TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM
FEBRUARY 2014

This Newsletter can be viewed on our website at - http://mrig.info/

LEGAL UPDATE

On Thursday, February 6th, members of the Executive Committee went to Boston to hear our case presented in front of the State Supreme Judicial Court (Docket # SJC-11430. The Supreme Court proceedings are taped and we have posted on our website a link to the court proceedings or you can find it on line at www.mass.gov/courts/sjc. We are not expecting to hear a verdict for at least six weeks or longer. As soon as we know the outcome we will send out an e-mail notice to the general membership and will also post it on our website http://mrig.info/.

COMING CHANGES TO HEALTH INSURANCE

As we reported in our last newsletter, the Town will be moving all health insurance to the state GIC (Group Insurance Commission) as of July 1, 2014.

During the PEC negotiations agreement was made that the remaining $36,100 in the 2012 Medicare Mitigation Fund will be used to continue the Tier 3 Drug reimbursement plan. The Executive Committee wants to see what additional costs (co-pays and deductibles) are in the Medicare supplement plans and then to decide whether to continue with premium reductions and Tier 3 drug reimbursements or a new combination of reimbursements until the $36,100 is gone.

The Executive Committee reads this agreement as meaning that the percentage split remains at its current level until after fiscal year 2017 (6/30/17) and at that time the Town can again change insurance plans and premium contribution percentages. We have had some discussion on this and have not had this confirmed by the Town Manager or Selectmen.

OPEN ENROLLMENT – CONSULTANT MEETINGS AND HEALTH FAIR SIGN UP

To look at what is being offered go to www.mass.gov\GIC\ links are available on our website (http://mrig.info/). There are seven plans currently being offered for Medicare retirees and twelve plans for non-Medicare retirees. The same companies offer more than one plan but coverage is different on each plan. A big consideration to all retirees will be where you live as not all plans are available nationwide. We have included information based on 2013 coverage areas to narrow down your search for a plan that is best for you. For Non-Medicare Retirees the Fallon Community Health Plan Select Care is working to meet the bid requirements of the GIC system. At this writing there is question as to whether or not it will be available. The Town is working with the PEC Committee to negotiate an alternative reimbursement program if that plan drops out of the system. This does not affect any Medicare retirees.

Currently the plans being offered for Medicare supplement coverage are financially comparable with our current premiums, the State does have a track record of containing the rate of increases to below what most organizations are seeing.

Open enrollment will be April 9 to May 7, 2014. We have been advised by the Town Manager that it will be extremely important to follow the sign-up periods as requested, as the State is not as forgiving as our Town Treasurer's Office has been.

The Town has engaged a consultant who will hold meetings on April 14, 15, 17 and 29, 2014. There are specific times on each on these dates to discuss Medicare supplement plans and other times where they will specifically discuss non-Medicare choices. (A schedule is attached) The consultant has been engaged by the Town to explain the different coverage plans but is not employed by any of the insurance companies and has no financial interest in what you eventually sign up for. They are there to answer your questions, provide insurance options and material necessary to make your decisions and go through the enrollment procedure. It will be very much in your interest to attend one of these meetings.

On April 16th a GIC Health Fair will be held at the Town Hall, Grand Ball Room, 2nd floor, from 11:00 AM to 4:00 PM. At this meeting you can pick up material from plan representatives and ask specific questions of them and GIC staff. If you are ready to enroll in a health plan at that time, you can, or you can wait until another day by attending a Health Fair being held elsewhere or by signing up at our Treasurers' Office. Everyone must be signed up by May 7th – this date is absolute.

The Treasurer's Office will be sending out information to all retirees. They are currently looking toward a late March mailing date. If you receive anything in the mail from GIC or the Town of Middleborough Treasurer's Office, do read it, as the timelines are extremely important to you.

We have gone online to the GIC website (www.mass.gov/gic) and found that they require a copy of your Certified Marriage Certificate if you are covering a spouse and Certified Birth Certificates if you have a dependent child. They will also want a photocopy of your Medicare Card, and photocopy of your latest 1099 showing how your monthly Part B premium is paid or a copy of the bill you receive if you are self-pay. There are other circumstances where they require other documentation: divorce, dependent age 19-26, adoption, handicapped dependent, grandchild. You can reference this on the above website.

Sometimes gathering these documents takes a little time if you don't have certified copies on hand.

MRIG committee members will be available on the days of the consultant meetings if there is something you want us to make sure is covered during the presentation.

FUTURE PLANNING FOR HEALTH CARE COSTS

For those non-Medicare retirees, we are again reminding you of the reset in deductibles as of July 1st. There will be a change in the deductible periods from a fiscal year to GIC's calendar year period. Since we will be joining in July 2014 your deductible will reset then and then again on January 1, 2015. To avoid paying these additional deductibles, if you at all can, schedule medical visits prior to June 30, 2014 and after January 1, 2015.

During the PEC discussions an effort was made to set up an additional reimbursement for deductibles and co-pays paid out of pocket by the non-Medicare retirees. We were unsuccessful in convincing any of the Unions to support the retirees in this.

TOWN HEALTH INSURANCE POLICY FOR RETIREES

Current and future retirees may want to keep in mind the following policy the Selectmen voted on April 30, 2012, it has been helpful to some as they plan for the future.

"Employees who are not in the Town's health plan, or who leave the Town's health plan during retirement may enroll in the Town's health plan after a qualifying event or during any annual open enrollment period during their retirement. The Town will pay the penalty for retirees who are required to enroll in Medicare as a result of the Health Insurance Reform Act of 2011 even if the retiree chooses to no longer participate in the Town's health insurance plan."

The Town has voted a policy where both active employees and retirees (both Medicare and non-Medicare) would be paid to not take the Town's insurance if you can be covered elsewhere. For further information on this you need to contact the Treasurer's Office as there are some conditions attached.

DUES / CONTACT INFORMATION

If you have any questions or you need to change any information, please contact our Treasurer, Mary Cook, at richard.cook2@verizon.net or 508-821-2112 and she will help you. If you are still receiving this newsletter via the U.S. Postal Service and have an e-mail address, please share it with us as we can't produce notices and mail them as rapidly as we can e-mail information. This form is available on our website. You can also fill out and print a copy of this form if you go to the contacts section of our website.

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TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MEMBERSHIP REGISTRATION – 2014 - $5.00

NAME: ___________________________________
ADDRESS: ________________________________ __ **Check here if new address**
CITY/TOWN: ______________________________ **ZIP:** ____________
E-MAIL: _________________________________ ___ **Check here if new Email address**
TELEPHONE: ______________________________ ___ **Check here if new phone**

(This information is confidential and will not be shared with any other person or organization.)

Make checks payable to: MRIG
c/o Mary Cook
130 Scadding Street
Taunton, MA 02780

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<u>Schedule for Health Insurance Meetings</u>

April 14, 2014	Town Hall, Selectmen's Meeting Room	
	Active Employees and Non-Medicare Retirees	9:00 - 10:30 1:00 - 2:30
	Medicare Retirees	10:30 - 12:00
April 14, 2014	John T. Nichols School, Auditorium	
	Active Employees and Non-Medicare Retirees	3:00 - 4:30
April 15, 2014	Town Hall, Selectmen's Meeting Room	
	Medicare Retirees	1:30 - 3:00
	Active Employees and Non-Medicare Retirees	6:00 - 7:30
April 15, 2014	Henry B. Burkland School, Auditorium	
	Active Employees and Non-Medicare Retirees	3:45- 5:15
April 16, 2014	**GIC Health Fair, Town Hall, Grand Ball Room, 2nd floor**	
	Active Employees and All Retirees	**11:00 - 4:00**
April 17, 2014	Town Hall, Selectmen's Meeting Room	
	Medicare Retirees	10:30 - 12:00
	Active Employees and Non-Medicare Retirees	4:30 - 6:00
April 17, 2014	Middleboro High School, Auditorium	
	Active Employees and Non-Medicare Retirees	2:30 - 4:00
April 29, 2014	Town Hall, Selectmen's Meeting Room	
	Medicare Retirees	1:30 - 3:00
April 29, 2014	Henry B. Burkland School, Auditorium	
	Active Employees and Non-Medicare Retirees	3:45 - 5:15

PROPOSED MEDICARE PLAN CHOICES FOR 2014	Family Resides in Massachusetts							Family Resides Outside Massachusetts							
								* Means that Not All Cities and Towns are Covered by this Plan. Read the Specific Plan Manual or Contact the Plan if you need further information.							
	All Mass Counties Except	**Islands**	**Berkshire**	**Hampshire**	**Franklin**	**Hampden**	**Worcester**	RI	NH	ME	CT	VT	NY	Other State*	International
Fallon Senior Plan	X			X	X*	X	X	X*	X*		X*				
Harvard Pilgrim Medicare Enhanced Plan	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Health New England MedPlus			X	X	X	X	X*								
Tufts Health Plan Medicare Complement	X	X	X	X	X	X	X	X	X*		X*	X*	X*		
Tufts Health Plan Medicare Preferred	X			X		X	X								
Unicare OME	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Unicare OME & CIC	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

PROPOSED NON MEDICARE PLAN CHOICES FOR 2014	Family Resides in Massachusetts								Family Resides Outside Massachusetts							
									* Means that Not All Cities and Towns are Covered by this Plan. Read the Specific Plan Manual or Contact the Plan if you need further information. 1 Means this plan is still in negotiation in order to meet GIC requirements before it will be offered for 2014.							
	All Mass Counties Except	**Barnstable**	**Islands**	**Berkshire**	**Hampshire**	**Franklin**	**Hampden**	**Worcester**	RI	NH	ME	CT	VT	NY	Other State*	International
Unicare Plus	X	X	X	X	X	X	X	X	X	X	X	X*				
Unicare Community Choice	X	X		X		X	X	X								
Fallon Community Health Plan Direct Care	X				X*		X*	X								
Fallon Community Health Plan Select Care 1	X			X	X	X	X	X		X*						
Harvard Pilgrim Primary Choice Plan	X			X*	X	X	X	X								
Harvard Pilgrim Independence Plan	X	X	X	X	X	X	X	X	X	X	X	X*	X*	X*		
Health New England				X	X	X	X	X*								
Neighborhood Health Plan	X	X	X				X	X								
Tufts Health Plan Spirit	X	X		X*	X*	X	X	X								
Tufts Health Plan Navigator	X	X	X	X	X	X	X	X	X	X*		X*	X*	X*		
Unicare Basic	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Unicare Basic & CIC	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

MIDDLEBORO RETIREES HEALTH INSURANCE COVERAGE OPTIONS

(BASED ON 2013 INFORMATION)

FOR THOSE NOT RESIDING IN MASSACHUSETTS AT LEAST 9 MONTHS PER YEAR

Non-Medicare Retiree

Other Country or outside of New England/New York: Unicare basic without CIC, Unicare Basic with CIC

New York or Vermont: Unicare basic without CIC, Unicare Basic with CIC, Harvard Pilgrim Independence Plan, Tufts Health Plan Navigator

New Hampshire: Unicare basic without CIC, Unicare Basic with CIC, Harvard Pilgrim Independence Plan, Tufts Health Plan Navigator, Fallon Community Health Plan Select Care, Unicare Plus

Maine: Unicare basic without CIC, Unicare Basic with CIC, Harvard Pilgrim Independence Plan, Unicare Plus

Connecticut or Rhode Island: Unicare basic without CIC, Unicare Basic with CIC, Harvard Pilgrim Independence Plan, Tufts Health Plan Navigator, Unicare Plus

Medicare Retirees

Other Country: Unicare OME without CIC, Unicare OME with CIC

Out of New England/New York: Unicare OME without CIC, Unicare OME with CIC, Harvard Pilgrim Medicare Enhanced Plan

New York or New England except Maine: Unicare OME without CIC, Unicare OME with CIC, Harvard Pilgrim Medicare Enhanced Plan, Tufts Health Plan Medicare Complement

Connecticut, New Hampshire or Rhode Island: Unicare OME without CIC, Unicare OME with CIC, Fallon Senior Plan, Harvard Pilgrim Medicare Enhanced Plan, Tufts Health Plan Medicare Complement

Maine: Unicare OME without CIC, Unicare OME with CIC, Harvard Pilgrim Medicare Enhanced Plan

Vermont: Unicare OME without CIC, Unicare OME with CIC, Harvard Pilgrim Medicare Enhanced Plan, Tufts Health Plan Medicare Complement