

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM
APRIL 2015

MEETING WITH NEW TOWN MANAGER – ROBERT NUNES

The Executive Committee met with Town Manager Robert Nunes, Town Treasurer, Judy MacDonald and the Assistant to the Town Manager Caroline LaCroix on January 12th. Chairman Charles Armanetti gave a brief background of MRIG to Mr. Nunes and he committed to include retirees in all matters concerning benefits and impacts to retirees.

Mr. Nunes says he has no inside knowledge of what the state will be doing to close their budget gap but will keep us informed if there are impacts to retirees.

The Executive Committee asked whether or not any of the remaining Mitigation Funds could be used to benefit non-Medicare retirees who are being hit very hard with co-pays and deductibles.

The Executive Committee also suggested that the Town sponsor pre-retirement meetings for employees so they will have time to make proper decisions regarding their future.

Mr. Nunes stated he has an open door policy so any of us who have any ideas are welcome to come and discuss with him.

TOWN HAS ELECTED TO ALLOW RETIREES TO ENROLL IN GIC DENTAL PLAN

Town Treasurer, Judy MacDonald announced that the Selectmen have voted to allow retirees to obtain dental coverage through the State GIC plan. Those who have Altus Dental can continue with that coverage if they want. Information will be sent out prior to open enrollment that will be held in April.

OPEN ENROLLMENT

Open enrollment for health insurance this year is April 8 to May 6, 2015. This is the time for you to make any changes to your health insurance you may require or want. Remember the State is not as forgiving of any changes that you may need to report as the Town Treasurer has been in the past.

The Treasurer's Office is mailing out packets of information regarding the upcoming changes and open enrollment. Carefully review the materials sent to you and if you have questions regarding any of the plans attend a Health Fair and talk to the representatives of the plans being offered and GIC staff.

Health Fairs are being held at various points across the state the two closest ones are being held at the Mass. Maritime Academy in Buzzards Bay, 4/18/15 from 10:00 to 2:00 and at Oliver Ames High School in Easton, 4/13/15 from 11:00 – 4:00 PM. The complete listing of Health Fair sites and times can be found at www.mass.gov/gic.

GIC INCREASES HEALTH INSURANCE COSTS

The State's Group Insurance Commission voted earlier this month to increase the premiums for health insurance in all categories starting in June. They also voted to continue the prescription drug program with CVS.

If you don't have Medicare and have a PPO plan you must be aware that the Tufts Navigator PPO and the Harvard Pilgrim Independence PPO plans will be eliminated and replaced with Tufts Navigator POS (Point of Service) and Harvard Pilgrim Independence POS. Much like an HMO, a POS plan requires a primary care physician and referrals for specialists. The POS plans also have an out-of-network option similar to PPO plans.

The above change has to be negotiated with all the Unions. The Town and the unions believe that an agreement cannot be reached before the end of the open enrollment period. The Town proposes to keep the 60/40 percentage split on the replacement POS plans same as on the former PPO plans, the point of the negotiations is to reach a mid-point between the current split and what is being applied for the HMO plans (80/20), as the new POS plans seem to be a hybrid of an HMO plan.

Town Manager Nunes has stated that all proposals are on the table and neither he nor the unions can project what the outcome will be on the new plan percentage split. As you know the retirees have little say in how this will proceed. If you are one of the people currently covered by the Tufts or Harvard PPO plans you may want to look carefully at the replacement plans and costs during open enrollment.

In addition there are increases in deductibles, co-pays, outpatient surgery and inpatient hospital admissions. GIC also voted to change the deductible year from a calendar year to a fiscal year. For 2015 it will be a calendar year (January to December), in 2016 there will be a half calendar year (January to June 2016) and a fiscal year starting July 2016 to June 2017. This eliminates the double deductible for switching plans at next year's annual enrollment. But you may want to look carefully at the timing of all elective procedures to avoid paying the deductible during the six-month period and again when the fiscal year starts in July 2016.

Pharmacy co-pays for active employees, non-Medicare and Medicare retirees will be increasing from \$10/\$25/\$50 to \$10/\$30/\$65 for 30 day retail prescriptions and from \$20/\$50/\$110 to \$25/\$75/\$165 for 90-day mail order prescriptions.

You may want to shop around your prescriptions, as there are pharmacy programs available that provide better pricing on some prescriptions. Hannaford offers a Healthy Savings program that beats some of the CVS prices on certain medications.

TEACHERS COLA

Good News for the teachers, Gov. Baker has included a 3% COLA in his proposed budget for the upcoming year. We hope that this will not be cut in further budget negotiations.

PLYMOUTH COUNTY RETIREES COLA

At the January meeting of the Plymouth County Retirement Association the Board voted to support a 3% COLA based on the first \$13,000 in retirement income for July 1st.

ANNUAL ELECTIONS – SELECTMEN

The Town of Middleborough Annual Election will be held on April 4, 2015. This year for the first time in memory there is no contest for the Selectman's seat. But that is not to say you don't need to vote – all candidates need to know your opinion of them and one way is to show up at the polls and indicate your support or not.

NOTICE MRIG ANNUAL MEETING **TUESDAY, MAY 19, 2015**

The Middleboro Retirees Insurance Group (MRIG) Annual Meeting will be held on Tuesday, May 19, 2015, 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 Executive Committee candidates as put forward by the Nominating Committee. Nominations will also be accepted from the floor.

Charles Armanetti	George Chace	Mary Cook	Madeline Davern
Barbara Hadsell	Sue McCusker	Harry Pickering	June Rogers
Gene Turney	Gail Twomey	Betty Wainwright	

Alternate Members: George Andrade James Farrah

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

DONATION TO COUNCIL ON AGING FOOD PANTRY

The COA has been most helpful to us by providing us a meeting place at no cost whenever we have asked. As a "thank you", we are asking that anyone attending the meeting consider bringing a donation to the COA food program. The COA's Executive Director, Andrea Priest, suggested the following items:

"PAM" type cooking spray	Large gallon Zip Lock Bags
Dish and Laundry Soap	Coffee (regular and decaf) and powdered coffee creamer
All fruit and fruit juice cups	Boxes of "Little Debbie" Snacks
Pudding cups (sugar-free and regular)	

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

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.

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MEMBERSHIP REGISTRATION – 2015 - \$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