

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

CHANGE IN PHARMACY BENEFIT

For those Medicare retirees who have opted for the UniCare State Indemnity Plan/Medicare Extension (OME) another change is coming. Silverscript is the new plan and do look carefully to any mail you receive from both GIC and Silverscript.

The GIC “For Your Benefit” Newsletter has put in bold letters “Do Not Opt Out of the Plan When You Receive the Silverscript Mailing in Early November”... “If you opt out you will lose your GIC medical, prescription drug and behavioral health coverage”.

Early in November you should receive information from Silverscripts on “Summary of Benefits” and explanation of the new drug plan. You will be automatically enrolled if you do nothing, you will be given the option to opt out at this time “DO NOT DO IT”. You will lose all medical benefits if you do.

A welcome kit will be mailed in December with the list of covered drugs and pharmacy directory. As part of a separate mailing new prescription cards will be issued in December effective for January 1, 2016.

RETIREMENT SEMINAR – OCTOBER 14 – 15, 2015

We recently sponsored a retirement seminar for current employees and retirees. The first day was primarily for those who will retire in Group 4 (Police, Fire, G&E) and the second day for those who will retire under Group 1 (General Government employees). Bill Farmer of Plymouth County Retirement came and did a great job explaining the Plymouth County Retirement System, how your creditable service is calculated and how it affects Social Security benefits, eligibility for Medicare benefits and work after retirement. He answered many questions from the audience and reminded everyone that his office is always available to help you plan for your retirement and the importance of keeping them updated on any changes in address, beneficiary or marital status.

CHANGE IN WEBSITE NAME

We have recently changed our website name to mrig.org. Comcast has stopped hosting websites as of October 8th and we were forced to find a new host for our website. The new host (Siteground.com) found the domain name was available and we felt it more clearly defined our group. So look for us at our new website mrig.org.

MEDICARE PART B INCREASE IN PREMIUM FOR 2016

When it was announced earlier in October that there would be no COLA for Social Security beneficiaries this year, most of us went, oh well, but then it was stated that those of us who pay directly

for our Medicare Part B would have to pick up the increased costs of Medicare. This would be an increase of approximately \$50 per month to our average retiree and as much as \$250 per month for some who still have larger incomes. Medicare is a “means tested” program.

At the very end of October the Federal Government reached a bipartisan budget deal where they agreed to cap the Medicare Part B premium at \$120. This will be a \$15 per month increase, much better than the \$50, but still an increase.

We have to be thankful to Mass Retirees for their efforts in bringing this to our Massachusetts Congressional Delegation. Sen. Elizabeth Warren cosponsored the Protecting Medicare Beneficiaries Act to stop the premium increase and Rep. Katherine Clark, Rep. Neal, Rep. McGovern, and Rep. Tsongas helped make a Medicare fix part of the budget compromise in the House.

All of us owe them a big thank you for their efforts on our behalf.

NON-MEDICARE RETIREES TAKE ADVANTAGE OF INCREASED REIMBURSEMENTS

January 1 begins the final change of the deductible year, January to December, there were substantial deductibles and co-pays that began on July 1st and will now start all over again on January 1.

The Town Manager and the Public Employees Committee worked on additional mitigation to ease the burden of the costs of these new hikes in co-pays. Reimbursement forms were mailed to you earlier and are also available on our website.

Take advantage of this opportunity and submit these forms to the Treasurers’ Office.

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MEMBERSHIP REGISTRATION – 2016 - \$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