



# My Benefits

A newsletter for the members of the  
Plymouth County Retirement Association  
Fall/Winter 2023 Edition

## Members of the Board

Thomas O'Brien,  
Chairman and  
Plymouth County Treasurer

Joseph McDonough, Esquire  
Elected Member

John Sciara,  
Elected Member

James Harrington,  
Appointed Member

Pamela Avitabile,  
Appointed Member

Padraic Lydon, Esquire  
Executive Director

## Included in this issue

- Understanding Your Options at Retirement
- Option D Beneficiary for Active Members
- Social Security - the WEP and the GPO

## Plymouth County Retirement Association

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## WELCOME TO THE BOARD PAMELA AVITABILE



On March 28, 2023, Pamela Avitabile attended her first board meeting as the newly elected Treasurer's Advisory Council representative on the board.

Pamela, the Treasurer of the Town of Scituate since 2012, replaces Mary Beth Carter who went on to be the Administrator for the Town of Whitman.

"I'd like to thank my fellow treasurers who have given me this opportunity," Pamela said as she joined Tom O'Brien, Joseph McDonough, John Sciara and James Harrington on the Board. "I look forward to working with the entire team at the Plymouth County Retirement Association on behalf of our members."

## WELCOME TO THE PCRA PADRAIC LYDON



On May 1, 2023, the Board welcomed Padraic Lydon as the new Executive Director and General Counsel of the Plymouth County Retirement Association.

"We are happy to have Padraic join the Association," Chairman Tom O'Brien stated. "We look forward to Padraic assisting our membership with the experience he brings to the office."

Padraic joins the Plymouth County Retirement Association with almost a decade of previous public retirement experience as General Counsel with the Boston Retirement Board.

"I'd like to thank the Board for giving me this opportunity," Padraic stated. "Our members work hard and deserve the best retirement that they can get. I, along with the rest of the staff, look forward to assisting them in anyway that we can."

# UNDERSTANDING YOUR OPTIONS AT RETIREMENT

In 2022, the Plymouth County Retirement Association (PCRA) had 250 members retire and 2023 looks to match, if not exceed, that number.

If you are approaching your retirement, or just thinking about it, it's good to be prepared and the PCRA is here to help.

So, what should you expect for a retirement? With there being different variables, including years of service, salaries, etc., your retirement is very specific to you. However, all retirees have the same three options to choose from when they retire.

What option is best for you?

## OPTION A

Option A provides the highest benefit possible to a retiree that they are eligible for.

The maximum benefit is 80%\* of either the average of your three or five highest consecutive years salary, depending on your start date. However, it does not provide any survivor benefits at the time of your passing beyond a pro-rata check for the month that you pass away in.

\*If you are a veteran, you will receive your full veteran's benefit even if you are at the maximum 80%.

## OPTION B

Option B is, on average, 1 -2% less than an Option A retirement, but provides for a one-time lump-sum payment of any funds left in your account balance, if there are any, at the time of your passing plus a pro-rata check for the month that you pass away in.

On average, your account balance will run out in ten years. If that happens, you will continue to receive your benefits in full every month, but there would not be any survivor benefits beyond a pro-rata check for the month that you pass away in.

## OPTION C

Option C is, on average, 10% less than Option A, but provides a continuous monthly survivor benefit of two-thirds of what the retiree was receiving at the time of their passing to their specifically named Option C beneficiary.

There can only be one Option C beneficiary and that beneficiary is limited to a spouse, a former spouse who has not remarried, parent, sibling or child.

## DID YOU RETIRE UNDER OPTION C?

If you previously retired under Option C, and your Option C beneficiary pre-deceased you, you are eligible to "pop-up" to your Option A allowance. If you have not previously notified the PCRA of this, please submit a copy of their death certificate and we will adjust your benefits.



# THANK YOU FOR YOUR SERVICE



As Veterans Day approaches, the Plymouth County Retirement Association (PCRA) would like to thank all the active military personnel and retired veterans for their service to our country.

There are many help lines that are provided by the U.S. Department of Veteran’s Affairs and the Massachusetts National Guard in case you, or someone you know, need them. Listed below are just a few.

## U.S. DEPARTMENT OF VETERANS AFFAIRS

### National Call Center for Homeless Veterans

1 (877) 424 - 3838, Press 1

### Women Veterans Call Center

1 (855) 829 - 6636

### Veterans Crisis Line

Dial 988, Press 1

## MASSACHUSETTS NATIONAL GUARD

### Suicide Prevention & Awareness

Military Crisis Line

1 (800) 273 - 8255, Press 1

### Sexual Assault Prevention

Massachusetts National Guard Sexual Assault Helpline

1 (508) 889 - 6644

## DO YOU NEED TO OBTAIN YOUR MILITARY RECORDS

### 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)

You will need to use GSA Form SF180 to request your military service records, like your DD214 or other separation documents.

Or you can use the milConnect feature on the U.S. Department of Veterans Affairs website.

[www.va.gov/records/get-military-service-records/](http://www.va.gov/records/get-military-service-records/)

### For proof of your MA National Guard Service

Military Records Branch

50 Maple Street

Milford, MA 01757

P 1 (508) 422 - 1993

F 1 (508) 422 - 1997

[military.records@mass.gov](mailto:military.records@mass.gov)

[www.massnationalguard.org](http://www.massnationalguard.org)

You will need to complete a Request for Military Records Form, which can be found on their website.

## OPTION D BENEFICIARY FOR ACTIVE MEMBERS

We all hope that, at the end of our career, we can enjoy a nice long retirement. However, unfortunately, a few members each year pass away before they can ever retire. What happens if this unfortunate scenario occurs depends on how you have beneficiary/ies listed on file with the Plymouth County Retirement Association (PCRA).

So, what is an Option D (member-survivor) beneficiary and should you have one on file?

An Option D (member-survivor) beneficiary would receive a lifetime monthly survivor benefit. It is similar to Option C for retirees (as discussed on page 2). You are only able to name one person as a Option D (member-survivor) beneficiary and that one beneficiary is limited to a spouse, former spouse who has not remarried, parent, sibling or child. Whereas an Option C beneficiary for a retiree would get two-thirds of what the retiree was collecting at the time of their passing, an Option D (member-survivor) beneficiary would receive the full Option C retirement the member would have received if they had retired on the date of their passing.

If you name an eligible person who is not the spouse as an Option D (member-survivor) beneficiary, the rights of an eligible surviving spouse will trump any person nominated, provided that you have completed two years of creditable service, you and your spouse have been married for at least one year and you and your spouse have been living together at the time of your passing. If you do not have two years of creditable service and/or have been married for less than a year, you should name your spouse as the Option D (member-survivor) beneficiary, if your intention is for your spouse to receive such benefits. The named Option D (member-survivor) beneficiary must receive the survivor allowance unless trumped by an eligible spouse.

In addition to a monthly survivor benefit that an Option D (member-survivor) beneficiary would receive, an allowance for your minor children is also available. The oldest child would receive \$120.00 per month and any additional children would receive \$90.00 a month. These dependent allowances would end when they reach age 18. However, if they remain a full-time student after the age of 18, they will continue to the age of 22 when they would stop regardless if they are a full-time student or not, unless the child is physically or mentally incapacitated from earning on your date of death.

### THERE IS ALSO A LUMP-SUM BENEFICIARY OPTION

In addition to the Option D (member-survivor) beneficiary designation, there is also a lump-sum beneficiary designation you can make as well.

Just as it sounds, this beneficiary/ies would receive a one-time lump-sum payment, or a percentage of, your account balance at the time of your passing. There are no restrictions as to whom the beneficiary/ies can be. If you name both a Option D (member-survivor) beneficiary and a lump-sum beneficiary/ies, the Option D (member-survivor) beneficiary would receive the benefits.

## HOW DO YOU QUALIFY FOR PLYMOUTH COUNTY RETIREMENT BENEFITS

Whether you are a new member with the Plymouth County Retirement Association (PCRA) or have been with us for a while, it's important to know when you are eligible to retire. The answer to that question will depend on when you entered membership with the PCRA or your original Board if you transferred to the PCRA from a previous employer.

As always, you should consult with the PCRA before you make any decisions about your future retirement.

### **If you entered membership prior to April 2, 2012:**

- You must be at least 55 years old with at least 10 years of creditable service if you are in Group 1 or Group 4
- At any age with at least 20 years of creditable service

### **If you entered membership on or after April 2, 2012**

- You must be at least 60 years old with at least 10 years of creditable service if you are in Group 1
- You must be at least 55 years old with at least 10 years of creditable service if you are in Group 4

## HOW DO YOU QUALIFY FOR SOCIAL SECURITY BENEFITS

One of the greatest misconceptions out there is that a public employee in Massachusetts is not eligible to collect Social Security benefits. This is not true. A public employee can receive Social Security benefits, you will just need to meet the qualifications for eligibility.

It is true though, as you may have heard, that your Social Security benefits may be reduced by your receiving a retirement from the Plymouth County Retirement Association (PCRA). However, if you meet the eligibility for Social Security benefits through your own work history, you will always receive something.

In order to receive Social Security benefits, you will need to have at least 40 credits. Earning 40 credits is achieved by reaching two thresholds:

- You will need to work 10 years in the private sector
- In those 10 years, you can earn a maximum of 4 credits per year provided that you earn enough. In 2023, you earn 1 credit by earning \$1,640.00. To earn the maximum 4 credits in 2023, you will need to have earnings of at least \$6,560.00.

Once you reach the eligibility for Social Security benefits, you will need to be 62 years old or older in order to collect. If you begin to collect your Social Security benefits before you reach your Social Security Full Retirement Age, you will receive your benefits at a reduced rate.

## SOCIAL SECURITY AND THE WINDFALL ELIMINATION PROVISION (WEP)

When the combination of collecting a retirement from the Plymouth County Retirement Association (PCRA) and receiving Social Security benefits happens at the same time, that is when the Windfall Elimination Provision (WEP) kicks in. But what is the WEP?

The WEP came into existence in 1983 and addressed people whose primary job wasn't covered by Social Security, but had their Social Security benefits calculated as if they were long-term, low wage workers. Previously, those members had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job in which they did not pay Social Security taxes. The WEP removed that advantage.

***You will never lose all of your Social Security benefits due to the WEP.***

So, how is the WEP applied to your Social Security benefits?

The answer to that question will depend on how many years of substantial earnings that you have outside of your PCRA or other public service earnings that you have in the Commonwealth of Massachusetts. If you have 20 years or less, you will be hit the maximum offset, which cannot be greater than half of your Social Security benefits (or in 2023 a maximum of \$557.50). For every year that you have above 20 years, the amount of the offset will go down by 5%. If you have 30 or more years of substantial earnings, you will have no WEP offset at all. You would receive your full Social Security benefits.

You will never lose your entire Social Security under the WEP.

## SOCIAL SECURITY AND THE GOVERNMENT PENSION OFFSET (GPO)

If you are receiving Social Security benefits from somebody else (Social Security spouse's, widow or widower's benefits) and you are receiving a retirement benefit from a federal, state or local government based on your own work in which you didn't pay Social Security taxes, your Social Security benefits may be reduced due to the Government Pension Offset (GPO). But what is the GPO?

Dependent Social Security benefits were set up to compensate spouses who stayed home, typically to raise a family, and were financially dependent on a working spouse.

With more people working, it's more common that each spouse earns their own Social Security benefits.

Also, dependent Social Security benefits were not meant for individuals who work, but do not pay into Social Security, but instead to a local government retirement plan.

So, how is the GPO applied to your dependent Social Security benefits?

Social Security will take two-thirds of your retirement from the PCRA and subtract it from your dependent Social Security benefits. If that two-thirds amount is greater than your Social Security benefits, you could lose all of your Social Security benefits. If the two-thirds amount is less than your Social Security benefits, you would get the difference between the two.

# PLYMOUTH COUNTY RETIREMENT ASSOCIATION

## FREQUENTLY ASKED QUESTIONS

We get a lot of questions, whether it be here at our office, when we are on the road doing a presentation or attending a health care fair in your local community. Here 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 was in a previous issue of **My Benefits**, which can be found on our website, [www.pcr-ma.org](http://www.pcr-ma.org), or will be covered in a future issue. However, you never have to wait. If you have any questions about your current or future retirement, please feel free to check our **Frequently Asked Questions** section on our website, [www.pcr-ma.org/faqs](http://www.pcr-ma.org/faqs), or give the **PCRA** a call at **(508) 830 - 1803** and we will gladly assist you.

**Q** If I am still working for the Plymouth County Retirement Association (PCRA), can I begin to collect Social Security benefits?

**A** Beginning with the month that you reach full retirement age and above, you will not have any limits to earnings while you are receiving Social Security Benefits. However, if you are under your full retirement age, you have limitations to what you can earn. If you over-earn, some Social Security benefits will be withheld.

**Q** Is my spouse eligible for Social Security benefits based on my earnings?

**A** Even if they have never worked under Social Security, a spouse may be eligible to receive Social Security if they are at least 62 years of age and you are receiving your benefits. At their full retirement age, your spouse's benefit cannot exceed one-half of your full retirement amount. If your spouse begins to collect before their full retirement age, the benefit will be reduced. A spousal benefit does not reduce the payment to the worker who earned the initial Social Security benefits.

**Q** Are my children, disabled or not, eligible for Social Security survivor benefits at the time of my passing?

**A** A child, disabled or not, may be eligible for survivor benefits. A child may receive benefits if unmarried and younger than age 18 or between ages 18 and 19 and a full time student, but not higher than grade 12. A disabled child may be eligible for benefits after age 18 if unmarried and disabled before age 22.

**Q** Is my ex-spouse eligible to receive any Social Security benefits from me?

**A** An ex-spouse may receive Social Security benefits based on your record (even if you have remarried) if the marriage lasted at least 10 years, your ex-spouse is unmarried and they are at least 62 years old. If you have not applied for Social Security benefits yourself, but can qualify for them, your ex-spouse can receive benefits on your record if you have been divorced for at least two continuous years.

You can file for benefits, request a replacement Social Security Card, check the status of an application and estimate future benefits all through your personal My Social Security account. You can also schedule, reschedule or cancel an appointment by calling Social Security at 1 (800) 772-1213 Monday through Friday between 8:00 a.m. - 7:00 p.m. or by contacting your local Social Security office.



**Plymouth County Retirement Association**  
60 Industrial Park Road  
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## **KNOW WHERE YOUR LOCAL SOCIAL SECURITY OFFICES ARE**

### **HANOVER SOCIAL SECURITY OFFICE**

198 Columbia Road, Suite 1

Hanover, MA 02339

(877) 444 - 6898



### **BROCKTON SOCIAL SECURITY OFFICE**

30 Christy's Drive

Brockton, MA 02301

(888) 717 - 1524

