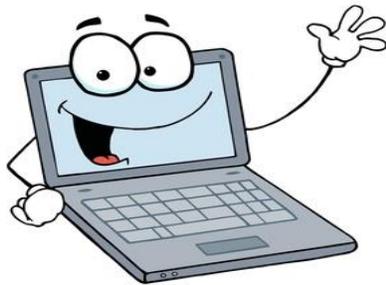




Employee Self-Service Web Portal



Have you registered on the ESS Web Portal yet?

This is a secure web-based employee self-service portal that is accessible only to Town of Hingham employees who are enrolled in the Hingham Retirement System. This site allows on-line access to most of your retirement related information.

Check it out! Simply register to set up your Username and Password at the following website:
www.pensioantechnologygroup.com/hingham.

The **Data Page** contains your demographic information such as status history (record of employment events such as hire, termination, leave of absence, etc. that determine how much creditable service you have), service history (record of how much creditable service you have accrued during your retirement membership), Annuity Savings balance (amount of retirement deductions paid into the retirement system) and salary history (computed from your contribution rate and your deduction amounts. Your salary history reflects pensionable earnings-any additional earnings such as overtime is excluded) by year. Note that it is important that this data and all of the data that follows is accurate as it influences pension eligibility, retirement estimates and actual amounts available for payment.

The **Contact Maintenance page** shows your address, telephone and/or cell phone and email address. If you need to change any of the information simply click to download an Address Change form. Fill it out and forward it to the Retirement Board.

The **Beneficiary Information page** shows the current beneficiary on file. (All members need a Return of Accumulated Deductions beneficiary on file. Members with at least 2 years of creditable service may select an Option D beneficiary upon becoming a member or at any point prior to retirement). To update or correct your beneficiary, click to download a Beneficiary Change form. Fill it out and forward it to the Retirement Board.

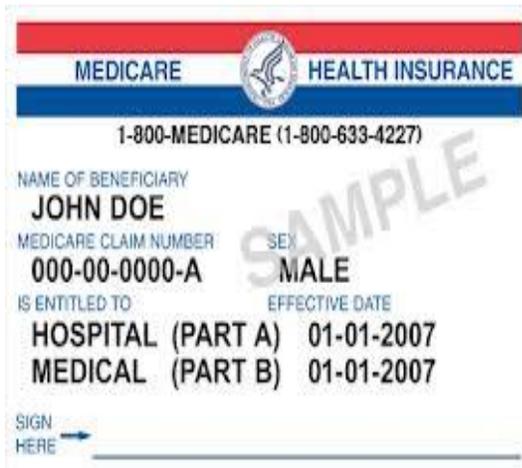
Finally, the **Generate Pension Estimate page** will calculate an “*estimated*” retirement benefit. This page will allow you to estimate your superannuation/regular pension benefit at retirement.

Simply indicate when you expect to retirement). You can perform as many retirement calculations as you want. Again, this is only an *estimate* and as such, should not be relied on to make a retirement decision.

Contact the Retirement Board office at (781) 804-2478 if you have any questions on the ESS Web Portal.

Applying for Medicare

Important Information for Members Turning 65 and Over



What is Medicare?

Medicare is a Federal health insurance program for retirees age 65 or older and certain disabled individuals.

Medicare Part A covers inpatient hospital care, some skilled nursing facility care and hospice care. Medicare Part B covers physician care, diagnostic x-rays and lab tests, and durable medical equipment. Medicare Part D is a federal prescription drug program.

“Medicare only” coverage is not recommended as it has coverage limitations. To ensure comprehensive coverage Medicare retirees should enroll in a Medicare supplement plan.

I am turning age 65. What should I do?

If you are eligible for Medicare and you are actively working you should enroll in Medicare Part A only. You should not enroll in Medicare Part B until you retire.

I am the subscriber and continue to actively work and am not yet age 65. My spouse is turning age 65. What should my spouse do?

Your spouse must enroll in Medicare Part A only. When you (the subscriber) retire, your spouse must pick up Medicare Part B and transfer to a Medicare supplement plan.

I have never contributed to Social Security and I am turning age 65. What should I do?

You should still contact Social Security as you may be eligible for Medicare Part A for free through a spouse. If you are not eligible for Medicare Part A you should obtain written proof of ineligibility from the Social Security Administration.

Frequently Asked Questions

Can I borrow from my retirement account now and pay it back later?

No, state law does not allow you to withdraw or borrow from your annuity savings account under any circumstances, including mortgage down payment or college education.



Who invests my money?

Your contributions are pooled with those of other active members and are invested in the Pension Reserves Investment Trust (PRIT). PRIT is a pooled investment fund that invests the pension reserve assets of numerous other systems such as the State Employees' Retirement System and the State Teachers' Retirement System.

What does "vested" mean?

Being vested means you are eligible to receive a retirement allowance. You are vested in the Hingham System if you have at least ten years of full-time service. To be eligible to retire, you need to meet one of the following conditions:

- 20 years of full-time creditable service at any age, or
- Attain the age of 55 with ten years of creditable service if you entered service on or before April 2, 2012, or
- Attain the age of 60 with ten years of creditable service if you entered service after April 2, 2012.

What if I leave Hingham service after I am vested but before I am old enough to retire?

If you leave Hingham service after you are vested, you may leave your retirement contributions in the system and receive a town pension once you reach the age requirement.

When can I file for retirement?

The Board strongly recommends that you plan your retirement and that you file approximately 30 days in advance of leaving your job. You should always obtain counseling from the Retirement Board before you stop working.

Where do I get a retirement application?

You can obtain a retirement application from the Retirement Board office or it can be found on our website www.hingham-ma.gov/retirement.

As always, please contact the Retirement Board office at (781) 804-2748 with any questions or requests.