

B.R.E.A.D

Bridgewater-Raynham Educational Association Digest

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**Wishing everyone a
happy holiday season
and a restful winter
recess!**



Member News

Find a link on the BREA homepage to vote B-R's own Marc Colombo for the NFL Pro Bowl. Marc, a BR graduate and son of Gayle Arrighi (PE teacher in the district), is eligible for the Pro Bowl. You can vote as many times as you wish until December 15. To vote for Marc,

- Go to www.nfl.com,
- Choose Pro Bowl voting under Headline,
- Click vote now
- Choose other positions
- Click tackles.
- He plays right tackle for the NFC Dallas Cowboys.

PREPARE NOW!

Planning to retire this year?

Don't wait until the last minute—use our checklist so you'll be ready.

Last year's class of 4,300 retiring educators was a record-setting season for our agency—and we anticipate to break that record next summer. If you are among the nearly 4,800 members expected to retire in 2007, please follow this checklist of actions you need to take to help ensure a smooth transition to retirement.

When (in relation to your date of retirement)	Action
<input type="checkbox"/> 8-10 months before	CONTACT your local health insurance coordinator to confirm the health insurance coverage for which you will qualify as a retiree (see back page). If you cover a spouse or other dependent, be sure to ask about dependent coverage while you are retired and in the event of your death.
<input type="checkbox"/> 7-8 months before	GO to our website at mass.gov/mtrs , and select Members > Active members > Creditable service. Review all of the types of service listed and apply to purchase any that apply to you and for which you have not yet established credit.
<input type="checkbox"/> 6 months before	GO to our website at mass.gov/mtrs , and select Members > Active members > Retiring from the MTRS > Regular ("supersession") retirement. Carefully review all of the information, complete your online benefit estimate, and print your retirement application.
<input type="checkbox"/> 5 months before	COMPLETE Part 1 of the application* and ask your payroll official to complete Part 2. GATHER all necessary documents listed on the application cover sheet.
<input type="checkbox"/> 4 months before	RECEIVE Part 2 from your payroll official and MAIL the complete application and all attachments to the MTRS.
<input type="checkbox"/> 2 months before	Be sure to have COMPLETED all service purchases. Full payment must be received before your date of retirement.

Retirement is a major life change, and often an emotional and confusing time.

Prepare now, so that the process is less stressful.

*As you will see, on the application, you are asked to list all of your creditable service and provide your "best estimate" of your total number of years.

Please note that it is NOT necessary for you to request a "creditable service letter" from the MTRS in order to complete your application. When we process your application, we will determine your exact amount of creditable service and notify you of the total before your benefit is finalized.

The MTRS Address | For Active Members | Fall 2006

Information about the retirement system and how to calculate your retirement benefits is included in *MTA's Retirement Guide*, available free to all members. Call Harold Crowley for your copy, (617) 878-8240, Fax : (617) 248-6921, MTA Boston Office, 20 Ashburton Place, Boston, MA 02108.

Member Benefits

Members should have received notices regarding the 50/50 raffle. The cost is only \$5!! Enter multiple times and help our scholarship and retirement fund. The drawing happens Friday, December 22.

What are the GPO and the WEP?

The two laws, entitled the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP), affect public employees who receive a public pension from states (including Massachusetts) that opted out of the Social Security system for their employees.

The GPO reduces the Social Security spousal benefit an affected public employee can receive. So, a teacher who spent a career in public service - - while a deceased spouse worked at a private company and paid Social Security -- is only eligible for a small percentage of the spousal Social Security benefit the spouse earned.

Nine out of 10 public employees affected by the GPO lose their entire spousal benefit.

The WEP reduces an individual's own Social Security benefits earned while working in a job covered by Social Security. For instance, a teacher who spends summers working at a paint store isn't allowed to receive the full Social Security benefit he or she paid into the Social Security system.

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