge form DD214

National Personnel Records Center  
Military Personnel Records  
1 Archives Drive  
St. Louis, MO 63138  
1 (314) 801 - 0800  
[www.archives.gov/personnel-records-center/military-personnel](http://www.archives.gov/personnel-records-center/military-personnel)

#### For proof of your MA National Guard Service

Military Records Branch  
P.O. Box 309  
Milford, MA 01757  
1 (339) 202 - 3999  
[www.massnationalguard.org](http://www.massnationalguard.org)

# PLYMOUTH COUNTY RETIREMENT ASSOCIATION

## Q & A

We get a lot of questions, whether it be at our office, when we are on the road doing a presentation or when we are attending a health benefits fair in your local community. Below are a few of the most common questions that we get asked. Maybe they are the same questions that you have as well. If your question is not here, perhaps it will be covered in a future issue of My Benefits. But, you never have to wait. If you have any questions about your current or future retirement, please feel free to give the **PCRA** a call at **(508) 830 - 1803** and we can assist you at any time.

**Q** Does my retirement account accumulate interest as an active member?

**A** Your account accumulates interest on an yearly basis. The interest is determined annually by the Public Employee Retirement Administration Commission and is done so in consultation with the Commissioner of Banks and shall be obtained from the average rates paid on individual savings accounts by a sample of no less than 10 financial institutions.

**Q** I am thinking about taking a public service job outside of the PCRA. What happens to my service time and funds?

**A** The PCRA is one of the total of 104 retirement systems in the Commonwealth. If you elect to take a job that is covered by a retirement board other than the PCRA, your service time and funds will be transferred to your new retirement system.

**Q** Who do I get information from when my insurance rates change?

**A** While the net pension check that you receive from the PCRA may increase or decrease based on your insurance rates, the PCRA is not your insurance provider. Any questions in regards to your insurance rates or plan coverage should be directed to your former employers' HR/Payroll department for details.

**Q** Does contributing to an additional deferred compensation plan affect the benefits that I will receive from the PCRA?

**A** No. A deferred compensation plan is a strictly optional plan to save more for your future retirement and will not affect your retirement benefits from the PCRA.

## Upcoming Pension Payment Schedule

Month	Direct Deposit	Month	Direct Deposit
October	October 31, 2019	January	January 31, 2020
November	November 29, 2019	February	February 28, 2020
December	December 31, 2019	March	March 31, 2020
		April	April 30, 2020



Plymouth County Retirement Association  
10 Cordage Park Circle, Suite 234  
Plymouth, MA 02360

## HEADING SOUTH FOR THE WINTER



## MOVING TO THE NEXT TOWN OVER



Whether you are a retiree heading south for the winter or an active member moving to the next town over, it is very important to keep the Plymouth County Retirement Association (PCRA) up to date with your current mailing address, even if it is just a temporary address.

If you have recently moved, or are planning to do so in the near future, please let the PCRA know so we will always be able to reach you. You must let us know in writing and can do so by simply writing us a letter or using the appropriate Change of Address Form found on our website [www.pcr-ma.org/forms](http://www.pcr-ma.org/forms).