

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
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MRIG ANNUAL MEETING MAY 15, 2012

The Middleboro Retirees Insurance Group (MRIG) Annual Meeting will be held on Tuesday May 15, 2012, at 1:30 PM. The meeting will be at the Senior Multi-Service Center (COA), 558 Plymouth Street Middleboro, MA.

Below is the slate of candidates as put forward by the Nominating Committee. Nominations will also be accepted from the floor.

Charles Armanetti	George Chace	Mary Cook	James Farrah
Barbara Hadsell	Sue McCusker	Gene Turney	Gail Twomey
Betty Wainwright	Robert Mello		

The Executive Committee would like to thank Patty Lacerda for volunteering to serve on the Nominating Committee.

The speaker will be the Regional Director for SHINE Program Serving Health Information Needs of Elders. With the change to Medicare and having new supplement plans, the Executive Committee thought there would be lots of interest in this.

BY LAW CHANGE

At the MRIG Annual Meeting to be held on May 15th a motion will be made to change the By-Laws as follows:

Article III – Governance

To add a section as follows:

Section 7: The Executive Committee shall make appointments to committees as it may become necessary.

Explanation: When the State Legislature passed the Health Care Reform Act one of the provisions of that bill was that a representative of the retirees would need to be appointed to the PEC Committee by the Retired State County and Municipal Employees Association of Massachusetts. The Executive Committee did contact them and submitted Gene Turney's name to them for appointment. At that time the Executive Committee discussed changing our By-laws to allow the Committee to make appointments to committees as necessary.

MEMBERSHIP POLL - DEADLINE FOR RESPONSE – MAY 5, 2012

In our last newsletter we explained the outcome of our legal case and asked everyone to respond to a poll on whether or not to continue our case to appeal. The MRIG attorneys will no longer pursue the MRIG lawsuit if the membership chooses to discontinue the case. In addition we need to receive pledges of \$50 from 160 members (\$8,000.00) to fund the initial estimated attorney fees.

We still have \$7,000.00 available to defray the continuing costs to appeal this case but our attorneys have estimated a cost of \$15,000.00 to bring the remaining piece (second half – contract issue) of our case to court prior to the expense (\$10,000) for an initial appeal of both parts of the case.

You may submit your response to the following poll by e-mail, go to the MRIG website (<http://mrig.info/>) and follow the prompts to the poll, or print and respond by mail.

(If you are submitting your information by email, you will need to first hit the “Reply” icon so that the program will allow you to enter your information on the form below.)

NAME: _____
ADDRESS: _____
CITY/TOWN: _____
STATE: _____ ZIP: _____
E-MAIL: _____ TELEPHONE: _____

QUESTION 1

_____ I am in favor of proceeding with the lawsuit and/or appeal and will donate to the attorney fees up to this amount \$_____.

_____ I am not in favor of proceeding with the lawsuit and/or appeal.

For mail please return to: MRIG
c/o Gene Turney
4 Pearl Street
Middleboro, MA 02346

DONATION TO COUNCIL ON AGING

The COA has been most helpful to us by providing us a meeting place whenever we have asked. As a “thank you”, we are asking that anyone attending the meeting to bring a donation to the COA food program. The following is a list of the COA’s most requested items needed by the lunch program:

Dishwashing soap	Napkins	SOS type pads
Laundry detergent	Bowls (5 and 12 ounce)	Coffee (Regular & Decaf)
Bottles of ketchup	Sugar (5 lbs. or larger)	Lemonade Mix
Brown Sugar	Uncle Ben’s white rice	Cooking spray
Deep Lasagna Pans	Supermarket gift certificates	Hot & Cold Cups (8 ounce)

Because parking is limited the COA has asked that those that can carpool should try to do so.

HEALTH INSURANCE CHANGES

The Middleborough Selectmen voted to change group health insurance under a process authorized by M.G.L. c. 32B. As a result of that vote the Town requested that a Public Employees Committee (PEC) be formed. The committee was made up of one representative from each of the Town Unions and a retiree representative appointed by the Retired State County and Municipal Employees Association of Massachusetts. As part of the Reform Act the Town was obligated to share up to 25% of the first years savings with the subscribers. The total first year savings was determined by the Town to be \$318,351.00. The savings (mitigation fund) was divided into two pools, the first \$221,618.00 to be shared by the active employees and non-Medicare eligible retirees (active plan). The second pool \$96,733.00 to be shared by the Medicare retirees (Medicare plan). Changing the active plan to higher co-pays and deductibles and switching the Medicare eligible retirees to Medicare obtained the savings.

A short negotiation period (one month) is allowed and the Town presented to the PEC how they proposed the mitigation funds to be used. The PEC committee also presented ways that the mitigation money should be used.

The new insurance plan that covers non-Medicare retirees (active plan) involves increased co-pays and deductibles to keep the monthly premium the same as last year. The mitigation fund will be used to reimburse a portion of the increased co-pays involving day surgery, MRI, CT and PET scans, high cost and lower costs hospitals, specialists, emergency rooms, and Tier 3 Drugs.

As of July 1st all Medicare retirees will see their Medex 3 premiums increase to approximately \$135.00 a month. Some of the mitigation fund will be used to reduce that premium by \$22.00 a month for the first six months. As of January 1, 2013 all Medicare retirees will be switched to a new plan, Medex 2 and Blue Medicare RX (prescription coverage) with higher RX co-pays. The premium will go down to approximately \$110.00 per month, which will be further reduced, by mitigation funds, by \$11 per month from 7/1/13 to 12/31/13. In addition as of 1/1/13 the mitigation fund will be used for partial reimbursement of Tier 3 prescription co-pays. When the mitigation fund is exhausted there will be no further reimbursements.

The Treasurer's Office will publish a form for reimbursements and is stressing that they want employees and retirees to remove any personal medical information from receipts that are submitted. Unlike previous reimbursement programs, there is no minimum threshold to meet before reimbursements are granted.