

retiree notes

Winter 2024

 NYSLRS

 www.osc.ny.gov/retirement

 NYRetirementNews.com

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A Message from Comptroller Thomas P. DiNapoli



There are great rewards that come with a career in public service, and not the least of these is the pension you've earned as a member of the New York State and Local Retirement System (NYSLRS). And as you'll learn in this newsletter, the fastest and most convenient way for you to manage your NYSLRS benefits and account information is with *Retirement Online*.

Retirement Online gives you instant access to information about your benefits and you can make changes without having to mail in forms or make a phone call. You will also receive quicker service when you submit your requests online. You can update direct deposit and tax information, view a "pay stub" of your monthly pension payments, keep your contact information and death benefit beneficiaries up to date, and more. New this year, you can also access your 1099-R tax form through *Retirement Online*.

You can do these things with full confidence that your account and personal information are protected. *Retirement Online* has the same security safeguards used for online banking to protect your identity.

There's one last thing I'd like to share with you. NYSLRS is currently hiring people of various skill levels and experience, and many of these jobs are entry level positions with the opportunity for advancement. As a retiree, you know the benefits of a career in public service. Please spread the word to family and friends. These are great jobs where you get to help people and do important work — a career with purpose — and you know, the pension and health benefits are excellent! Please direct anyone interested to our Career Opportunities webpage (www.osc.ny.gov/jobs) to view current openings.

Sincerely,



Thomas P. DiNapoli
State Comptroller

"I strongly encourage you to join more than **180,000 NYSLRS retirees** who have opened *Retirement Online* accounts."



New York State Comptroller Thomas P. DiNapoli

New Look for Your Retiree Annual Statement

Your next Retiree Annual Statement will be slightly different this year — it will have a new look, but it will still contain the same information you receive every year about your benefit amount, deductions and tax withholding. The newsletter you're accustomed to receiving with your Statement will be mailed separately to you later in the spring.



View Your Statement Sooner in Retirement Online

Statements will be mailed at the end of February, and they'll also be available in *Retirement Online* sooner than waiting for your mailed copy.

Subscribe to our blog ([NYRetirement News.com](https://www.nyretirementnews.com)) and follow us on Facebook ([Facebook.com/NYSLRS](https://www.facebook.com/NYSLRS)) to find out when they are available online.

If you don't already have a *Retirement Online* account, open yours today at www.bit.ly/retirement-online#retirees.

Important Information About Your 1099-R Tax Forms

Your 1099-R tax form for 2023 is now available in *Retirement Online*! A 1099-R form is used to report the distribution of taxable retirement benefits, such as your NYSLRS pension, and is provided to you for filing your taxes.

If you chose email as your delivery preference, you should have already received an email, giving you access to your 1099-R sooner (as a reminder, you will **not** receive a printed copy). If you didn't change your delivery preference, your 1099-R is available in *Retirement Online*, but it will also be mailed to you by January 31.

Get Your 1099-R Faster with Retirement Online

To view, save or print your 1099-R:

- Sign in to *Retirement Online* at www.bit.ly/RO-sign-in.
- From your Account Homepage, click the "Manage My 1099-R Tax Forms" button.
- Select "2023" from the dropdown.

Visit Our Website for Help with Your 1099-R

If you have questions about your 1099-R, visit our Taxes and Your Pension page at www.osc.ny.gov/retirement/retirees/taxes-and-your-pension and check out our interactive tutorial.

Update Your Tax Withholding Using Retirement Online

If you need to update the amount of federal taxes that are withheld from your monthly NYSLRS pension payment, you can complete a W-4P withholding form in *Retirement Online*.

Please be aware that the IRS required NYSLRS to make changes to our W-4P form. On the new form, you no longer adjust your withholding by electing a specific number of withholding allowances. Instead, the form has new fields for increasing or decreasing the amount of withholding, including fields for tax credits and deductions.

You do not need to submit the new W-4P form unless you want to change the amount of your tax withholding. To learn more, including steps to help with completing the form, visit our Taxes and Your Pension webpage at www.osc.ny.gov/retirement/retirees/taxes-and-your-pension.



It's Faster with Retirement Online

Avoid Phone Calls and Mailing Forms

Retirement Online is the fastest way to conduct business with NYSLRS and helps you avoid calling or mailing in forms. It also gives you **instant access to information** about your benefits and convenient tools to make changes to your account.

With Retirement Online you can:

» **Change Direct Deposit Information**

Need to update your bank account information or switch banks? If you make your changes online, they will generally be applied within one or two payments, and more quickly than if you sent in a paper form. You can also sign up for direct deposit to receive your pension safely and securely in your bank account if you are still getting your pension check by mail.

» **View Your Pension “Pay Stub”**

Click on the date for the benefit payment you want to view to see your monthly benefit amount, any deductions made and year-to-date totals, giving you greater insight into your benefits.

» **Print a Pension Verification Letter**

There are organizations that may ask you for a letter verifying your pension income — maybe for housing or as part of an application for the Home Energy Assistance Program (HEAP). You can use *Retirement Online* to save or print your own letter.

» **Update Federal Tax Withholding**

No forms needed — *Retirement Online* is the fastest way to update your withholding. If you submit changes to your withholding online by the middle of the month, they will generally be applied that month.

» **Update Contact Information**

Let us know if you move or your phone number or email address change. Make your updates quickly in *Retirement Online* to ensure that you continue to receive important news and benefit information from us.

Retirement Online Tools & Tips



The image shows a screenshot of the 'New York Retirement News' website. The page title is 'Retirement Online Tools and Tips'. Below the title, there is a list of tools and tips, including 'Update Direct Deposit Information', 'View Your Pension Pay Stub', 'Print a Pension Verification Letter', and 'Update Federal Tax Withholding'. A QR code is located on the right side of the page, with the text 'scan the QR code' below it.

Help Us 'Go Green'

You can help us 'go green' by signing up to receive an email when your **1099-R tax form** and **Retiree Annual Statement** are available online next year. And by going paperless, you'll have access to your important documents sooner, instead of waiting for them to come in the mail. Sign in at www.bit.ly/RO-sign-in to update your delivery preferences.

If you don't have an account yet, sign up now!



Learn about Your Retiree Earnings Limit

As a NYSLRS retiree, you can work and still receive your NYSLRS pension, but there may be a limit on how much you can earn each year without affecting your benefit. If you earn more than the limit during the year, you stop receiving your pension payments for the rest of the calendar year.

For most retirees who are receiving a service retirement benefit, the limit is \$35,000 each calendar year if:

- You work for a public employer in New York State; and
- You are under age 65.

The earnings limit for public retirees was suspended for part of 2023 by governor's executive order, but post-retirement earnings from a public employer from June 23 through December 31, 2023 count toward the \$35,000 limit.

The earnings limit for retirees employed by school districts and Boards of Cooperative Educational Services (BOCES) was suspended through June 30, 2024 by state legislation. For retirees working for other

public employers, **the \$35,000 cap will apply to the entire calendar year starting in 2024.**

For the latest information about the earnings limit, visit our *Update Regarding Retiree Earnings Limit* blog post at www.nyretirementnews.com/update-regarding-retiree-earnings-limit.

It's your responsibility to notify us if you are going to earn more than the earnings limit. Please contact us at least a month before you will exceed the limit. You can message us using the secure contact form on our website at www.emailNYSLRS.com. Be sure to provide your contact information, the name of your employer and the approximate date you'll exceed the limit.

Special rules apply to elected officials and to retirees who are receiving a disability retirement benefit. For more information about working after retirement, read *What If I Work After Retirement*, available on our Publications webpage at www.osc.ny.gov/retirement/publications.

Read Our Frequently Asked Questions

If you need help, our Contact Us webpage (www.ContactNYSLRS.com) provides answers to common questions about subjects such as address changes, federal taxes, pension verification letters, direct deposit, cost-of-living adjustments (COLA) and more.





2024 Pension Payment Calendar

D Direct deposit payment date. This is the fastest way to receive your payments.

M Date pension checks are mailed. Contact us if you have not received it by the eighth of the next month.

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New York State & Local Retirement System

110 State Street, Albany, New York 12244-0001



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Retiree Notes is a semiannual
newsletter for retirees of the
New York State and Local
Retirement System.

Send your comments by email to:
nysretnews@osc.ny.gov

Or write to:
NYSLRS
Retirement Communications
110 State Street
Albany, NY 12244-0001

Where to Call for Health Insurance Questions

NYSLRS may deduct health insurance premiums from your pension payments on your behalf, however we do not administer health insurance programs. The end of the year is frequently a time when NYSLRS is notified by your health insurance provider to change the amount of your monthly premium deductions from your pension, and they will usually inform you of the change as well.

If you retired from a **county, city, town, village** or **school district**, call your former employer for questions about coverage or rates.

If you retired from a **New York State agency**, call the New York State Department of Civil Service at 1-800-833-4344. Civil Service administers health benefits for former State workers as well as Medicare premium reimbursements for eligible New York State Health Insurance Program (NYSHIP) enrollees. More information is available on their website at www.cs.ny.gov/home/contact.cfm.

