



Board of
Education
Retirement
System

Securing your financial future

Summer 2025



CONGRATULATIONS TO OUR RETIREES!

You did it! Now here's what you need to know

After years of dedication, commitment, and service to our school community, you've officially wrapped up your last school year. On behalf of all of us at BERS congratulations on your retirement!

This new chapter is well deserved, and we hope it brings you time to relax, explore, and enjoy everything you've worked so hard for.

As you begin this next phase, here are a few important things to keep in mind when it comes to your post-retirement benefits.

Where to go for benefit support

While we handle your pension, there are several other areas you'll want to follow up on now that you're retired. Many of your health and wellness benefits are managed through your union or other city agencies. Here's where to start:

Visit your union for help with:

- Prescription drug coverage
- Vision benefits

- Dental insurance
- And any additional benefit updates specific to your membership

Each union may have different steps for retirees, so it's a good idea to reach out directly or visit their website for guidance.

Additional resources

You may also find helpful information through these city agencies:

- [Office of Labor Relations](#) (OLR): Handles citywide retiree health benefits.
- [Department for the Aging](#) (NYC Aging): Offers programs and services specifically for New York City's older adults, including wellness events, caregiving resources, and more.

Need help with pension or retirement questions?

If you have questions related to your pension or BERS account, we're still here for you. Feel free to contact our office with your questions and concerns or to set up a consultation.

Thank you again for your years of service. We wish you health, happiness, and a joyful retirement! ■

USE THE MEMBER SELF SERVICE PORTAL FOR YOUR RETIREE NEEDS

The MSS portal was created so that when you are retired the features cater to your retiree needs. As a retiree you can now do the following online:

- View your Quarterly Statements in your Documents tab after each quarter.
- Request an Award Letter in your Documents tab.
- View your pension information and make updates to your Federal Tax Withholdings (W4P) in your Pension Info tab.
- Apply for TDA Loan in your Loans tab if eligible.
- Request a TDA Withdrawal in your TDA Applications tab.
- View your Payment Information in your Payment Info tab.
- Request a 1099 and TDA Deferral Statements in your Retiree Request tab.

To register for your MSS portal visit our BERS Walk-in Center at 65 Court Street on the 1st floor. If you have any questions do not hesitate to reach out to us at members_outreach@bers.nyc.gov. ■



WORRIED ABOUT YOUR PENSION?

Rest assured, your pension with the Board of Education Retirement System (BERS) is safe and sound. In 2002, the New York State legislature granted BERS corpus funding, giving BERS financial independence from the NYC Department of Education. This means we can cover all administrative expenses directly from our own assets, which come from four sources: member contributions, earnings on investments, employer contributions, and the City of New York. The City's funding obligations and employer contributions are independently calculated by the NYC Actuary, ensuring accuracy and accountability. Furthermore, the New York State Constitution guarantees that your pension benefits are a contractual right and cannot be diminished. Your financial security is our top priority, backed by robust funding and constitutional protections. ■



BERS WILL BE CLOSED FOR THE FOLLOWING HOLIDAYS

Independence Day | Friday, July 4th, 2025
Labor Day | Monday, September 1st, 2025

SUMMER 2025 FIRE SAFETY REMINDER

SAFETY COMES FIRST. DO NOT LET A FUN SUMMER GO UP IN SMOKE!

As temperatures rise, so does the risk of campfires and home fires. Whether you're camping, grilling, parking, using electrical appliances at home, or just watching fireworks, fire safety starts with YOU.

As we head into summer 2025, we strongly encourage you all to prioritize safety while enjoying the season. Thanks to the U.S. Fire Administration (USFA) and the NYC Fire Department (FDNY) we have a lot of valuable fire safety tips to provide to you all for this summer. Use these following tips provided by these agencies to help you achieve a fireproof summer:



Campfire safety tip

- Build campfires at least 25 feet away from tents or anything that can burn.



Fire hydrant safety tip

- Do Not Block Fire Hydrants: Parking in front of fire hydrant delays emergency response to a fire and wastes valuable water.



Fireworks safety precautions

- Fireworks are illegal in NYC due to it being a serious fire hazard. Don't take the risk this Fourth of July, leave it to the professionals.
- If you want to see fireworks on Independence Day, please go see fireworks displays that are conducted under the supervision of the FDNY. They can cause serious burns which would make your summer a bummer.



BBQ grilling safety precautions

- Never use grills indoors or in enclosed spaces due to carbon monoxide and fire risks.
- Check propane tanks and hoses for leaks or damage. Use soap and water solution to check for leaks. Never use a flame to check for gas leaks as that would be dangerous.
- Position grills, chimineas, and fire pits outdoors only and at least 10 feet away from structures and never leave them unattended.
- Always have a water source or a bucket of sand nearby to extinguish if a fire emergency arises.



Gasoline and natural gas precautions

- Apart from cars, gasoline is used to fuel many household appliances as well such as power washers, air compressors, and lawn care equipment. Please make sure to store gasoline in approved containers and away from heat sources as it can cause extreme explosions.
- If you suspect a gas leak in your home, avoid using electrical appliances as it can potentially cause a severe explosion, leave the house and contact 911.



Electricity safety tips

- Do not plug multiple high-wattage electrical devices into the same outlet at once. Use only outlets designed to tolerate multiple plugs.
- Never use an extension cord for large appliances such as refrigerators.
- Inspect electrical appliances on a regular basis to make sure they work properly.
- Safely charge your E-bike batteries by using the manufacturer-recommended charger and be sure to charge it in a well ventilated area.

The only number that should be on your mind this summer is your BERS membership number, not 911 due to a fire that could have been prevented. Remember, the goal is not only to secure your financial future with BERS, but to

also secure a safe environment for yourself and for your community. By staying alert and following basic fire safety practices, you help protect your home and your neighborhood. ■

EVENTS HAPPENING THIS SUMMER THROUGH NYC AGING

CREATE A MEMORABLE AND FUN SUMMER!

Summer is right around the corner, and it's a great time to reconnect and have fun with the vibrant community that surrounds you. Please click the following link [Department for the Aging](#), and click on the Activities Finder button to explore all the events that you can attend this summer.

Whether you're looking to learn something new, or looking to stay active, or simply looking to enjoy good company, there's an event out there waiting for you. Why not check them out by browsing upcoming events by categories such as Entertainment, Social & Community, and Health & Wellness, Arts & Culture, Cooking/Food and much more.

Here are a few upcoming events:

Brooklyn

Board Games – Social gathering

So you think you've got game? Stop by and prove it when playing board games, such as monopoly or checkers.

Meet Up Location:

Cypress Hills Adult Social Club
475 Fountain Avenue
Brooklyn, NY, 11208

When: Tuesday, July 15, 2025

Time: | 2:00 PM – 3:45PM |



Bronx

Tap Dancing – Physical activity

Whether you're a Tap Dancing pro or just getting started, this is your time to shine! Join us for a fun time and try out tap dancing. No prior dance experience or materials are needed.

Meet Up Location:

RSS Center for Ageless Living
2600 Netherland Avenue
Bronx, NY, 10463

When: Monday July 7, 2025

Time: | 11:00AM – 12:00 PM |



Queens

Concerts in Motion – Entertainment

The power of music can soothe your soul or make you tap your feet. This event is designed to be fun and relaxing while listening to cool jazz music.

Meet Up Location:

Florence E Smith OAC
131 Beach 19 Street
Far Rockaway, NY, 11691

When: Friday, July 18, 2025

Time: | 12:00 PM – 1:00 PM |

Make the most of this summer by attending multiple engaging events offered through the NYC Department of Aging. This is the time to stay active, meet new friends, and celebrate the vibrant retirement you've earned through hard work. If you have further questions, you may contact Aging Connect at 212-244-6469 or call 311 for additional assistance. ■

RETIREMENT IS YOUR TIME TO THRIVE IN WAYS THAT MATTER MOST TO YOU

See the chart below for some inspiration on how to manage your day to day routine.

AN "IDEAL WEEK" INSPIRATION

Monday

- **Morning:** Stretch, drink coffee and enjoy a healthy breakfast while listening to relaxing music to set the tone for a positive and productive week
- **Afternoon:** Take a walk in a park or visit a local library
- **Evening:** Call a friend to catch up or read a chapter from an interesting book



Tuesday

- **Morning:** Attend a free online course or workshops through the NYC Public Library
- **Afternoon:** Volunteer for a local school
- **Evening:** Watch a documentary or catch up on the news to learn new things and to stay up to date

Wednesday

- **Morning:** Visit the Bronx Zoo, it's free on Wednesdays!
- **Afternoon:** Work on a personal project
- **Evening:** Cook a favorite meal



Thursday

- **Morning:** Explore a NYC museum
- **Afternoon:** Walk your dog and then try a new restaurant
- **Evening:** Read for at least 30 minutes before bed time

Friday

- **Morning:** Do light home projects
- **Afternoon:** Visit grandchildren or schedule a video call
- **Evening:** Enjoy a movie with loved ones



Saturday

- **Morning:** Go for take a photography walk
- **Afternoon:** Relax and meditate
- **Evening:** Try a new hobby or craft such as drawing, painting, solving puzzles, knitting.



Sunday

- **Morning:** Attend a spiritual or community gathering
- **Afternoon:** Learn how to cook a new delicious meal through Youtube
- **Evening:** Plan the week ahead and enjoy a quiet night



We hope this model week has developed fresh inspiration and that it will add some fun to your daily routine. This is to remind you that every day brings a chance to move, laugh, and learn. Keep exploring, keep connecting, and keep shining like the sun of Summer 2025! ■



Complete the chart below to help guide you in creating your ideal week

	MORNING	AFTERNOON	EVENING
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			
SATURDAY			
SUNDAY			



GOOD NEWS FOR RETIREES RETURNING TO PUBLIC SCHOOLS

Earnings Cap Suspension extended through June 30, 2027

If you're a retiree thinking about returning to work in a New York City or State public school district there's an important update that could make a big difference.

Normally, retirees who return to work in public service after retirement are limited to earning \$35,000 per year without it affecting their pension benefits. But that earnings cap has been suspended—and the suspension has now been extended through June 30, 2027.

What This Means for You

If you're a retiree working (or planning to work) in a New York City and State public school district you can now:

- Earn more than \$35,000 annually
- Continue to receive your full pension payments
- Work without requesting a waiver for exceeding the earnings limit

This flexibility was put in place through state legislation and gives retirees more freedom to support schools without financial penalty.

Important: Not All Employers Are Included

This suspension does not apply if you are working at:

- A college or university
- A charter school

If you're working with one of these employers, the standard earnings limit still applies unless you receive an approved waiver.

For specific questions about your situation or retirement earnings, please reach out to schedule a phone consultation with one of our counselors. ■



Service Center

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