



HUMAN RESOURCES – Benefits Administration

Notice of ORP Eligibility

We are pleased to inform you that as a new state employee in a benefited salaried position, you may be eligible to choose your pension coverage from the Commonwealth's two retirement plans:

- The **Optional Retirement Program** (ORP), and
- The **Massachusetts State Employees' Retirement System** (MSERS).

You are *not eligible* to choose your retirement coverage if you are already vested in a public employer's pension that operates under Chapter 32 of the Massachusetts General Laws. These plans include the MSERS, the Mass. Teachers' Retirement System and many county and municipal pensions.

Election Period: If you are eligible for ORP coverage, you must select one of the two retirement plans during your 180-day Election Period, which *begins* the pay period of your hire date, and *ends* 180 days later.

If you do not actively select one of the plans, you will remain in the MSERS.

We strongly encourage you to utilize the Election Period to learn about the features of both plans, to determine which of them better suits your expectations and needs. If you are uncertain about your ability to make this decision alone, then consider employing an independent, experienced financial advisor to help you.

Please review the provided "ORP Enrollment Decision Guide" and/or visit <https://www.mass.edu/forfacstaff/orp/enrollment.asp> to learn more about the ORP and the Providers offering investments and services under the Plan—and to enroll if you so choose.

The State Retirement Board can answer your questions about the MSERS.

Your retirement benefits are an important part of your overall compensation package with the Commonwealth, and your choice of coverages is irrevocable. Therefore, you should exercise great care in selecting the plan that best suits your needs.

EMPLOYEE SECTION: Please confirm receipt of this notice by signing below:

I have participated in the ORP during six of the past twelve months: ☐ True ☐ False

Employee Signature: _____

Date: _____