# TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG) MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM APRIL 2013

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

#### **MRIG ANNUAL MEETING MAY 21, 2013**

The Middleboro Retirees Insurance Group (MRIG) Annual Meeting will be held on Tuesday May 21, 2013, 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	Madeline Davern
James Farrah	Barbara Hadsell	Sue McCusker	Harry Pickering
Gene Turney	Gail Twomey	Betty Wainwright	

The Executive Committee would like to thank Madeline Davern for volunteering to serve on the Nominating Committee.

Topics to be discussed at the Annual Meeting:

Town Election Results including a report from Candidates Night Report from the Appeals Court Hearing to be held on May 7, 2013 Discussion on prescription options as experienced by members

Please let us know prior to the meeting if you have a particular subject you would like discussed, this will allow us time to do any research required.

#### 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.

#### **LEGAL UPDATE**

The Town of Middleborough Attorneys asked for and received an extension for the dates that motions were to be filed. All motions were filed for the February 13<sup>th</sup> date. We received notice from the courts that the hearing date has been set for:

### Tuesday, May 7, 2013 at 9:30 AM at the John Adams Court House, Courtroom 4, Third Floor, Pemberton Square, Boston, MA 02108.

Oral argument is limited to fifteen minutes for each side. Our attorneys and the Massachusetts Teachers Association attorney will be presenting our mutual cases and the Town's Attorney will present for the Town's side.

Members of the Executive Committee will be attending. If anyone is interested in attending, please speak to a member of the committee. We are planning to leave at 6:00 AM from the Town Hall Parking Lot.

## TOWN ELECTION The Annual Town Election is scheduled for Tuesday, April 30, 2013

It is not the policy of your Executive Committee to endorse any one particular candidate. However, your Executive Committee would strongly suggest that it is in your best interest to know where each candidate stands on the issues, especially when it comes to senior citizens' concerns, (COA programs, public health nurses, veterans' services, library, retirees' benefits, and others) before you give them your vote.

Candidates' night will be held Thursday, April 18, 2013 at 7:00 PM at the Council on Aging. The Candidate's Forum will be aired on Comcast Local Access channel 9 and Verizon channel 34 on 4/20 at 8:00 PM, 4/21 at 5:00 PM, and 4/22 at 10:00 AM. Additional dates and times can be found at www.mccam02346.com.

The Executive Committee sent a questionnaire to all four candidates for Selectmen asking them the following two questions:

- 1. What is your position on maintaining (grandfathering) retiree health insurance benefits to the premium percentage contribution rate they had when they retired (similar to the state system regarding retiree health insurance)?
- 2. If given the opportunity today, would you vote to continue to increase the COLA (Cost of Living Adjustment) base for all retirees?

We received a response from one of the four candidates for Selectman. The following is the response we received from John Knowlton:

\*\*\*\*

Thank you for the candidates questionnaire, I would be happy to share my opinion with your group.

As a public school teacher in Massachusetts for the past 25 years, I am well acquainted with the challenges employees face concerning the ever increasing costs of health insurance. When a group negotiates a benefits package for its members, it can be very alarming when a negotiated package begins to be questioned.

As to your specific questions, let me clarify my position:

1. What is my position on maintaining (grandfathering) retiree health insurance benefits to the premium percentage contribution rate they had when they retired? I would support a grandfathering of retiree

benefits at the same percentage they had when they retired. Retirement planning is vital and people need to know what expenses to anticipate as they move toward retirement. To change the contribution rates after someone has already retired seems to me like changing the rules in the middle of the process-employees worked in good faith under a set of assumptions as they prepared for retirement. I would not support "pulling the rug out" from under them. If those health benefit contribution rates were fairly negotiated they should be honored.

2. If given the opportunity today, would you vote to continue to increase the COLA (Cost of Living Adjustment) base for all retirees? This is a more difficult question to answer without more information. If those COLAs (and increases) were negotiated as part of the benefits package, then they should be honored. If they were not a negotiated part of the benefits package, then such increases would have to be balanced against the overall town budget and what available funds are present. No one wants retirees to experience financial hardships, but we must also be mindful of what the tax-base can provide.

If you have further questions, please let me know.

Thank you,

John M. Knowlton

\*\*\*\*

Leilani Dalpe, Diane Stewart and Donald Jonah did not respond.

#### **TOWN INSURANCE CHANGES**

By now we hope everyone has received their new cards and have found that they work when necessary. The same type of thing occurred when there was a change in July and many were left to seek help from the Treasurer's Office. Judy MacDonald and her staff (Brenda Levesque in particular) have been most helpful in assisting everyone.

The Town Treasurer quickly handled the Social Security letters regarding the Medicare penalties that were incorrectly sent out and her letter stating that the Town would still be paying the penalties was emailed out to our membership.

In February the Treasurer's Office sent out new forms for Medicare retirees Tier 3 Prescription reimbursements. This is only for six months 1/1/13 to 6/30/13 and there are very specific submittal requirements to be met. We have posted the form on our website <a href="http://mrig.info/">http://mrig.info/</a> for your use.

Looking forward, you can expect your Medex 2, Managed Blue for Seniors and Blue Medicare RX (PDP) premiums to be reduced by \$11.00 per month for the time period 7/1/13 to 12/31/13.

#### **INSURANCE ADVISORY COMMITTEEE**

Due to the resignation from the insurance advisory committee by Gene Turney, the Board of Selectmen have appointed Charlie Armanetti as the retirees' representative at the request of the MRIG Executive Committee. Gail Twomey was reappointed as the alternate representative.

Recently the IAC met with the Town and discussed the potential of moving retirees and employees to the GIC (State health care system). The GIC providers will bid for 5-year plans with GIC and when that

happens we will have an idea of future coverage. The IAC will continue to work toward providing the best options for both employees and retirees.

If you have a family member or friend who receives their health insurance plan through GIC, would you send us an email rating their overall satisfaction with GIC (ex: good, bad, neutral). Participation in GIC is under local consideration and any additional perspective would be appreciated.

#### **REIMBURSEMENT FORMS ON WEBSITE**

Reimbursement forms for Medicare and non-Medicare retirees are located on our website. <a href="http://mrig.info/">http://mrig.info/</a>

#### **DUES / CONTACT INFORMATION**

It's a new year and dues are being collected for 2013. They should be paid before the Annual Meeting or at that time. 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.

\*

#### <u>TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)</u> <u>MEMBERSHIP REGISTRATION – 2013 - \$5.00</u>

NAME:ADDRESS:		- Check here if new address	
CITY/TOWN:E-MAIL:		ZIP: Check here if new Email address	
(This information i Make checks payable to:	MRIG c/o Mary Cook 130 Scadding Street Taunton, MA 02780	be shared with any other person or organization.)	

\*