Retiree Insurance
The Basics of Administration
INSURANCE
Presented by
Robert George
Director of Employer Information Systems
April 2026
MTRS
MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

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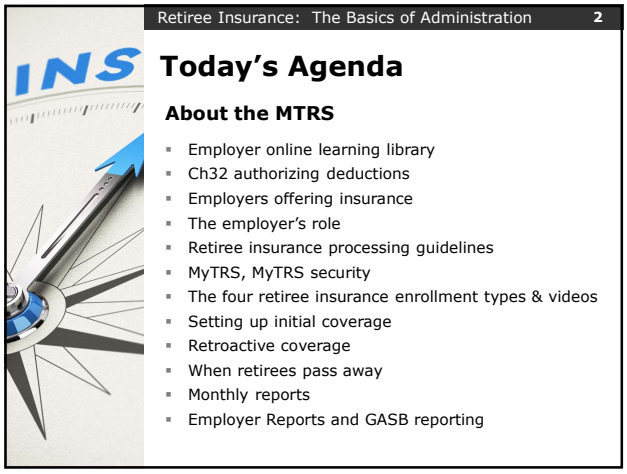
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Today's Agenda
About the MTRS
Employer online learning library
Ch32 authorizing deductions
Employers offering insurance
The employer's role
Retiree insurance processing guidelines
MyTRS, MyTRS security
The four retiree insurance enrollment types & videos
Setting up initial coverage
Retroactive coverage
When retirees pass away
Monthly reports
Employer Reports and GASB reporting

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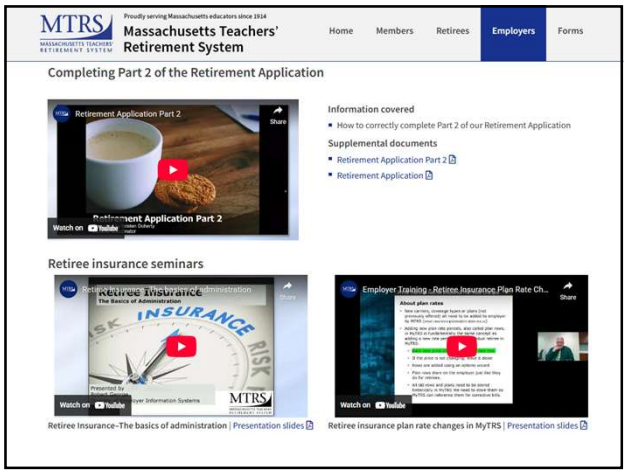
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Retiree insurance seminars
Retiree Insurance-The basics of administration | Presentation slides
Retiree insurance plan rate changes in MyTRS | Presentation slides

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Stop with the Stop Dates!

- Before we show you how to add plans, we need to talk about stop dates.
  - When adding plan rate rows, **MyTRS** will add the stop dates to your old plans.
  - If you add a plan row and the stop date doesn't appear in the corresponding plan row for the prior period, you most likely picked the wrong option ("Senior" vs. "Individual"), DO NOT add the stop date.
  - When adding new price rows, DO NOT add stop dates to your newly added rows.
  - New prices for plans do not get added to members with rows that have stop dates so adding stop dates in error will prevent future rate distribution.

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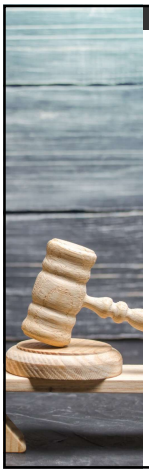

Ch32 authorizes MTRS withholding

- The MTRS is permitted to withhold retiree insurance deductions from teacher pension payments at the request of the employer, in accordance with M.G.L. Ch32, §19A

> …the retiring authority paying such pension or retirement allowance to withhold each month such amount as he may designate for the payment of subscriber premiums applicable to any hospitalization, medical or surgical insurance in effect with a nonprofit hospital and medical service corporation or insurance company at the time of his retirement.
>
> …A retirement board in the case of a retiree may deduct the per cent contribution of health insurance premiums for all retired members receiving group life insurance, group accidental death and dismemberment insurance, group general or blanket hospital, surgical, medical, dental or other health insurance coverage under chapter 32B from the respective retiree pension check. In the event that the amount of a retiree's pension check is insufficient to accommodate the entire deduction and upon notice from the retirement board, the employer for whom the retiree last worked and from whom he is retired shall bill the retiree for the employee share of the premiums.

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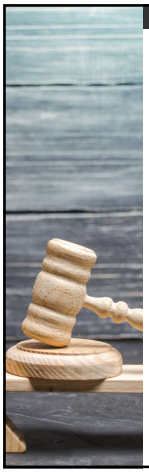

Employers offering insurance

- Retiree insurance is administered by employers and employers required to offer insurance to retirees, survivors and dependents, paying at least ½ the cost, if they accepted the terms M.G.L. Ch32B in accordance with M.G.L. Ch32B, §10
- Acceptance of any portion MGL Ch32B is irrevocable in accordance with M.G.L. Ch32B, §10
- Some MTRS employers utilize the GIC's Retired Municipal Teachers (RMT) program
- Some employers within the GIC program control individual member insurance changes and plan prices in MyTRS (this excludes GIC-direct participants who have retiree coverage controlled by the GIC)
- The procedures in the rest of this program do not pertain to GIC-direct participants.

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The employer's role is to:

- Offer and administer insurance for retirees, eligible dependents and survivors
- Determine retiree, dependent and survivor eligibility
- Enroll benefit recipients into the plan(s) they choose with your carrier (or GIC)
- Enroll benefit recipients into the plan(s) they choose with via MyTRS
- Make changes to retiree options as needed
- Request that MTRS add or stop plans for your employer (plans are added with the closest available plan name possible)
- Update insurance plan prices in MyTRS
- Download your monthly deduction report and reconcile the payment from MTRS against your carrier charges

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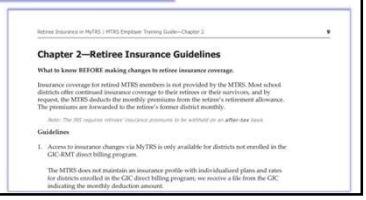
Retiree insurance processing guidelines



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Retiree insurance processing guidelines

- The IRS requires retirees' insurance premiums to be withheld on an after-tax basis from pension benefits.
- As mentioned previously, access to insurance changes via MyTRS is only available for districts not enrolled in the GIC-RMT direct billing program.
- Employers have access to add, change, and cancel individual coverage for retirees and survivors as well as add new rate periods for insurance plans associated with their employer.
- Only the MTRS can add a new plan to an employer.

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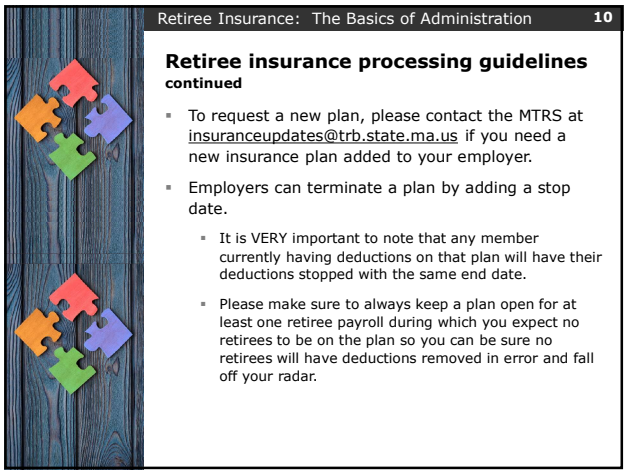
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continued
To request a new plan, please contact the MTRS at insuranceupdates@trb.state.ma.us if you need a new insurance plan added to your employer.
Employers can terminate a plan by adding a stop date.
It is VERY important to note that any member currently having deductions on that plan will have their deductions stopped with the same end date.
Please make sure to always keep a plan open for at least one retiree payroll during which you expect no retirees to be on the plan so you can be sure no retirees will have deductions removed in error and fall off your radar.

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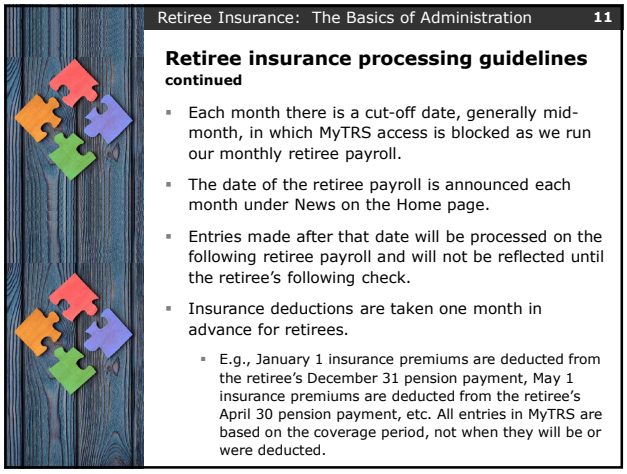
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Retiree insurance processing guidelines
continued
Each month there is a cut-off date, generally mid-month, in which MyTRS access is blocked as we run our monthly retiree payroll.
The date of the retiree payroll is announced each month under News on the Home page.
Entries made after that date will be processed on the following retiree payroll and will not be reflected until the retiree's following check.
Insurance deductions are taken one month in advance for retirees.
E.g., January 1 insurance premiums are deducted from the retiree's December 31 pension payment, May 1 insurance premiums are deducted from the retiree's April 30 pension payment, etc. All entries in MyTRS are based on the coverage period, not when they will be or were deducted.

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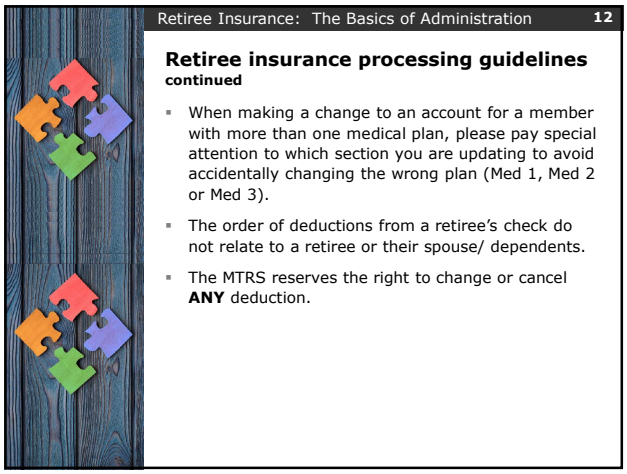
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Retiree insurance processing guidelines
continued
When making a change to an account for a member with more than one medical plan, please pay special attention to which section you are updating to avoid accidentally changing the wrong plan (Med 1, Med 2 or Med 3).
The order of deductions from a retiree's check do not relate to a retiree or their spouse/ dependents.
The MTRS reserves the right to change or cancel ANY deduction.

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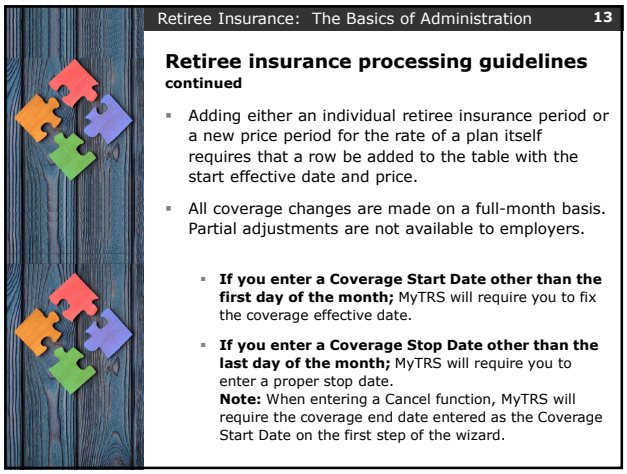
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continued
Adding either an individual retiree insurance period or a new price period for the rate of a plan itself requires that a row be added to the table with the start effective date and price.
All coverage changes are made on a full-month basis. Partial adjustments are not available to employers.
If you enter a Coverage Start Date other than the first day of the month; MyTRS will require you to fix the coverage effective date.
If you enter a Coverage Stop Date other than the last day of the month; MyTRS will require you to enter a proper stop date.
Note: When entering a Cancel function, MyTRS will require the coverage end date entered as the Coverage Start Date on the first step of the wizard.

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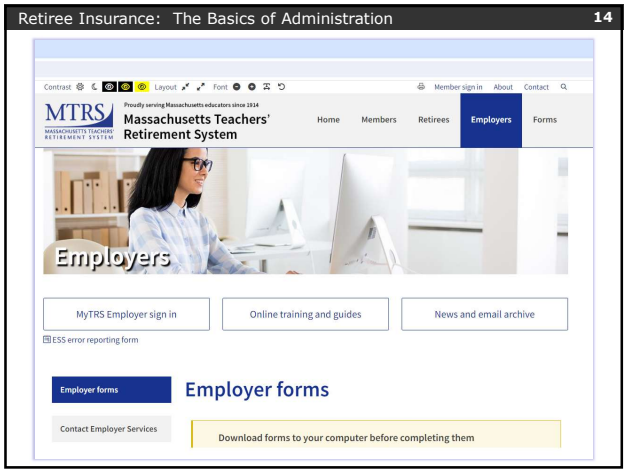
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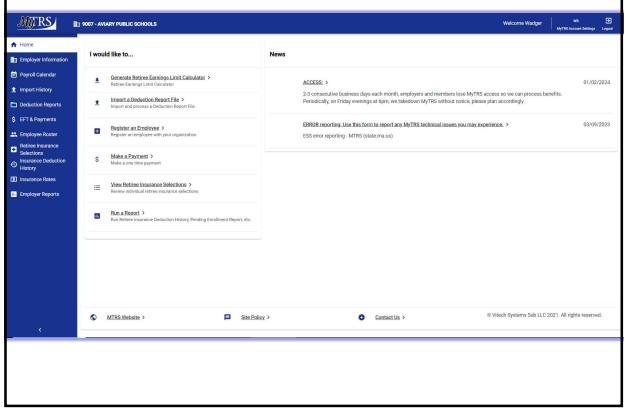

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MyTRS security

- Employers are granted access to MyTRS through an employer portal, called Employer Self-Service (ESS)
- Superintendents/ Executive Directors of active employers are required to appoint a security officer, referred to as a security administrator to manage who should have access for their employer
- Town Treasurers are the default security administrators for inactive employers who require ESS access for retiree insurance access
- It is the responsibility of the employer to notify the MTRS when an employee with access terminates or should have access suspended
- Additionally, the MTRS will suspend access for any user if we determine there is a need or concern

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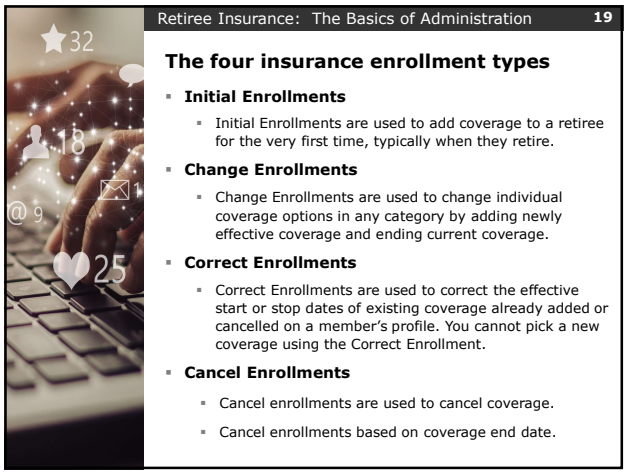
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The four insurance enrollment types
Initial Enrollments
Initial Enrollments are used to add coverage to a retiree for the very first time, typically when they retire.
Change Enrollments
Change Enrollments are used to change individual coverage options in any category by adding newly effective coverage and ending current coverage.
Correct Enrollments
Correct Enrollments are used to correct the effective start or stop dates of existing coverage already added or cancelled on a member's profile. You cannot pick a new coverage using the Correct Enrollment.
Cancel Enrollments
Cancel enrollments are used to cancel coverage.
Cancel enrollments based on coverage end date.

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Training videos online
In addition to this program, we've expanded our library of instructional videos with videos on individual retiree changes and plan price changes.
Videos for individual retiree changes
Initial Enrollments
Change & Correct Enrollments
including retroactive changes
Cancel Enrollments
Viewing insurance deduction history
Videos for plan price changes
Viewing and filtering plans
Adding plan rates
A video on exporting monthly reports

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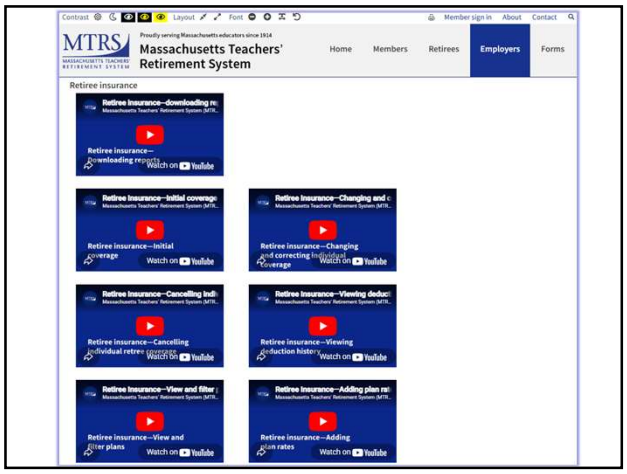
MTRS
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Watch on YouTube

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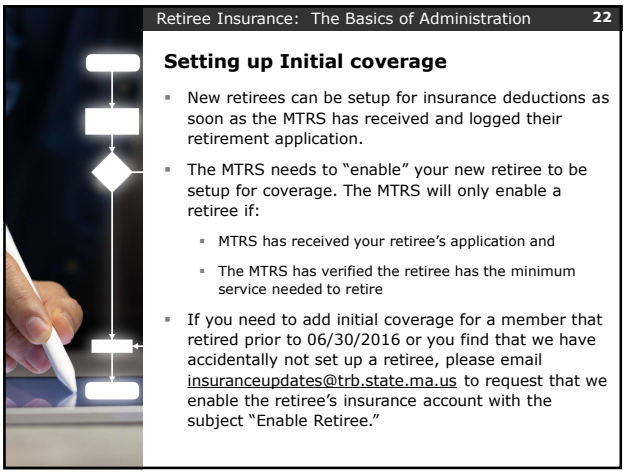
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Setting up Initial coverage
New retirees can be setup for insurance deductions as soon as the MTRS has received and logged their retirement application.
The MTRS needs to "enable" your new retiree to be setup for coverage. The MTRS will only enable a retiree if:
MTRS has received your retiree's application and
The MTRS has verified the retiree has the minimum service needed to retire
If you need to add initial coverage for a member that retired prior to 06/30/2016 or you find that we have accidentally not set up a retiree, please email insuranceupdates@trb.state.ma.us to request that we enable the retiree's insurance account with the subject "Enable Retiree."

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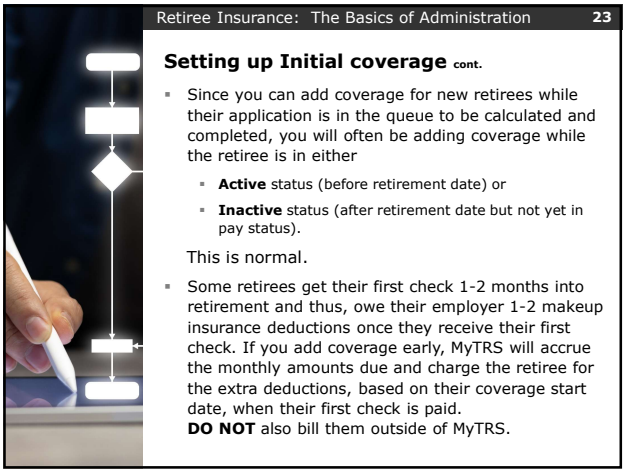
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Setting up Initial coverage cont.
Since you can add coverage for new retirees while their application is in the queue to be calculated and completed, you will often be adding coverage while the retiree is in either
Active status (before retirement date) or
Inactive status (after retirement date but not yet in pay status).
This is normal.
Some retirees get their first check 1-2 months into retirement and thus, owe their employer 1-2 makeup insurance deductions once they receive their first check. If you add coverage early, MyTRS will accrue the monthly amounts due and charge the retiree for the extra deductions, based on their coverage start date, when their first check is paid.
DO NOT also bill them outside of MyTRS.

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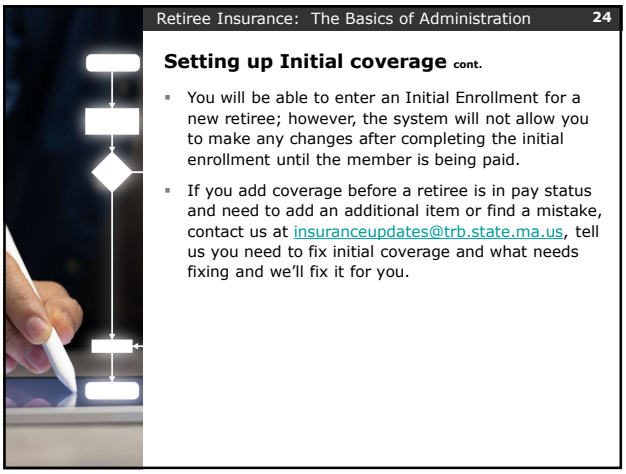
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Setting up Initial coverage cont.
You will be able to enter an Initial Enrollment for a new retiree; however, the system will not allow you to make any changes after completing the initial enrollment until the member is being paid.
If you add coverage before a retiree is in pay status and need to add an additional item or find a mistake, contact us at insuranceupdates@trb.state.ma.us, tell us you need to fix initial coverage and what needs fixing and we'll fix it for you.

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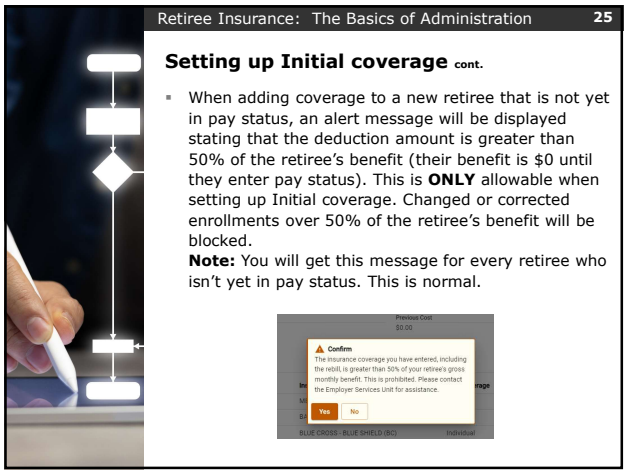
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Setting up Initial coverage cont.
When adding coverage to a new retiree that is not yet in pay status, an alert message will be displayed stating that the deduction amount is greater than 50% of the retiree's benefit (their benefit is $0 until they enter pay status). This is ONLY allowable when setting up Initial coverage. Changed or corrected enrollments over 50% of the retiree's benefit will be blocked.
Note: You will get this message for every retiree who isn't yet in pay status. This is normal.
Previous Cost
$0.00
Confirm
The insurance coverage you have entered, including the rebill, is greater than 50% of your retiree's gross monthly benefit. This is prohibited. Please contact the Employer Services Unit for assistance.
Yes
No
BLUE CROSS - BLUE SHIELD (BC)
Individual

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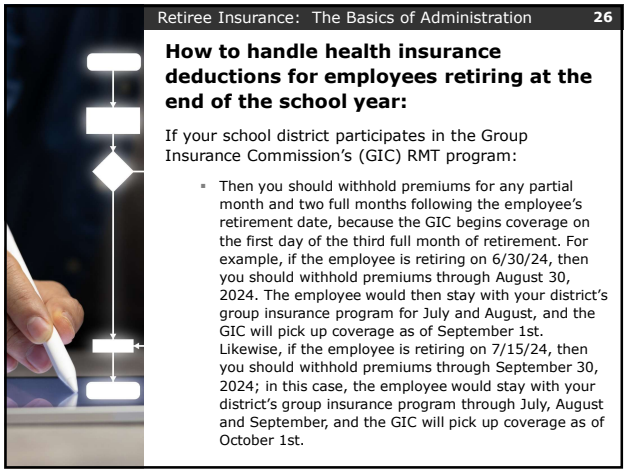
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How to handle health insurance deductions for employees retiring at the end of the school year:
If your school district participates in the Group Insurance Commission's (GIC) RMT program:
Then you should withhold premiums for any partial month and two full months following the employee's retirement date, because the GIC begins coverage on the first day of the third full month of retirement. For example, if the employee is retiring on 6/30/24, then you should withhold premiums through August 30, 2024. The employee would then stay with your district's group insurance program for July and August, and the GIC will pick up coverage as of September 1st. Likewise, if the employee is retiring on 7/15/24, then you should withhold premiums through September 30, 2024; in this case, the employee would stay with your district's group insurance program through July, August and September, and the GIC will pick up coverage as of October 1st.

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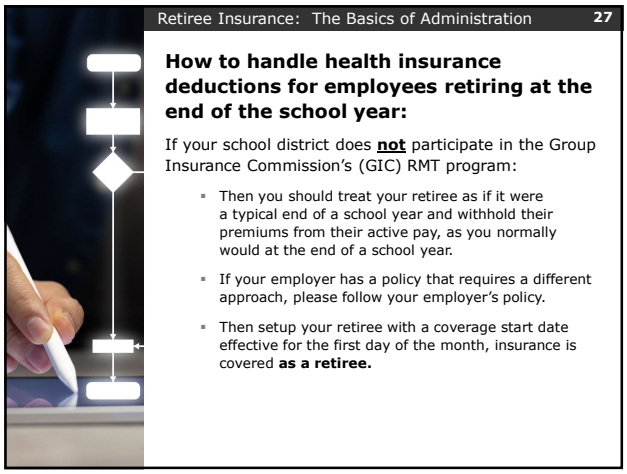
Retiree Insurance: The Basics of Administration
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How to handle health insurance deductions for employees retiring at the end of the school year:
If your school district does not participate in the Group Insurance Commission's (GIC) RMT program:
Then you should treat your retiree as if it were a typical end of a school year and withhold their premiums from their active pay, as you normally would at the end of a school year.
If your employer has a policy that requires a different approach, please follow your employer's policy.
Then setup your retiree with a coverage start date effective for the first day of the month, insurance is covered as a retiree.

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Retroactive coverage

- If you enter new or changed deductions with a backdated effective coverage date, MyTRS will calculate an adjustment bill or refund called a "rebill" based on the entered plan rate and effective date.
  - If you manually billed or refunded your retiree directly, adjust your effective date accordingly to prevent the system from creating the automatic adjustment.
- When entering deductions with retroactive effective dates, check your retiree's calculated adjustment refund or bill immediately under Insurance Deduction History to verify that the "rebill" amount matches your calculation.
- Rebills are designed to calculate the difference between what the retirees were charged and what the deductions should have been.

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Retroactive coverage cont.

- You will only see a rebill for months that have already been deducted; the current month's bill will not appear until our retiree payroll has been processed.
- Rebills are reviewed daily by the MTRS and you may be contacted regarding any questionable rebill adjustments.
- If you make a valid retroactive insurance change that generates a rebill of **$500 or more**, you are required to email **insuranceupdates@trb.state.ma.us** notifying us of the adjustment; otherwise the rebill may be voided by the MTRS.

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Retroactive coverage cont.

- Only delete a plan coverage row if you need to:
  - Replace the existing row with a different plan with the same start date, or
  - Remove the coverage for a deduction added in error.
- If you delete a plan coverage row, MyTRS will automatically create a rebill to refund **ALL** the historical payments associated to the date range pertaining to the coverage row deleted.

  This can lead to **HUGE** incorrect refunds.

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When retirees pass away

- In the event a retiree or their spouse dies, please end their coverage accordingly as of the last day of the month in which the party died.
- Please notify insuranceupdates@trb.state.ma.us with the date of death, when possible.
(MTRS will notify employers as well.)
- If you have your retiree's death certificate or the family's contact information, please share it as it may help the MTRS expedite payments to survivors.
- If the deceased has a survivor who receives a survivor benefit, or their own MTRS benefit, deductions for that survivor must be setup to be withdrawn from the survivor's benefit as an Initial enrollment as the deceased's benefit will be stopped.

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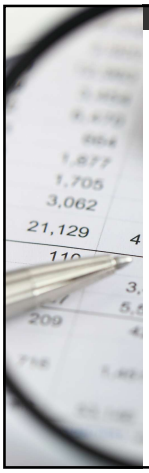

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Employer reports and retiree GASB report

- Each month, employers should download a monthly report to verify coverage and the check total
- Monthly reports have two formats
  - standard monthly report
  - by-provider format
- Employers can also download a GASB-45 report, originally named after the GASB Statement No. 45 report which provides employers with the information needed for employers to conduct an OPEB study based on their population of retirees and survivors
- The MTRS does not provide any reporting for OPEB studies for active employees as this is outside of our purview and simply not possible

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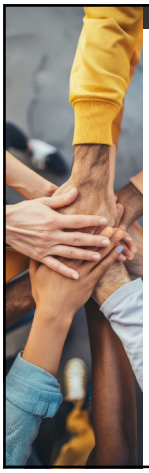

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You are a key partner in helping us administer your employees' benefits

- Understand retiree insurance administration
- Enter retiree changes in a timely manner before the monthly deadline (posted by the 1st each month)
- Communicate changes to your retirees, especially if there is a rebill
- Maintain your plan prices when they change
- If you would also like a physical instructional manual, please email insuranceupdates@trb.state.ma.us
- Please direct all questions and issues to insuranceupdates@trb.state.ma.us and not individual staff for the quickest resolution

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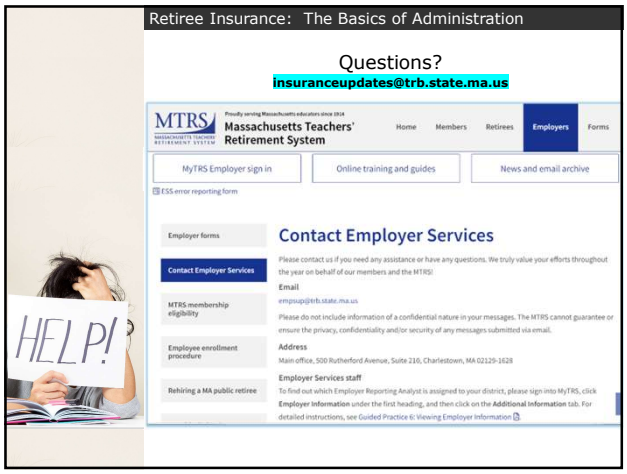
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Questions?
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ESS error reporting form
Employer forms
Contact Employer Services
MTRS membership eligibility
Employee enrollment procedure
Rehiring a MA public retiree
Contact Employer Services
Please contact us if you need any assistance or have any questions. We truly value your efforts throughout the year on behalf of our members and the MTRS!
Email
empsup@trb.state.ma.us
Please do not include information of a confidential nature in your messages. The MTRS cannot guarantee or ensure the privacy, confidentiality and/or security of any messages submitted via email.
Address
Main office, 500 Rutherford Avenue, Suite 210, Charlestown, MA 02129-1628
Employer Services staff
To find out which Employer Reporting Analyst is assigned to your district, please sign into MyTRS, click Employer Information under the first heading, and then click on the Additional Information tab. For detailed instructions, see Guided Practice 6: Viewing Employer Information
HELP!

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