



Main Office  
 One Charles Park  
 Cambridge, MA 02142-1206  
 Phone 617-679-MTRS (6877)  
 Fax 617-679-1661

Western Regional Office  
 One Monarch Place, Suite 510  
 Springfield, MA 01144-4028  
 Phone 413-784-1711  
 James Greene Ext. 106 email: James.greene@trb.state.ma.us  
 Meghan Rosso Ext. 108 email: Meghan.rosso@trb.state.ma.us  
 Fax 413-784-1707

Online [mass.gov/mtrs](http://mass.gov/mtrs)

When (in relation to your date of retirement)	Action to take
One year before	Review all of the types of <a href="#">creditable service</a> and <b>apply to purchase</b> any that apply to you and for which you have not yet established credit.
6 months before	<p>Access our <a href="#">online retirement application process</a>. Carefully review all of the information, complete your online benefit estimate, and print your retirement application.</p> <p>If you have any pending creditable service purchases, request invoices from us and be sure to tell us that you are retiring</p>
5 months before	<p>Complete Part 1 of the application and forward Part 2 to Diana Morrow at the Town of Longmeadow Human Resources Department for completion.</p> <p>Gather your required documents as listed on the application checklist</p>
4 months before	<p>Receive signed Part 2 from your payroll officer.</p> <p><b>Make a copy of Part 1, Part 2 and ALL attachments.</b></p> <p>Submit your application and ALL attachments to MTRS.  <i>We will acknowledge receipt of your application in writing.</i></p> <p>Make payment for any pending creditable service purchases.</p> <p>Remind your local health insurance coordinator that you are retiring, and complete any necessary insurance paperwork.</p>
3 months before	Contact your Benefits Administrator at (413) 565-4128 to confirm the health insurance coverage for which you will qualify as a retiree. If you cover a spouse or other dependent, be sure to ask about dependent coverage while you are retired <i>and</i> in the event of your death.
<i>If you file your application:</i>	
4 months before your retirement date...	...you will receive your Notice of Estimated Retirement Benefit (NERB) and first payment info within 2-4 weeks before your date of retirement.
less than 4 months before your retirement date...	...you may not receive your Notice of Estimated Retirement Benefit (NERB) and first payment info until <b>after</b> your date of retirement. Your retirement benefits will be paid retroactive to your date of retirement, but you <b>cannot</b> change your retirement option after your date of retirement has passed.
<b>Your date of retirement</b>	
Second full month after	Receive first retirement allowance payment from the MTRS.