



## NORTH MIDDLESEX REGIONAL SCHOOL DISTRICT

# HUMAN RESOURCES DEPARTMENT

Director of Human Resources: Anne Marie Tucciarone-Mahan / email: [hr@nmrsd.org](mailto:hr@nmrsd.org)  
Administrative Benefits Support Specialist: Charlene Cotter / email: [ccotter@nmrsd.org](mailto:ccotter@nmrsd.org)  
Central Office - Squannacook Early Childhood Center / 66 Brookline Street  
Townsend Massachusetts 01469  
Phone: 978.597.8713 extension 1600 / Fax: 978.597.6534

### **Retirement Information for North Middlesex School District Employees**

#### **What you need to do first:**

Contact the Middlesex County Retirement System at (978) 439-3000 or the Massachusetts Teachers' Retirement System at 617-679-6877.

- Set a tentative retirement date and request an estimate of retirement allowance
- Schedule an appointment with a retirement counselor at Middlesex County Retirement System or the Massachusetts Teachers' Retirement System
- Familiarize yourself with the benefits options, survivor benefits and the overall retirement process
- Create a Social Security Administration new member account at <https://www.ssa.gov/myaccount/create.html> (if you are 65 years or older) to confirm eligibility of a Social Security pension AND your eligibility for Medicare Part A and Part B (see below)
- Choose your official retirement date that being the first day you will no longer be at work, your benefit option and choose your beneficiaries
- Notify your Principal and the Superintendent's office/Human Resources of your intent to retire in writing with your signature
- Complete and submit your retirement application to the Middlesex County Retirement System or Massachusetts Teachers' Retirement System
  - Part 2 of the application is filled out by the Payroll department and should be sent there for processing

Please Note: Processing your retirement paperwork can take time and it could be up to three (3) months before you receive your first retirement check so please plan accordingly.

### **Helpful Benefits Information for Employees retiring through Middlesex County Retirement System:**

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### **What happens to my medical insurance once I retire from NM?**

- If you are under the age of 65: When you retire (either ordinary retirement, by accidental disability, or through superannuation), coverage will remain the same. The split share of the cost of coverage remains the same as current employees.
- If you are over the age of 65: The Social Security Department asks that you contact them to find out if you are eligible for Medicare three (3) months before turning 65, or upon retirement at age 65. Once you are retired, you are required to enroll in Medicare. NM offers a Medicare supplement plan through Blue Cross Blue Shield.
  - Medicare Part A is free and covers hospitalization
  - Medicare Part B charges a fee and covers most doctor/medical expenses
  - Please see the Medicare handbook to find out more information on special enrollment
- What if I am not eligible for Medicare Parts A & B?: If this happens, please provide the Human Resources Department with a letter from the Social Security Department stating you are ineligible.

### **What happens to my dental insurance once I retire from NM?**

- Your dental coverage will remain the same as active employees.

### **What happens to my life insurance once I retire from NM?**

- Your life insurance coverage can remain in effect, however the coverage amount is less than active employees.

### **How do I pay for my medical, dental, or life insurance in retirement?**

- North Middlesex works with the Middlesex County Retirement System to ensure that the deductions will be taken out of your pension check.

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### **What information does the Human Resources Department need to know?**

- A letter stating your intention to retire and the date of your retirement;
- If you and/or your spouse turns 65 years old and are eligible for Medicare, please bring your Medicare card into the office so that we can switch to a Medicare Supplement Plan;
- If you have medical coverage through your spouse's employment and they lose coverage, you can start coverage through NM;
- If your address changes;
- If your spouse passes away;
- If you wish to change your coverage, please do so during open enrollment;
- If the subscriber passes away, the spouse can continue coverage through NM;
- If you want to change a beneficiary on your life insurance plan.

### **After Retirement Contact Information:**

- Pension Check Questions
  - Middlesex County Retirement System, 978-439-3000, <https://middlesexretirement.org/>
  - Massachusetts Teachers' Retirement System, 617-679-6877, [geninfo@trb.state.ma.us](mailto:geninfo@trb.state.ma.us)

**Please note: NM does not have staff dedicated to enrolling in M.T.R.S. Further, teachers retiring through M.T.R.S. will enroll in the state's *Group Insurance Commission* for basic life, health, and dental coverage and are eligible 60 days after retirement.**

- For example: Teacher retires June 30th; remains on NM active insurance through August 31st, picks up G.I.C. effective September 1st.

**<https://www.mass.gov/how-to/how-to-enroll-in-or-change-gic-benefits-as-a-gic-retired-municipal-teacher>**

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