

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)

MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM

JUNE 2012

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

MRIG ANNUAL MEETING

The MRIG Annual Meeting was held on May 15th with approximately sixty (60) members in attendance. The slate of members for the Executive Committee were elected as follows: Charles Armanetti, George Chace, Mary Cook, James Farrah, Barbara Hadsell, Sue McCusker, Robert Mello, Gene Turney, Gail Twomey, Betty Wainwright and Harry Pickering.

A By-law change was made to allow the Executive Committee to appoint people to other Committees as may be required to represent retirees.

Tracey Benson, Shine Counselor at the Council on Aging, explained some of the changes retirees may expect by the change to Medicare and conducted a very informative question and answer period. One thing we should take from this is that if you have any questions regarding your Medicare insurance go to the COA where there are real people who know the answers or will assist you in getting the answers to any problems you experience with Medicare.

Mary M. Bessey, the Regional Shine Director, and Tracey are both located at the Middleboro Council on Aging, phone number [508-946-2490 x 17](tel:508-946-2490) or SHINE.mboro@verizon.net.

The Town Treasurer's Office, Brenda Levesque, is where you go for information on your supplemental insurance or if you are a Non-Medicare retiree any questions on your HMO/PPO Town insurance plan.

TOWN INSURANCE CHANGES

Hopefully by the time you receive this newsletter all the confusion between Medicare, Social Security and the Town of Middleborough will be cleared up. When the Executive Committee met in June the Chairman had just received an email from the Town assuring us that it was a matter of the Social Security Administration's initial paperwork catching up with what the Town had sent them.

We just heard from the Treasurer's Office (6/26/12) that the new letters from Social Security with the corrected amount less the premium surcharge have gone out or will shortly go out.

If you have not received your new insurance cards by July 1, 2012 you may call Blue Cross Blue Shield Member Services at [1-800-782-3675](tel:1-800-782-3675). If you are asked for a group number when you call they are as follows:

Medex #502323503

Managed Blue #4035152

HMO #4054451

PPO #2345575

One of the requirements of the legislation that moved those eligible to Medicare and changes in non-Medicare retirees and active employees insurance was that the Town must share a portion (up to 25%) of the first year's savings with the retirees and active employees.

The required steps were followed and the net result was a six-month (7/1/12 to 12/31/12) reduction of \$22 per month in the Medicare Supplement Plan premiums. The actual cost of a supplement plan is approximately \$135 per month, minus the \$22, you should see a premium of approximately \$113 per month. For those covered under the active employees plan a reimbursement program for certain tests and medications will be implemented starting 7/1/12.

An additional six-month (7/1/13 to 12/31/13) reduction of \$11 per month will be applied to whatever the premium for the Medicare supplement plan is at that time.

For those on Medicare a different Medex plan will be implemented on 1/1/13 and a reimbursement plan for Tier 3 drugs will begin until the funds are exhausted.

For those on the HMO/PPO plans for non-Medicare retirees new reimbursement forms will be sent out later this summer, as the first submittal period is the first week in October. Reminder: Start saving any qualifying receipts.

According to our agreement with the Town, the following out of pocket expenses will be partially reimbursable under Appendix A (see end of newsletter): Day Surgery, MRI, CT or PET scans, High and Low Cost Hospital Admissions, Specialist Visits, Emergency Room Visits and Tier 3 Drug Prescriptions.

There is no minimum out of pocket threshold to meet in order to qualify and any single expense exceeding \$300 can be addressed as it occurs, not by waiting until the quarter is up, as long as you present the receipt.

EXECUTIVE COMMITTEE ELECTION OF OFFICERS

At the June meeting of the MRIG Executive Committee the annual Election of Officers was held.

Chairman – Charlie Armanetti

Vice-chairman – Gene Turney

Secretary – Sue McCusker

Treasurer – Mary Cook

LEGAL UPDATE

Representatives of the Executive Committee recently met with our Attorneys Richard Dailey and Tom Burns last week. The majority of our members (20%) who responded to the recent poll regarding whether or not to proceed with the case were in favor of proceeding with the case. Despite our efforts we could not raise the \$15,000 required to pursue the contract claim. Our Attorneys also indicated that when we started this case no one could have anticipated how big the issues of health care and government benefits would become. In light of this they do not think it is a bad judgment call to drop the contract claim.

Our Attorneys agreed to continue the appeal section of the case regarding Town Meeting action for \$6,000.00. By continuing the appeal of the Town Meeting section of our case, in combination with MTA, if a favorable decision is made, we will maintain our place in the decision. If we drop the appeal there is nothing to guarantee that MRIG would secure any benefit from a decision favorable to MTA.

By combining the funds we have left in our legal fee account (\$5,455.00) and to supplement it with \$545.00 in our general account we can meet that fee without having to collect any money from those members who pledged funds to move the case forward.

The Executive Committee has voted to withdraw our motion to reconsolidate the contract and Town Meeting claims, to hear the contract portion and then hear any appeals. It is the Committee's joint opinion that there are insufficient funds available to go forward with that portion of the case.

We want to thank everyone who responded to our poll and pledged funds. Because we have sufficient funds on hand please do not send in any pledged money.

A hearing is scheduled for July 31st when our attorneys will present the motion to go forward with the appeal of Town Meeting action and drop the contract portion of the case.

THANKS TO GEORGE

The Executive Committee wants to give a big thank you to George Chace of Millbrook Realty who has allowed us to hold our monthly meeting in his office this year. He is located on South Main Street so it is a central place that we all can get to easily.

DUES / CONTACT INFORMATION

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.

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](tel:508-821-2112) and she will help you.

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG) **MEMBERSHIP REGISTRATION – 2012 - \$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

APPENDIX A

Reimbursement requests shall be submitted within 15 days of the end of the quarter, which will be January 1, April 1, July 1 and October 1. However, any reimbursement request of \$300 or above shall be processed upon receipt. Reimbursement requests shall be submitted on a form developed by the Treasurer/Collector's office and shall be accompanied by an original receipt, which will be edited by the employee to prevent the disclosure of any personal information.

APPENDIX A MITIGATION REIMBURSEMENTS FOR ACTIVE EMPLOYEE PLANS							
	Day Surgery	MRI CT PET Scans	High Cost Hospitals	Lower Cost Hospitals	Specialists	Emergency Room	Tier 3 Drugs
Co-pay effective 7/1/12	\$150.00	\$100.00	\$700.00	\$300.00	\$35.00	\$100.00	\$110.00
Reimbursement	\$100.00	\$75.00	\$400.00	\$100.00	\$15.00	\$50.00	\$40.00
Cost to Employee	\$50.00	\$25.00	\$300.00	\$200.00	\$20.00	\$50.00	\$70.00