

News & Notes

Retiree Annual Statement

Office of the New York State Comptroller
Thomas P. DiNapoli



A Retiree's Notes *from an Anonymous Retiree*

As a recent retiree, perhaps the one question I am asked most frequently is: how am I finding the post-workday lifestyle? Is it everything I expected, or did unplanned problems surface that created stress and retirement regret?



I'm happy to tell you that I'm now a whole lot more comfortable and relaxed than I was in the weeks and days leading up to my retirement date. Among my most pressing pre-retirement concerns were:

- Would my monthly pension arrive in my bank account every month, on time and for the correct amount?
- Could I really afford to put work behind me and enjoy a comfortable retirement?

The simple answer to those questions is yes. NYSLRS staff guided me so I knew what to expect, answered my questions and kept me informed through the entire process. They also encouraged me to sign up for direct

deposit and — like clockwork — my pension payment is there on the last business day each and every month in the promised amount.

Even though my pension, social security and savings provide for a relatively comfortable retirement, I still wanted to keep busy, so I took some part-time work to keep my mind sharp and hand in the game. I also found plenty of time to do some things I always wanted to do like

spend more time with loved ones, take self-improvement courses and travel.

I want to thank NYSLRS staff for helping me through the pre-retirement jitters. Now, a year-and-a-half into retirement, I'm really enjoying retirement and I can honestly say I don't miss the daily 9 to 5 grind. I look forward to what the future will bring, secure in the knowledge my pension will be there for my lifetime.

Take Our Survey: *How's Your Retirement Going?*

You're receiving this newsletter because you're one of more than 400,000 hardworking NYSLRS members who spent many years in public service, and you are now enjoying a well-deserved retirement. So, what's your retirement like?



What are you doing? Where are you going? What are you thinking? Let us know by taking our five-question online survey at <http://bit.ly/RAS2016survey>. You can also let us know your ideas and suggestions for future articles. We will publish survey results in future Facebook and blog posts. You can also keep in touch with us, get the latest news and share your retirement experience by using social media.

 Subscribe to our news blog at NYRetirementNews.com

 Like our page at Facebook.com/NYSLRS

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We look forward to hearing from you!

2016 Pension Payment Calendar

Your monthly pension payments are mailed or electronically deposited at the end of that month (i.e., a check mailed or a payment deposited at the end of January is your January payment).

M **Date pension checks are mailed.** Checks are usually delivered within a few business days. Contact us if you have not received your check by the eighth of the next month.

E **Direct deposit payment date.** The dates monthly pension payments are deposited into the accounts of pensioners enrolled in direct deposit. (In states where this date falls on a state holiday, payment will be made on the next banking day.)

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PLEASE NOTE: To ensure your payments always arrive on time, consider enrolling in our Direct Deposit Program. It is a safe, hassle-free way to receive your monthly benefit.



Cut out this convenient
card for easy reference

Automated Information Line (IVR)

Toll-Free: 1-866-805-0990
Albany, New York area: 518-474-7736

Press 2 for Retiree/Beneficiary Services

Press 3 to Report a Death

Press 4 for Tax-Related Services

Press 6 for Other Services

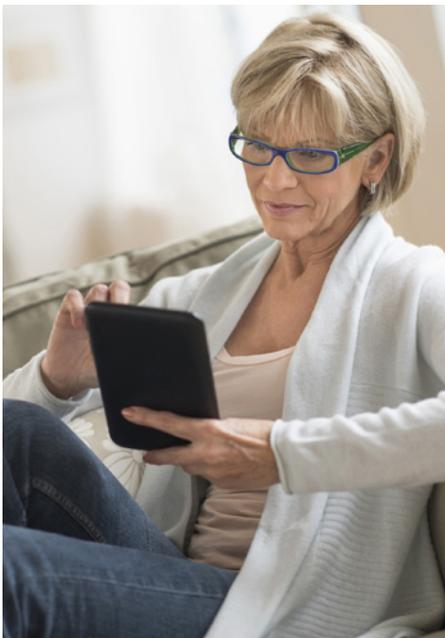
Website: www.osc.state.ny.us/retire/index.php

Retirement Online

Coming in 2016

Later this year, the Retirement System will begin offering new online services. These will give you greater access to information and make it more convenient to administer your account.

Changing your address and viewing your benefit information will be a snap,



and in the coming years, we'll introduce even more useful features.

You won't be required to use the new *Retirement Online*. You will still be able to conduct business with the Retirement System through mail and email or over the phone if you choose.

Many people enjoy the ease of doing business online, but are concerned about the safety of their personal information. The new *Retirement Online* will have the same security safeguards you're accustomed to using with online banking and with other financial institutions. The Retirement System is committed to protecting your account as it provides these new services.

Watch for more information about opening a new online account in upcoming Retirement System publications and on our website (www.osc.state.ny.us/retire/index.php), the New York Retirement News blog (NYRetirementNews.com) and our Facebook ([Facebook.com/NYSLRS](https://www.facebook.com/NYSLRS)) and Twitter ([Twitter.com/NYSLRS](https://twitter.com/NYSLRS)) pages.

Have Health Insurance Questions?

We do not administer health insurance programs. However, we will deduct premiums from your monthly pension benefit to pay for your health insurance coverage if we are instructed by your former employer to do so. If you have questions about your health insurance coverage, Medicare reimbursement and/or premiums, and you retired from a New York State agency, email the New York State Department of Civil Service at pio@cs.ny.gov, or call them at 1-800-833-4344 or 518-457-5754 between the hours of 9:00 am and 4:00 pm, Monday through Friday. Their mailing address is:

NYS Department of Civil Service
Employee Benefits Division
Albany, NY 12239

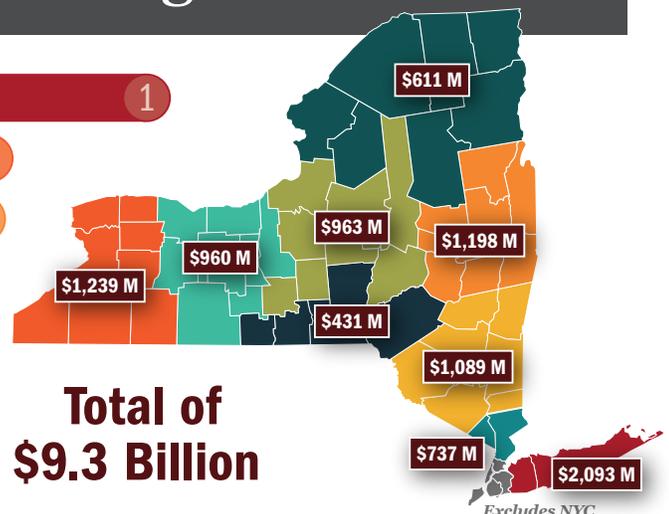
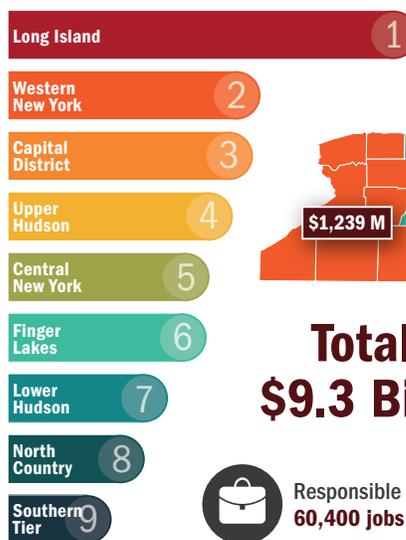
If you retired from a public employer other than New York State (a county, city, town, village or school district), your former employer's benefits administrator should be able to answer your questions.

NYSLRS Retirees Build a Stronger New York

Of the 430,308 current NYSLRS retirees and beneficiaries, 78 percent of them live in New York State. These retirees make up 2.8 percent of the general population, but their impact on the State economy is considerable. During 2014 alone, NYSLRS retirees were responsible for \$12 billion in economic activity in New York State.

NYSLRS retirees spend a larger-than-average share of their income on local businesses, helping existing companies grow, generating demand for new businesses, and fostering an environment that helps companies create job opportunities.

Spending by Region



Responsible for an estimated **60,400 jobs** as a result of spending in NYS

Contact Us Website: www.osc.state.ny.us/retire/index.php

Retiree Statement FAQs Can Help



Do you have questions about your Retiree Annual Statement? The frequently asked questions (FAQs) page on our website is where you can find information about health insurance premiums, enrolling in direct deposit, or changing your federal withholding

amounts or your address. You can also review other general information, or access our Pension Payment Calendar at any time. You'll find the FAQs at www.osc.state.ny.us/retire/retirees/ras_frequently_asked_questions.php.

Keep Your Address Up To Date

Whether you receive your monthly benefit by mail or direct deposit, it is important to notify us if you change your address. The address shown on your statement reflects information we have on file for you as of **December 31, 2015**.

You may change your address by: **(1)** calling 1-866-805-0990 toll-free or 518-474-7736 in the Albany area (press "2" for *retired and receiving a pension*, then "6" for *Other Services* and then "1"); **(2)** sending us a letter that includes your name, old and new address, effective date of change, retirement ID number and your signature; or **(3)** using the form below. If the address change is to a PO Box or to an address outside the United States, your request must be done in writing — we cannot accept these types of address changes over the phone.

After you complete the form, detach this page and return it to us. Use only blue or black ink. Stay within boxes. Leave blank boxes between words and numbers.

Please sign and date the form; it cannot be processed without your signature.

If your mailing address has changed since 12/31/15, please complete this form, detach the page and mail the form to:

New York State and Local
Retirement System
Pension Services
110 State Street
Albany, NY 12244-0001.

We do not accept address changes made via email — only by phone, mail or the form below.

Retirement Number

(Shown on Retirement ID Card on Statement)

OR

Social Security Number

(Optional - Use only in absence of Retirement Number)

Date of Birth

Month Day Year

Last Name

First Name

M.I.

New Address Information:

Street Address 1

Street Address 2

City

State

Zip Code

Daytime Telephone Number

Email Address

Signature

Date

If you have Power of Attorney designating you to act on behalf of a retiree, please attach a copy of the documentation.