



Resources for MTRS retirees

The Massachusetts Teachers' Retirement System (MTRS) has proudly served educators since 1914 and as a retiree of our system, your well-being matters greatly to us. Though we will always be here to pay your retirement benefit, we realize that a steady income is just one facet of a successful and secure retirement. With that in mind, we have compiled this list of agencies, services and resources that you may find helpful.


Agencies and services for seniors

Senior resources overview on mass.gov

 Online mass.gov/topics/seniors


The Commonwealth of Massachusetts offers a number of services to help seniors stay healthy, independent, and engaged in their communities. Learn about programs such as prescription drug assistance, elder financial fraud, caregiver support, housing and more.

Executive Office of Elder Affairs (EOEA)

 617-727-7750

Toll free 800-243-4636

Toll free Local Elder Service Agency 800-243-4636

 Online mass.gov/orgs/executive-office-of-elder-affairs
EOEA services list mass.gov/lists/executive-office-of-elder-affairs-programs-and-services


The Executive Office of Elder Affairs funds a network of community-based services that help older adults age and thrive in cities and towns throughout the Commonwealth. Those services includes in-home supportive care, family caregiver support, nutrition programs, protective services, supportive housing options, long-term care counseling and advocacy, health insurance counseling and prescription drug coverage assistance, access to dementia and behavioral health support services, assisted living residence certification and information, along with a variety of other programs and services.

View online!

Scan this code with your phone or tablet or visit mass.gov/mtrs > Retirees > Senior resources




Massachusetts Councils on Aging


 413-527-6425

 Online mcoaonline.com

Local Councils on Aging offerings may include outreach, transportation, meals (congregate or home delivered), health screenings, health insurance counseling, socialization, fitness, wellness, recreation activities, and lifelong learning. The home page will provide you with the contact information for the approximately 350 local Councils on Aging.


Options counseling (MassOptions)


 844-422-6277

 Online massoptions.org

Options counseling is a free service to help seniors, adults of any age with a disability, and their family members or caregivers make decisions on support services.

800AgeInfo - For Massachusetts Elders and Their Families

 800-243-4636

 Online 800ageinfo.com

Elder care agency search contactus.800ageinfo.com/FindAgency.aspx

This website has been created and is supported as a joint effort between the MA Executive Office of Elder Affairs and Mass Home Care Association. It is our goal that this site will provide you with information to help you make good decisions concerning care for the elders of Massachusetts and to help elders find the resources they need to maintain their independence and to improve their quality of life.

Main Office

500 Rutherford Avenue, Suite 210
 Charlestown, MA 02129-1628

Phone 617-679-6877

Fax 617-679-1661

Western Regional Office

One Monarch Place, Suite 510
 Springfield, MA 01144-4028

Phone 413-784-1711

Fax 413-784-1707

Online mass.gov/mtrs



Health and wellness


Elder abuse hotline

 800-922-2275 (24-hour)

 Online mass.gov/reporting-elder-abuse-neglect

Elder Abuse reports can be filed 24 hours a day either online (see link above) or by phone at (800) 922-2275. Elder abuse includes: physical, sexual, and emotional abuse; caretaker neglect; financial exploitation and self-neglect. Elder Protective Services can only investigate cases of abuse where the person is age 60 and over and lives in the community. Call 911 or local police if you have an emergency or life-threatening situation.

Health insurance counseling (SHINE)

 800-243-4635 (press 3 or 5 if calling from a cell phone)


 TTY/ASCII 800-439-2370

 Online mass.gov/health-insurance-counseling

The SHINE (Serving the Health Insurance Needs of Everyone) program provides free health insurance information and counseling to all Massachusetts Residents with Medicare and their caregivers. A counselor will review programs that help people with limited income to pay health insurance costs.

Prescription Advantage

 800-243-4636 (press 2)

 TTY 877-610-0241

 Online prescriptionadvantagemma.org

Prescription Advantage is a state-sponsored prescription drug program administered by the Commonwealth of Massachusetts Executive Office of Elder Affairs for seniors and people with disabilities.


Housing and home care

Housing: assisted living, senior housing resources, housing services

 Online mass.gov/topics/senior-housing

Find information on housing options for older residents, including assisted living, congregate, and supportive housing. You'll also find resources on affordable housing, emergency housing, and more.


Home care (Executive Office of Elder Affairs)


 800-243-4636

 Online mass.gov/in-home-services

The Home Care Program provides care management and in-home support services to help eligible elders in Massachusetts successfully age in place. Eligibility for the Home Care Program is based on age, residence, income, and ability to carry out daily tasks such as bathing, dressing and meal preparation.

Fuel/heat assistance

 800-632-8175

 Online mass.gov/service-details/learn-about-low-income-home-energy-assistance-program-liheap

The Low Income Home Energy Assistance Program (LIHEAP) provides eligible households with help in paying a portion of winter heating bills.

Finance and taxes


Economic empowerment for seniors


 Online mass.gov/economic-empowerment-for-seniors

The Office of Economic Empowerment (OEE) provides free financial education workshops for senior citizens. They inform older citizens about ways to manage their finances in addition to informing people about ways to prevent financial exploitation. These sessions include fraud and scam prevention, banking, credit, savings, financial recovery, and more.

Attorney General's Elder Hotline

 888 AG-ELDER (888-243-5337)

 TTY 617-727-4765

 Online mass.gov/service-details/the-attorney-generals-elder-hotline

The Elder Hotline is open Monday through Friday from 10:00 am to 4:00 pm. The hotline is staffed by senior volunteers and can help elders with a range of issues including reporting fraud cases.

Tax assistance (AARP)

 888-OUR-AARP (888-687-2277)

 Online taxaideqa.aarp.org

Free tax preparation assistance for all low to moderate income individuals regardless of age.