

HR/CMS User Group Meeting

March 5, 2025



OFFICE OF THE COMPTROLLER
COMMONWEALTH OF MASSACHUSETTS



Welcome

- ★ Chat function is disabled
- ★ Use Q&A to type in questions
- ★ Mute function is enabled
- ★ Closed Captioning is on
- ★ Recorded

Agenda

- I. Welcome – William McNamara, Comptroller**
- II. BEST**
- III. VOYA**
- IV. Best Practice & Trending Topics**
- V. State Retirement Board**
- VI. Metro Credit Union**
- VII. TransitMatch Update**
- VIII. Empower Retirement – SMART Plan**
- IX. TASC – HCSA/DCAP**
- X. Current Initiatives**
- XI. Resources & References**

Opening Remarks

Comptroller William McNamara



BEST Program Update

HR/CMS User Group

March 5, 2025



Agenda

Phase 2 HCM/Payroll Evaluation Update

- Adjusted Phase 2 Procurement Timeline
- Next steps for Evaluation Committee
- Target Final Recommendation
- Expected Contract Negotiation Period and Contract Execution

Pre-Contract Execution Preparation Activities (Feb to fall)

- Information-Gathering and Analysis
- "Light" Engagement of Entities
- Beginning to establish current state needs, areas of opportunity and ongoing challenges new functionality can address
- Identifying and Connecting with the relevant functional SMEs

Phase 2 HCM/Payroll: - Proposed Implementation Timeline

Adjusted Phase 2 Procurement Timeline

**These are proposed dates and subject to change during the evaluation process!*

Phase	Item	Date
Posting	Notice of Intent to Procure posted on COMMBUYS	December 2023
	RFR Posted on COMMBUYS	July 9, 2024
	Bidders' Conference Call	July 15, 2024
	Bidder Conference Questions Due	July 17, 2024
	Bidder Conference Question Responses Posted on COMMBUYS	July 22, 2024
	Second Round Bidder Questions Due	July 29, 2024
	Second Round Bidder Question Responses Posted on COMMBUYS	August 2, 2024
	RFP Responses Due	September 13, 2024, 2PM EST
Evaluation	Bidder Oral Presentations (estimated 3 days of remote presentation for Bidders scoring well during written Response and Client Contact evaluations)	December 03, 2024 – December 19, 2024
	Due Diligence Period: Sessions with Top Ranking Bidder(s) to Review Open Issues (may include Best and Final Offers)	February 24 to March 28, 2025
	Sponsors Name Apparent Successful Bidder(s)	April 30, 2025
Contract Terms	Develop Project Plan and Contract Terms	Completed September/October
Program Start	Phase 0 Pre-Planning	October/November

Next Steps for Phase 2 HCM/Payroll

Evaluation Committee & Due Diligence:

- ▶ Due Diligence where the EC & SMEs will dive deeper into bidder proposals with prospective bidders.
 - Scheduled from March 25th to April 9th
- ▶ Evaluation Committee will then score the "Due Diligence" sessions for each bidder and formulate a recommendation for the bidder they believe represents best value in the Commonwealth's Transformational Efforts for HCM/Payroll.
- ▶ Evaluation Committee will share recommendation on Apparent Successful Bidder to the Sponsors of the BEST Program.
 - Scheduled for 04/30/25

Pre-Contract Execution Preparation Activities

February through Fall 2025

➤ **Information-Gathering and Analysis**

- Collect and analyze available data from existing data sources (i.e., HR/CMS, CIW, MassCareers, etc.) to understand current deployed solutions, IT architecture, current integrations, and other IT/system related information, as well as characteristics of usage, business processes, workflows and complexity

➤ **"Light" Engagement of Entities**

- Conduct a series of “deep dive” process mapping sessions with 20-30 different entities for a representative sampling of "similarly complex" organizations to drill down into existing workflows, functional needs and unique business process needs of both Payroll and HCM functional solutions

➤ **Establish “Current State” Process Flows, Areas of Opportunity and Persistent Challenges**

- Establish “current state” process maps, both Payroll and HCM functional solutions, by various entity types; identifying existing workflows, functional needs, unique business processes, understanding entity goals and ongoing challenges the new enterprise functionality may address

Identifying and Connecting with Relevant Functional SMEs

Scope: HCM/Payroll

HR/CMS Functionality

- Personnel Administration
- Time & Attendance
- Reporting & Analytics
- Payroll

New Functions

- Benefits Deduction Management
- Compensation Management
- Employee Relations
- Employee Self-Service
- Labor Relations
- Learning Management Systems
- Leave Management
- Offboarding
- Performance & Goal Planning
- Recruiting & Hiring (Talent Acquisition)

Callout for Relevant Functional SMEs

- Given the different functional solutions included in Phase 2 seeking to identify and connect with a robust and broad set of subject matter experts (SMEs).

HR/CMS, IT/System Architecture and Department Head SMEs

- In addition to HR/CMS, the Phase 2 Team is seeking SMEs across IT/System Architecture and Department Managers

Our Ask

- Phase 2 PMO is seeking to identify Subject Matter Experts to bring into the Phase 2 effort. Please send us some suggested names, identifying lens/functional area or anything else which would be relevant to why this person is recommended.
(Michael.Kelleher6@mass.gov)

Phase 2 HCM/Payroll: - Proposed Implementation Timeline



***The implementation period will include a phased go-live approach with Talent Acquisition & Onboarding coming online first (dates TBD) and all remaining modules coming online by October 2027!**

Questions? Feedback?

- Questions or concerns?
- How do I nominate or sign up to be an SME in support of Phase 2?

Phase 2 Program Management Office

Helen O'Malley

BEST Program Manager
Helen.Omalley@mass.gov



Michael Kelleher

Phase 2
Project Manager
Michael.Kelleher6@mass.gov



Kerrie Coleman

Phase 2
Procurement Lead
Kerrie.Coleman@mass.gov



Robin Anastasio

Payroll
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Robin.Anastasio1@mass.gov



Tsui Cheng

Personnel
Administration Team Lead
Tsui.Cheng@mass.gov



Dan Miguel

Talent Acquisition &
Onboarding Lead
Daniel.Miguel@mass.gov



Bill Weiss

HCM
Functional Lead
Bill.Weiss@mass.gov



BEST Program Management Office
Transformation_PMO@mass.gov
best.macomptroller.org

Thank You!



Payroll User Group Meeting

March 5th 2025

OFFICE OF THE COMPTROLLER
COMMONWEALTH OF MASSACHUSETTS

Information contained herein is proprietary, confidential and non-public and is not for public release.

PLAN | INVEST | PROTECT



Agenda

- Commuter Choice Parking and Transit Overview
- Contact Information
- Important Reminders

Commonwealth Commuter Programs

Commonwealth of Massachusetts

Transit and Parking Reimbursement Accounts, Commonwealth of Massachusetts Employees

Voya Financial is excited to offer both Transit and Parking benefits to eligible employees of the Commonwealth of Massachusetts! We have added an enrollment form on this site that employees can submit via email directly to Voya Financial, which can be accessed by clicking the Election Change button below.

QTBP PARTICIPANT LOGIN

ELECTION CHANGE

The enrollment form allows for Transit and/or Parking election changes. The form takes approximately 3-5 minutes to complete and is designed to be extremely user-friendly. Since both Transit and Parking are payroll funded accounts, there are deadlines each month which are necessary in order to make changes to be effective for the following month. We have included a link next to each benefit with a schedule of when each month's deadline to enroll will occur. Please see the FAQ link for answers to other important and frequently asked questions.

- [QTBP FAQ for Transit and Parking](#)
- [FY2024 Transit Election Change Process Calendar](#)
- [FY2024 Parking Election Change Process Calendar](#)
- [FY2025 Transit Election Change Process Calendar](#)
- [FY2025 Parking Election Change Process Calendar](#)
- [Commuter Claim Form](#)

If you are filing a paper claim for reimbursement or sending any type of other correspondence, please use any of the following methods which you see fit:

- Email to: commonwealth@voya.com
- Fax to: 603-232-8079

The Commonwealth of Massachusetts Commuter Transit & Parking benefits have their own dedicated page:

<https://presents.voya.com/Content/Delivers/commonwealth/>

Items found on this page are:

- Member login page
- Direct link to the election change E-Form
- FAQ
- Commuter Claim Form
- Process calendars

Commuter Election Form

- To enroll, make changes, or drop out – members must complete the Online Election Change E-Form
- E-Form can be found on our website - [here](#)
- Members are encouraged to review the Process Calendars for important deadlines
- If the agency coordinator receives an email notification for an employee that does not belong to their agency, please alert Voya immediately –forward the email to commonwealth@voya.com

Need Help with Commuter forms or Questions? Email:
Daren.Campbell@voya.com

Transit Process Calendar

TRANSIT ELECTION CHANGE PROCESS CALENDAR FY2025 07/01/24-06/30/25

Benefit Month	Requests Received by Voya	Payroll Process Date	Paycheck Date	Funds Credited To Debit Card
July 2024	Weds. 05/29/24	06/04/24	06/07/24	06/20/24
August 2024	Weds. 07/10/24	07/16/24	07/19/24	07/20/24
September 2024	Weds. 08/07/24	08/13/24	08/16/24	08/20/24
October 2024	Weds. 09/04/24	09/10/24	09/13/24	09/20/24
November 2024	Weds. 10/02/24	10/08/24	10/11/24	10/20/24
December 2024	Weds. 10/30/24	11/05/24	11/08/24	11/20/24
January 2025	Weds. 12/11/24	12/17/24	12/20/24	12/20/24
February 2025	Weds. 01/08/25	01/14/25	01/17/25	01/20/25
March 2025	Weds. 02/05/25	02/11/25	02/14/25	02/20/25
April 2025	Weds. 03/05/25	03/11/25	03/14/25	03/20/25
May 2025	Weds. 04/02/25	04/08/25	04/11/25	04/20/25
June 2025	Weds. 04/30/25	05/06/25	05/09/25	05/20/25

Parking Process Calendar

PARKING ELECTION CHANGE PROCESS CALENDAR FY2025 07/01/24-06/30/25

Benefit Month	Requests Received by Voya	Payroll Process Date	Payroll check Date	Funds Credited To Debit Card
July 2024	Weds. 06/12/24	06/18/24	06/21/24*	06/20/24
August 2024	Weds. 07/24/24	07/30/24	08/02/24*	07/20/24
September 2024	Weds. 08/21/24	08/27/24	08/30/24*	08/20/24
October 2024	Weds. 09/18/24	09/24/24	09/27/24*	09/20/24
November 2024	Weds. 10/16/24	10/22/24	10/25/24*	10/20/24
December 2024	Weds. 11/13/24	11/19/24	11/22/24*	11/20/24
January 2025	Weds. 12/25/24	12/31/24	01/03/25*	12/20/24
February 2025	Weds. 01/22/25	01/28/25	01/31/25*	01/20/25
March 2025	Weds. 02/19/25	02/25/25	02/28/25*	02/20/25
April 2025	Weds. 03/19/25	03/25/25	03/28/25*	03/20/25
May 2025	Weds. 04/16/25	04/22/25	04/25/25*	04/20/25
June 2025	Weds. 05/14/25	05/20/25	05/23/25*	05/20/25

Commuter Reminders – Agreements

2. I further certify that the monthly benefit that I will be receiving does not exceed my average monthly commuting costs by public transportation, excluding any parking costs, based on the average number of workdays I commute in the average month. I agree that if my commuting costs change and the monthly benefit, I receive exceed my average monthly commuting costs for two or more consecutive months, I will notify Voya Financial so that my monthly benefit can be adjusted appropriately. I agree to claim my monthly benefit. I also understand that if I am not receiving the maximum allowable benefit and my commuting costs increase, I can request an increase in my benefit under the State Employee Commuter Benefits Program. I also understand that I will notify Voya Financial immediately when I plan to depart from employment.

6. If my employment ends from the Commonwealth of MA (no matter if due to resignation, layoff, retirement), then my Transit/Parking benefit plan will be dropped immediately, and the debit card will be deactivated – at which point I will only be able to submit manual claims for paid eligible expenses that I incurred within 180 days from the date of service, otherwise the funds will be forfeited. If I elect to end my participation and payroll contribution into the Transit/Parking benefit plan, and I still have funds available on the debit card, I can continue to use the debit card and spend down my balance or submit manual claims for paid eligible expenses. Per IRS regulations, refunds cannot be approved.

Have Questions?

Contact Information for Employees:

Mon → Thurs: 8:00am – 6:00pm ET

Friday: 8:00am – 5:00pm ET

(Automated system available at all times)

Text-To-Chat: 1-877-353-9442

Email: commonwealth@voya.com

Toll Free: 1-877-353-9442

Language translation services available

Fax: 603-232-8079

Contact Information for Coordinators:

Account Manager: Daren Campbell

Coordinator Contact ONLY:

Please do not refer a member to this email address:

Daren.Campbell@Voya.com

My phone number will be made available from my email, and I am always happy to set up a call to answer any questions you may have about forms and resources!

Best Practice and Trending Topics

Evanice Henniger

Director of Business Partner Engagement

Using Appropriate Action in Job Data

- ★ Using “HIR” kicks off a process in HR/CMS which resets Original Start Date
- ★ Makes all previous entries on the record void
- ★ Cannot update/terminate leave plans, general deductions or additional pay
- ★ Only use HIR if the person does not exist in HR/CMS or adding an instance
- ★ Use REH to reactive a terminated record even if the employee is new to your agency

Hire vs Rehire

★ Hire

- Person does not exist in HR/CMS
- Adding an instance for a new record
- MBTA Records – Should not be used. Add an instance

★ Rehire

- Person exists and terminated record is available
- Even if they have never worked for your department
- Do not override the existing Benefit Program and its effective date. Insert a new row.

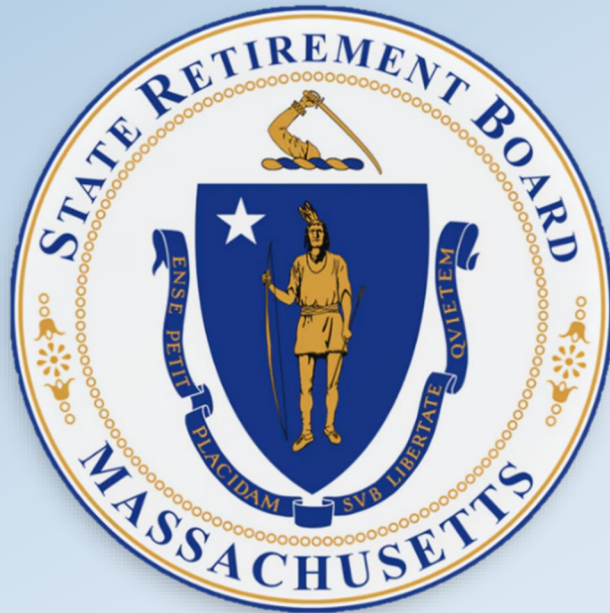
Risk Management

Enterprise Security Access must be removed within 24 hours of employment change

- EOTSS Information Security standard for access management (IS.003) mandates security access removed within 24 hours of termination, retirement, transfer or leave for more than 90 days
- Contact your Department Security Officer (DSO) to submit a Secure Application Request for (MMARS, HR/CMS, CIW, MAGIC)
- Auditors are assessing findings for failure to timely terminate Enterprise security access
- Contact CTR immediately for emergency terminations
SecurityRequest@mass.gov

Include CTR Department Security Officers (DSOs) as part of Onboarding and Offboarding process

- Onboarding Staff: Internal controls should include steps to involve DSOs as part of the onboarding process when assigning new security roles for Enterprise Systems.
- Offboarding Staff: Internal controls should include a process to ensure that DSOs are notified in advance or w/in 24 hours of transfer, retirement, termination or extended leave (more than 90 days)



Option D Form

For Active Members



THE COMMONWEALTH OF MASSACHUSETTS
State Board of Retirement
 ONE WINTER STREET, 8TH FL. BOSTON, MA 02108

OPTION SELECTION FORM:
OPTION D

FORM TO NOMINATE AN ELIGIBLE BENEFICIARY* TO RECEIVE THE OPTION C RETIREMENT ALLOWANCE PAYABLE IN THE EVENT THE MEMBER DIES BEFORE BEING RETIRED

I, _____, a member of the STATE EMPLOYEES' RETIREMENT SYSTEM hereby nominate under Option D effective under the provisions of section 12 (2) of Chapter 32 of the General Laws as amended _____ of my _____ whose birth date is ____/____/____ and Social Security number is _____ to receive from the retirement system the amount of the Option C retirement allowance, which would otherwise be payable to me in the event I die before being retired.

Please read and check each of the following

- In the event of my retiring, Option D form becomes void.
- I understand that by submitting this form, it will replace any Option D form already on file.
- BIRTH RECORD OF THE BENEFICIARY IS FILED WITH THIS FORM (required).

Please check if beneficiary is SPOUSE:

- A COPY OF MARRIAGE CERTIFICATE IS FILED WITH THIS FORM (required).

_____ (Member Signature)	_____ (Date Signed)
_____ (Member Address)	_____ (Social Security Number)
_____ (Witness Signature)	_____ (Date Signed)
_____ (Witness Address)	

To withdraw an Option D form prior to retirement, your withdrawal request must be submitted to the Board in writing. If you choose to withdraw the Option D form, complete a Change of Beneficiary form to update beneficiary designation for lump sum distribution purposes. Please note that selection of a beneficiary here does not impact your eligible spouse's right to elect a retirement allowance should you pass away prior to retirement. I understand that this choice of Option D beneficiary may be superseded by an election under G.L. c.32, s. 12(2)(d) if I die leaving an eligible spouse who elects to receive a monthly benefit.

Please return completed form to our main office. Please notify the Retirement Board of any change of address.

* Eligible Beneficiary is defined in the statute as spouse, child, father, mother, sister or brother of member, or unmarried former spouse, and please note that this form must be witnessed by someone other than the Option D beneficiary. A form that is witnessed by the Option D beneficiary will be invalid.

Main Office: One Winter Street, 8th Floor, Boston, MA 02108 Phone: 617-367-7770 Fax: 617-723-1438 Toll Free (within MA): 1-800-392-6014

Regional Office: 436 Dwight Street, Room 109A, Springfield, MA 01103 Phone: 413-730-6135 Fax: 413-730-6139

mass.gov/retirement

Agenda

- What is Option D ?
- Who is eligible ?
- Required documentation.
- Signatures
- The benefits of having an Option D form on file with the Massachusetts State Retirement board.



What is Option D ?

- Option D is an optional benefit under M.G.L. c. 32 §12(2). It provides for a lifetime monthly allowance for the member's beneficiary and is only activated in the event the member dies while still employed with the **Commonwealth**. The monthly allowance is equal to the full Option C allowance the member would have received had they retired on the date of their death. This option can only be changed by completing another option D form or sending correspondence to completely remove the option D recipient.

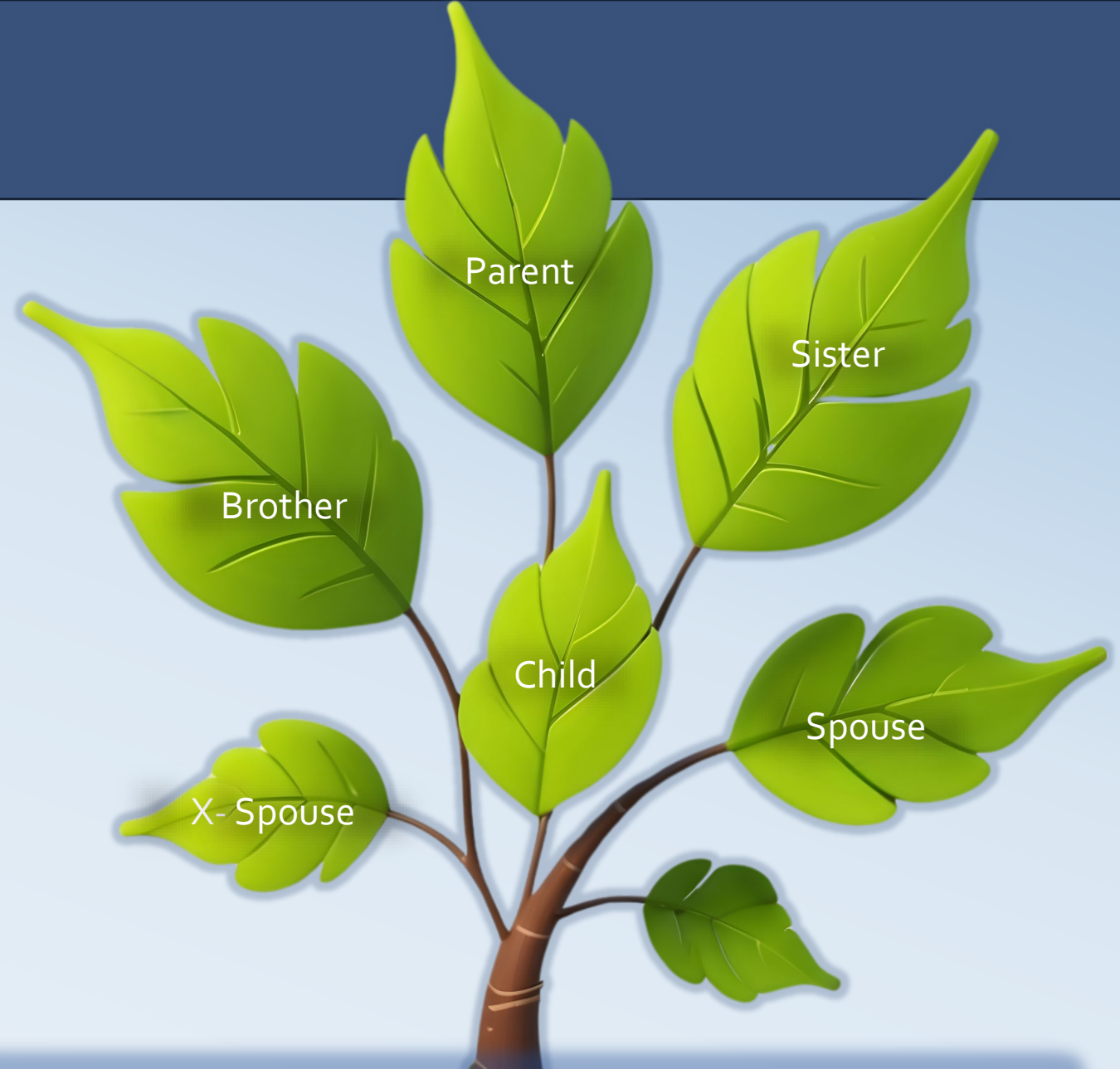
Who is Eligible?

- **Members have the right to choose an "Option D beneficiary" upon establishing membership or at any point prior to retirement. Any member who has at least two years of creditable service with the Commonwealth is eligible to select this option.**
- Please be advised it is encouraged to complete an option D form at the start of your service. All completed forms must be returned to the Massachusetts State Retirement Board.



Eligible Beneficiary:

- Biological child
- Adopted child
- parent
- Sister
- Brother
- spouse
- unmarried former spouse.



Only one person can be named as an Option D beneficiary. Multiple beneficiaries are only eligible for a lump sum distribution of your annuity provided there is no Option D beneficiary on file.

Spouse Eligibility

Under certain circumstances, a member's spouse may elect to receive an Option D benefit, but a member may always file an Option D form to nominate a beneficiary. A member must file this form if he or she has been married for less than one year and wishes for their spouse to receive this benefit.



(The distribution of benefits following a member's death in service may also be impacted by a spouse's election, prior marriage, and any related court orders.)

Required Documentation

Selected Beneficiary	Spouse
1. Birth Certificate 2. Proof of Adoption	1. Birth Certificate 2. Marriage Certificate

In the event you have an international Birth Certificate, it must be officially translated. If you have a Passport, you can use it in place of the birth certificate.

Please submit copies only, we do not need originals.



Signatures

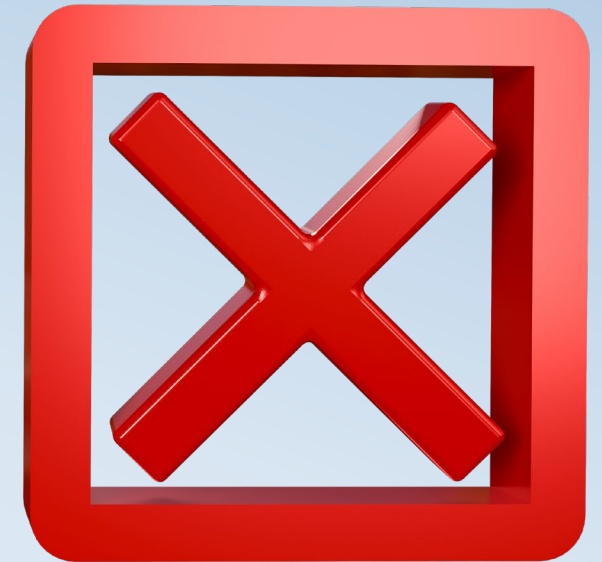
Selected Beneficiary	Spouse
<ul style="list-style-type: none">• Must be signed by your spouse.• Must be witnessed by someone 18 and over.	<ul style="list-style-type: none">• Must be signed by someone 18 and over.• Must be witnessed by someone 18 and over.



- * Please make sure your option D form is signed and witnessed on the same date.
- * Electronic signatures are not accepted.

Option D Benefits

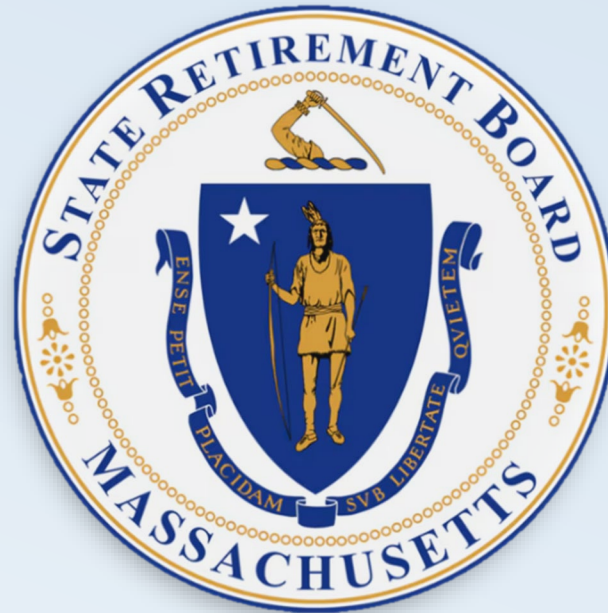
1. Allows for the chosen option D recipient to receive a lifetime benefit.
2. Takes the place of a lumpsum payment that would be traditionally given to all beneficiaries on file.
3. Gives your spouse flexibility, they can choose the benefit, or waiver the benefit so the option D recipient will receive a lifetime benefit.



Thank You

If you have any questions or comments, feel free to ask and give feedback at this time. You may also send any questions you have to ebr@tre.state.ma.us

Select the link below to download the application:
[download](#)





METRO
CREDIT UNION

*The credit union for
Massachusetts State Employees*



March 2025 Updates



Metro's 2025 Scholarship Opportunity



- Be a high school senior at the time of application
- Be dependent * children of Metro Credit Union members, or members themselves, who have a minimum of six months membership with the credit union as of the application deadline date.
- Plan to enroll for the first time in full-time undergraduate study at an accredited two- or four-year college, university or vocational-technical school for the entire upcoming academic year
- Have a minimum grade point average of 3.0 on a 4.0 scale (or its equivalent)

Deadline:
Friday, April 18th, 2025



Understanding Student Lending & the Financial Aid Process



The graphic features a man with glasses and a beard, wearing a blue patterned shirt, smiling while looking at a laptop. In the top left corner, the METRO Credit Union logo is displayed with the tagline 'The credit union for Massachusetts State Employees' written in a script font over a map of Massachusetts. The main text 'JOIN US FOR A VIRTUAL SEMINAR' is overlaid in large, bold, white letters.

JOIN US FOR A VIRTUAL SEMINAR

Understanding Student Lending and the Financial Aid Process

Student lending presentation that takes students and parents on the journey from the FAFSA application through the lending process, including Federal loans and Private education loans, and includes insight into options for Refinance and student loan repayment.

February 19	12pm – 1pm	Register Now
March 12	6pm – 7pm	Register Now

**Presented by:
Metro Credit Union**



2025 Benefit Fairs / Open Enrollment

- Bring the financial resources direct to your staff
- Available for a block of time
- Drop-in sessions or pre-scheduled
- Helps remove barriers to financial success





Dedicated Resource



Brandon Williams, CCUFC

Metro@Work Relationship Manager

E: BWilliams@MetroCU.org

O: 877.MY.METRO ext. 5408

C: 781.823.9685

TransitMatch Update

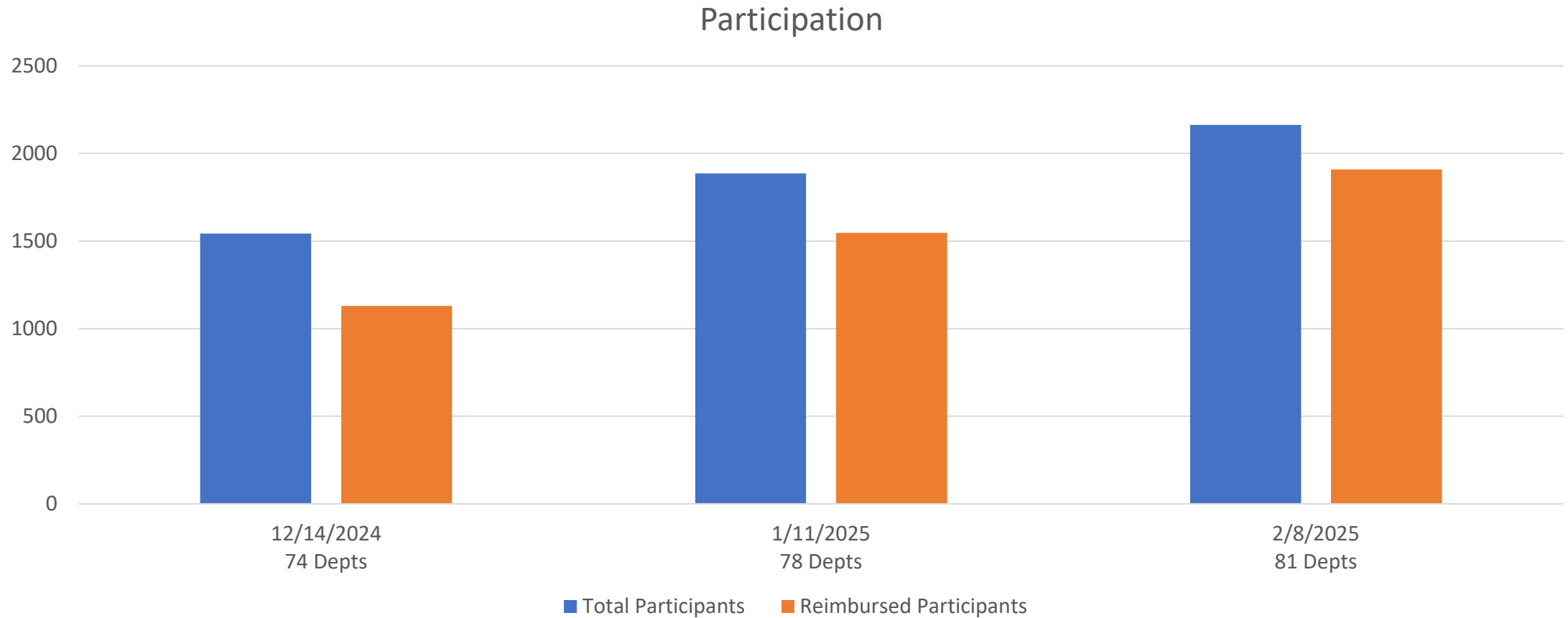
Scott Claussen

Statewide Payroll Officer

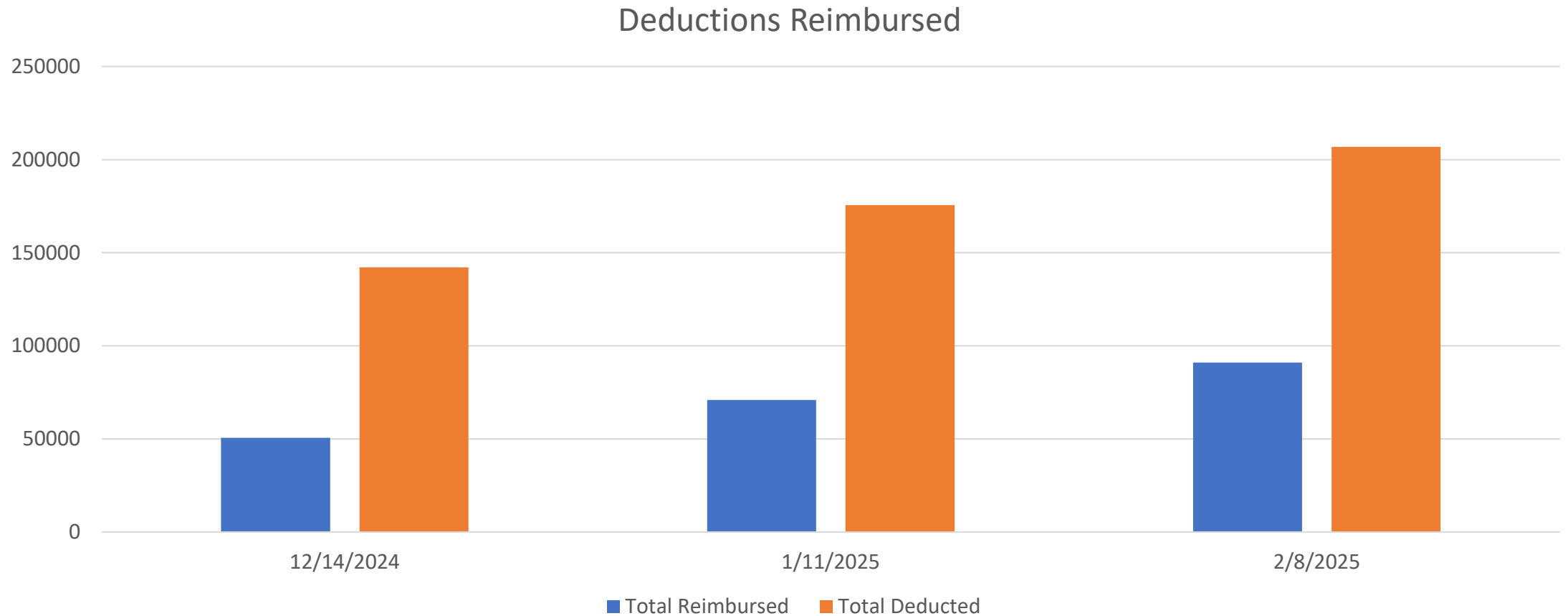
TransitMatch

- ★ Implemented in the first pay period in December (12/14/2024)
- ★ No change to employee or department
- ★ Processed by Statewide Payroll Team on Monday before payroll
- ★ Timing of entries will impact reimbursement
- ★ **Please try to make all entries and changes by Friday of week 2**
- ★ The second pay period of the month will be used to make adjustments

Participation



Benefit Realization



How to Opt-In

- ★ **To make this benefit available to all employees in your department, send an email to Tryntje Bumgardner**
- ★ **Confirm that you are prepared to cover the cost of the program from your payroll budget**
- ★ **If a bargaining unit is not covered, the benefit needs to be negotiated with the respective bargaining units**



Massachusetts Deferred Compensation SMART Plan

Payroll Users Group Meeting

March 5th, 2025

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY. RO3116019-0923.

SMART Plan Agenda



- 2024 Plan Statistics
- Reminder: 2025 Contribution Limits
- Secure 2.0: Age 60 - 63 Catch-up
- Open Enrollment
- New Target Date Fund
- SMART Plan Advisor Resources

Plan Statistics (as of December 31, 2024)



Total SMART Plan (-01 Plan)

- Total Plan assets \$ 13.1 Billion
- Roth Assets \$ 289.5 Million
- Total Participants 118,525
- Total Contributions \$ 536.5 Million

- OBRA Assets \$ 564.9 Million
- OBRA Participants 168,201

New Plan Enrollments

- Over 7,500 New SMART Plan Participants in 2024

2025 Contribution Limits



- New annual limit: \$23,500 (increase from \$23,000)
- New Special catch-up: \$47,000 (increase from \$46,000)
- New Age 60 – 63 Catch-up: \$11,250 (ages 60 – 63 only)
- Age 50 Catch-up: \$7,500 (same as 2024)
- If you have questions, please contact the SMART alias:
smart@empower.com

SECURE 2.0: Age 60 - 63 Catchup



- Allows employees who are age 60, 61, 62, 63 ability to contribute an additional \$11,250 annually
- When employee attains age 64 (calendar year), limit must be reduced to age 50+ contribution limits
- If you have questions, please contact the SMART email alias: smart@empower.com

Open Enrollment



- During open enrollment period, if sending info to employees about benefits:
 - Great time to remind employees about the SMART Plan
 - Link to website: www.mass-smart.com
 - Plan highlights available in English and Spanish
- Note: Employees can enroll in the SMART Plan anytime

Massachusetts
Deferred Compensation
SMART Plan

SAVE MONEY AND
RETIRE TOMORROW

About your plan ▾ Investing ▾ Learning center ▾

Home / About your plan / Plan highlights

Plan highlights

Your plan offers a simple, flexible way for you to save for retirement. With its powerful pretax savings features, investment options and planning resources, you can work toward replacing your working income in retirement — for life.

Review the plan highlights document and see how your plan can help you save, invest and prepare for retirement.

- ▶ [Plan Highlights - English](#)
- ▶ [Plan Highlights - Spanish](#)

It's important to understand how your retirement plan works so you can take full advantage of the benefits it provides. Your plan highlights provide you with general information about your plan.

[Return to Sign in](#)

New Investment Option



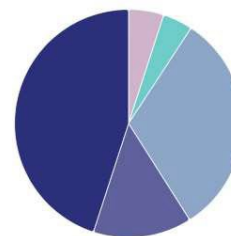
- New 2070 SMART Path Target Date Fund
- Became available 01/02/2025
- 2010 SMART Path Target Date Fund eliminated
 - Assets mapped to the SMART Path Retirement Allocation Fund

	YOUNG SAVER				MIDLIFE SAVER				NEW RETIREE		SENIOR RETIREE	
2070	2065	2060	2055	2050	2045	2040	2035	2030	2025	2020	2015	RAF*

SMARTPATH 2070 RETIREMENT FUND

Investments in SMARTPath Retirement Funds are not guaranteed against loss of principal. At any time, your account value can be more or less than the original amount you contributed, including at the time of the Fund's target date. Also, investing in a SMARTPath Retirement Fund does not guarantee sufficient income in retirement.

Quarterly target allocations in effect as of the first quarter of 2025.



- Core Plus Fixed Income: 5.00%
- Real Estate (REIT) Fund: 4.25%
- International Stock Index Fund: 31.75%
- Small Company Stock Index Fund: 14.00%
- Large Company Stock Index Fund: 45.00%
- Stocks Total: 90.75%
- Diversifiers Total: 4.25%
- Bonds Total: 5.00%

Outside Advisors



- Beware of recent solicitation emails/letter from outside advisors implying that they are associated with the SMART Plan
- If you're aware of your employees being contacted, please let us know via the SMART Plan alias: smart@empower.com

SMART Retirement Plan Advisors




- RPA's always available to meet with employees at work location or virtually

- Recent RPA changes

- Individual appointments can be booked via interactive map on SMART Plan website:

www.mass.smart.com > Plan Resources >

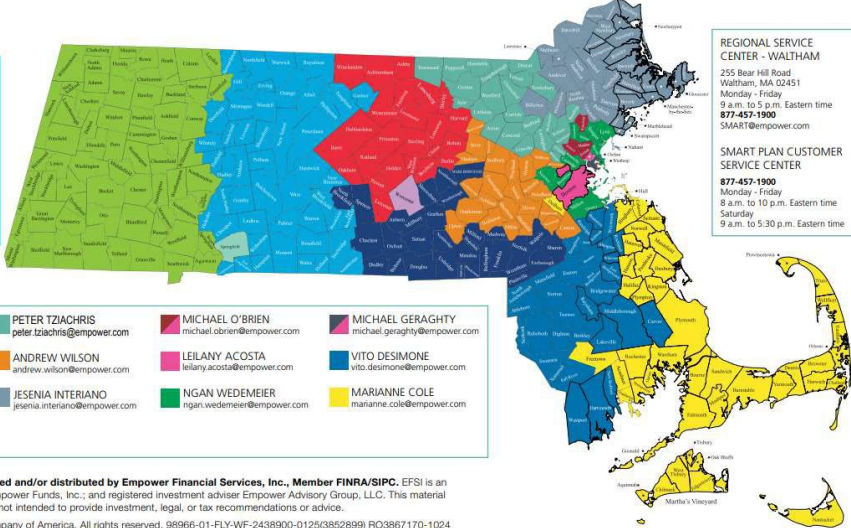
Find your Representative



SMART Plan Territory Map

M A S S A C H U S E T T S D E F E R R E D C O M P E N S A T I O N S M A R T P L A N

Click on your Retirement Plan Advisor's name to schedule an appointment. If you're in the Boston area, we're available in person on Tuesdays from 9 a.m. to 4 p.m. at the Winter Street Office. Schedule your time now.



REGIONAL SERVICE CENTER - WALTHAM
 255 Bear Hill Road
 Waltham, MA 02451
 Monday - Friday
 9 a.m. to 5 p.m. Eastern time
877-457-1900
 SMART@empower.com

SMART PLAN CUSTOMER SERVICE CENTER
 Monday - Friday
 8 a.m. to 10 p.m. Eastern time
 Saturday
 9 a.m. to 5:30 p.m. Eastern time

<p>VINCE GOSSELIN vincent.gosselin@empower.com</p> <p>DAN MORONEY dan.moroney@empower.com</p> <p>PETER TZIACHRIS peter.tziachris@empower.com</p> <p>AIMAN JANINEH aiman.janineh@empower.com</p>	<p>PETER TZIACHRIS peter.tziachris@empower.com</p> <p>ANDREW WILSON andrew.wilson@empower.com</p> <p>JESENIA INTERIANO jesenia.interiano@empower.com</p>	<p>MICHAEL O'BRIEN michael.obrien@empower.com</p> <p>LEILANY ACOSTA leilany.acosta@empower.com</p> <p>NGAN WEDEMEIER ngan.wedemeier@empower.com</p>	<p>MICHAEL GERAGHTY michael.geraghty@empower.com</p> <p>VITO DESIMONE vito.desimone@empower.com</p> <p>MARIANNE COLE marianne.cole@empower.com</p>
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Questions?



SMART@Empower.com

Thank you

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Commonwealth of Massachusetts
Group Insurance Commission

HR/CMS User Group Meeting

March 5th, 2025

Topics to Cover

- Quick Links on Microsite – www.massfsatasc.com
- When to submit change forms
- Refresher on Resources
- Request Verification Notifications FYI's



Welcome

The Commonwealth Of Massachusetts
Flexible Spending Accounts website

Learn about your benefits, and enroll through TASC, our new FSA benefits administrator.

 [Login to TASC](#)

[Resources](#)

1. Commonly Used forms

2. Resources

1. Commonly used forms listed at top for quicker and easier access.

2. Resources button for quick access to forms/educational materials, etc.

Plan Information

Please read about the benefits below for the available Flexible Spending Accounts and consider these important details when reviewing your options.

When to submit a change form:

1. Participant election changes due to a Qualifying Life Event
2. Beginning of Leave of Absence
3. Ending of Leave of Absence
4. Participant is Terminating State Employment
5. Reclassifications - Participant is transferring from one Agency to another.
6. Payroll Refund Requests

There are four tabs under the Resources

GIC Coordinator Resources

GIC COORDINATOR RESOURCES BENEFIT PLAN INFORMATION GUIDES FORMS

- FY25 PAPER ENROLLMENT FORM**
GIC FY25 Open enrollment. [VIEW](#)
- CHANGE FORM (PAPER)**
HCSA/DCA Change Form. [VIEW](#)
- CHANGE FORM (WEB-BASED)**
HCSA/DCA Change Form. [VISIT](#)

Benefit Plan Information

GIC COORDINATOR RESOURCES **BENEFIT PLAN INFORMATION** GUIDES FORMS

- DEPENDENT CARE FSA QUALIFICATIONS**
Do your dependent care expenses qualify for reimbursement? [VIEW](#)
- FY25 PARTICIPANT BENEFITS**
Save money with FSA pretax benefit accounts. [VIEW](#)
- FSA ELIGIBLE EXPENSES**
Save money with FSA pretax benefit accounts. [VIEW](#)
- GRACE PERIOD & RUN OUT**
More time to spend your FSA funds. [VIEW](#)
- FY25 EMPLOYEE HANDBOOK**
Save up to 30% on healthcare and dependent care expenses when you enroll in the Flexible Spending Account Program! [VIEW](#)
- LIST OF GIC AGENCIES**
List of GIC agencies and codes. [VIEW](#)
- GIC FSA WEBSITE**
For more information on the FSA benefit plan visit the GIC website. [VIEW](#)

Guides

GIC COORDINATOR RESOURCES BENEFIT PLAN INFORMATION **GUIDES** FORMS

- MYCASH ACCOUNT EDUCATION**
Conveniently access and spend your reimbursement dollars on any purchase. [VIEW](#)
- TASC CARD**
Quickly and easily access your money—anywhere, anytime. [VIEW](#)
- ACCESS BENEFIT ACCOUNT FUNDS**
TASC offers three options to access benefit account funds. [VIEW](#)
- TASC SECURITY**
TASC advises all participants to follow these instructions. Remember that security is an ongoing process. [VIEW](#)
- PROTECT YOUR ACCOUNT**
TASC knows how important protecting your personal information is and recommends that you follow these simple tips and instructions to make your TASC benefit accounts more secure. [VIEW](#)

Forms

GIC COORDINATOR RESOURCES BENEFIT PLAN INFORMATION GUIDES **FORMS**

- CHANGE FORM (PAPER)**
HCSA/DCA Change Form [VIEW](#)
- PAPER REIMBURSEMENT FORM**
Reimbursement Form. [VIEW](#)
- TASC DEPENDENT CARE CONTRACT**
A new contract is required at the start of each new plan year. [VIEW](#)
- ORTHODONTIA WORKSHEET & INSTRUCTIONS**
The treatment of orthodontia expenses under the Healthcare Flexible Spending Account (FSA) is different than other medical expenses because services generally span more than one plan year. [VIEW](#)
- LETTER OF MEDICAL NECESSITY**
Use this form to be reimbursed for healthcare products and services that require authorization from a Medical Practitioner to be considered eligible for reimbursement from a Flexible Spending Account (FSA). [VIEW](#)
- CHANGE FORM (WEB-BASED)**
HCSA/DCA Change Form. [VISIT](#)

Request for Verification notifications

1. IRS provided additional guidance on their expectations for FSA expenses.
<https://www.irs.gov/pub/irs-wd/202317020.pdf>. TASC is following that guidance to meet the requirements.
2. Expenses that do not equal a standard copay amount may require participant to provide proper verification documentation to substantiate the expense.
3. The verification documentation needs to include the following:
 - Patient name
 - Provider name
 - Date the service was rendered (not date of payment, date of service)
 - Description of Service (RX number, exam, office visit, xrays, etc.)
 - Patient Responsibility amount (we do not need proof of payment, just the amount the participant will be responsible for.)

Participant Communication on Verification (sent to participants on 2/4/25. sent to Coordinators on 1/28/25)

Hello [First Name],

TASC is the administrator for the Flexible Spending Account (FSA) benefits for the Commonwealth of Massachusetts. You can visit the [Commonwealth of Massachusetts FSA Website](#) for benefit plan information, guides and forms, plus other helpful resources.

Recently, the IRS [released a Memo](#) clarifying previously published regulations, which indicated that **all third-party cafeteria plan administrators across the industry** need to take a more active role in verification of FSA benefit card transactions and submitted requests for reimbursement. Based on a recent review of our verification procedures and the current IRS-issued guidelines, TASC has enhanced our verification processes and wants you to be informed about them.

In the email below, you'll find some answers to frequently asked questions about how to request a reimbursement, what you need to do to verify those requests, and more.

Paid out of pocket?

If you paid out of pocket for an eligible expense without using your TASC Card, you can request a reimbursement from your benefit account to pay yourself back. On the FSA Website, under the GUIDES tab, see the Access Benefit Account Funds flyer for details.

What counts as eligible?

Under the BENEFIT PLAN INFORMATION tab, the FSA Eligible Expenses listing provides a comprehensive list of allowed items and services. In that document you will note certain items are eligible only when purchased to diagnose or treat a diagnosed medical condition and require a Letter of Medical Necessity, which is conveniently available under the FORMS tab.

Need to submit verification?

The IRS requires that pre-tax benefit account funds be used for eligible expenses only. TASC helps with this requirement by sending you email reminders or in-app notifications to submit required verification for your transactions, and we make it easy for you to verify all transactions through our MyTASC platform and the TASC mobile app.

TASC reviews all policies and procedures on a regular cadence.

If you receive direction from TASC that you need to provide required documentation to verify a TASC Card purchase or reimbursement request, follow these steps:

1. From the Overview (Web) or Menu (Mobile) click or tap TRANSACTIONS and select TRANSACTIONS again.
2. Filter by date and benefit account or scroll through the list. Transactions needing verification will have an ATTACH VERIFICATION button present; click or tap the button.
3. Take a photo of your receipt or other documentation (Mobile), upload a file from your computer (Web) or attach an image from Bills and Receipts (Web or Mobile), then click or tap DONE. Please keep reading to make sure what you submit has the necessary information.

What documentation do you need to submit?

Typically, you will need to submit an itemized receipt from the provider or merchant or an explanation of benefits (EOB) from your insurance carrier that shows the following:

- **The name of the person who incurred the expense.** This is you, or it may be your spouse or a dependent.
- **The expense date.** This is the date the service was provided, or when the expense was incurred. It's not necessarily the payment date, but it may be. See below for examples.
- **The expense type.** A description of the service provided or the items purchased. Credit card slips may not have this information, so ask for an itemized statement if that's the case.
- **The name of the provider or merchant.** It's rare not to find this on a receipt, but it happens. And an EOB might show a different name than you included with your reimbursement request; be sure to check.
- **The expense amount.** Your out-of-pocket cost or the amount owed after insurance. Ideally, this will be the same as your reimbursement request amount. If it's not, you may need to show your calculations.

RM Contact info

Amanda Odom is the Relationship Manager and your direct TASC contact. commonwealthofma@tasconline.com, 800-422-4661, ext 7908. This is for Agency Coordinators only.

Thank You!

Current Initiatives

Tryntje Bumgardner

HR/CMS Multi-Factor Authentication

- ★ **CTR/HRD/EOTSS will be implementing Multi-Factor Authentication (MFA) for Self-Service in the next few months.**
- ★ **There will be a Phased roll-out – TBD.**
- ★ **During each roll-out, Self-Service Direct Deposit will be enabled for those employees.**
- ★ **More information will follow as we get closer to implementation.**

Until Then

- ★ **Self-Service Direct Deposit is still disabled.**
- ★ **The Employee Service Center (ESC) is experiencing a high volume of requests for direct deposit changes.**
- ★ **Department support would be greatly appreciated.**
- ★ **Visual verification is a must!!**
- ★ **Threats and fraud attempts are increasing and continue to become more sophisticated.**
- ★ **You are the first line of defense in protecting the Commonwealth.**

Resources & References

Support Resources

★ EOTSS ServiceNow

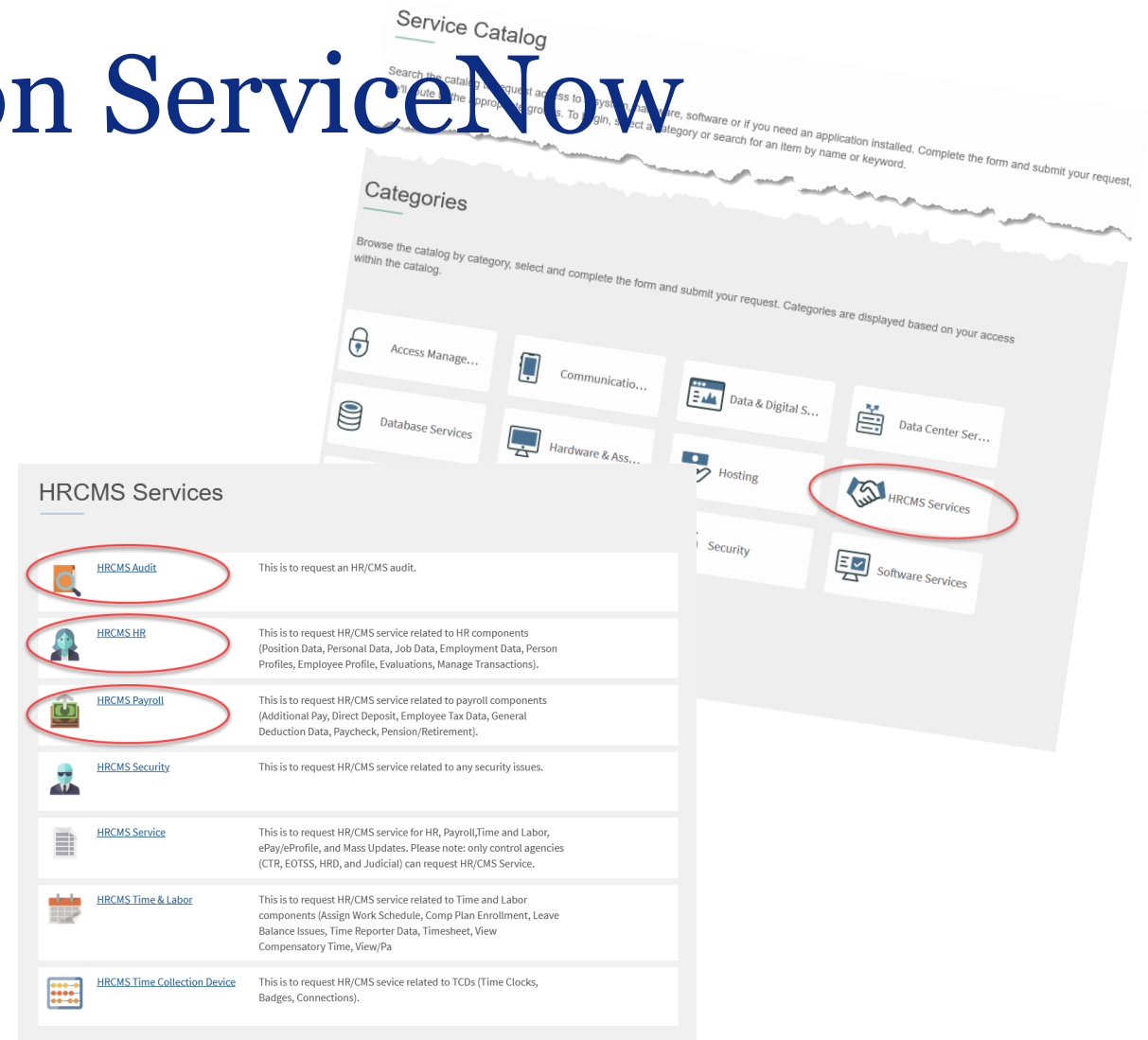
- <https://massgov.service-now.com>
- Should be used for HR/CMS issues

★ CTR Solution Desk

- <https://www.macomptroller.org/solution-desk/>
- Should be used for LCM or MMARS issues
- <https://public.powerdms.com/MAComptroller/documents/2269012>

How to log a ticket on ServiceNow

- ★ Executive agencies should use the HRCMS HR catalog item
- ★ Independent/Constitutional agencies should use the HRCMS Payroll catalog item



Reference Resources

- ★ [Hire a Person.docx](#)
- ★ [Add an Employment Instance for a FT-PT-Salaried-Contract Hourly.docx](#)
- ★ [Rehire Employee-FT-PT-Salaried-Contract Hourly.docx](#)
- ★ [EnrollEmployeeIntoRecurringAdditionalPay.docx](#)

Thank you

Next Meeting: June 4, 2025