

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM
JUNE 2016

MUNICIPAL INSURANCE PREMIUM MORITORIUM

We want to thank all of you who took the time to contact your State Senator in support of Amendment 91, which extended the municipal insurance premium moratorium for an additional two years – until July 1, 2018. The Senate included our amendment in the outside section 46 of the Senate Budget. This is now in the Conference Committee and their work **should** be done by June 30th.

In the meantime we are asking that our membership contact members of the Conference Committee as well as your local representatives and senators to ask for their support for Outside, Section 46 of the Senate's budget. At the end of this newsletter you will find a draft letter and names of those on the Conference Committee. We would like you to read the letter for information on what is needed, and telephone, email or send a copy of the letter to those on this list. Also, don't forget to thank your local Senator who supported the initial amendment.

Because this is again only for a two year period you will have to keep in mind that the current percentage that you pay toward your health insurance premium will again be in jeopardy in two years. Mass. Retirees are working on legislation that would make this a permanent law. We may again ask for your help in contacting your legislators.

REPORT ON ANNUAL MEETING HELD MAY 17, 2016

Chairman, Charles Armanetti, called the Annual Meeting of the Middleboro Retirees Insurance Group to order with 33 members in attendance. He thanked all for attending and for their support during the past year and donations to the COA Food Pantry. He introduced the Executive Committee and extended thanks to Andrea Priest, COA Director, for allowing MRIG to meet at the Council on Aging building. Mary Cook, Treasurer, reported that the checking account currently had a balance of \$3,111.61. A motion was made, seconded and voted to accept the Treasurer's report.

Chairman, Charles Armanetti, introduced our speaker, Dennis Gallagher, Office Coordinator from Plymouth County Retirement. Mr. Gallagher spoke on current legislation (House Bill 1343) that would lock retirees into contribution percentages based on what the retiree paid when they retired. Another bill that is pending would increase the current military service benefit from \$300 to \$1,000 per year; this is an additional amount above the regular pension. He also encouraged everyone to be on direct deposit.

Mr. Gallagher announced that the Plymouth County Retirement Board has always voted for a 3% COLA every year and this year they also voted to increased the COLA base to \$14,000. This new base amount is an increase that all retirement systems have not taken and is a plus for Plymouth County retirees. He also referred everyone to their website www.pcr-ma.org to obtain forms for direct deposit, change of address, etc. There is also information on pension reform as well as a retirement estimator where if you sign up you can obtain all the information regarding your account, money, beneficiary, address, etc.

Mr. Gallagher also encouraged everyone to join Mass Retirees and follow their news, as they are a great advocate for retirees. Anyone with interest in WEP legislation in particular should follow their website.

Chairman, Charles Armanetti, introduced our second speaker, Nola Jean Goodrich, of the Treasurer's Office. She is the new "Human Resources" person in the Treasurer's Office. She outlined her background and discussed what she can do to assist anyone with reimbursements for co-pays and what information she needs to make everything work.

Chairman Armanetti introduced Patty Lacerda, of the Nominating Committee. She read the list of nominees for the Executive Committee as follows: Charles Armanetti, George Chace, Mary Cook, Madeline Davern, Barbara Hadsell, Sue McCusker, Harry Pickering, June Rogers, Gene Turney, Gail Twomey and Betty Wainwright, and the nominee for Alternate Member: George Andrade. The nominating process was opened to the floor. There being no further nominations from the floor a voice vote was taken and the slate of Executive Committee members were elected.

Chairman, Charles Armanetti, announced that for new members joining MRIG the first year dues will be waived and that next year's annual meeting would be held May 16, 2017.

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

MITIGATION FUNDS

In our last newsletter we announced a reduction in premium for Medicare retirees starting July 1st. This amount has been changed to \$2.36 per month due to an error in calculation and will disburse the remaining mitigation funds not used during the last reduction period.

TEACHERS COLA

Right now Gov. Baker has included a 3% COLA in his proposed budget for the upcoming year, but it is still using the \$13,000.00 base.

WEP REFORM

As an update on HR 711 – Social Security Windfall Reform – the bill is pending before the U.S. Congress and Mass Retirees are actively pushing it forward. Representatives from Mass Retirees are meeting with the Ways & Means Committee in Washington, D.C. the end of this week. To follow these issues join the Mass Retirees. They send out newsletters and have a website that posts information on this issue and many others that we are involved in. Go to www.massretirees.com for further information.

OTHER

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.

OTHER

The MRIG Executive Committee wants to give new retirees membership free for the first year of their retirement, if you are joining MRIG for the first time do not include a membership fee.

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MEMBERSHIP REGISTRATION – 2016 - \$5.00

NAME: _____
ADDRESS: _____
CITY/TOWN: _____ ZIP: _____
E-MAIL: _____ TELEPHONE: _____

(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

New Member Check Here: _____

June 21, 2016

[recipient address inserted here]

Dear [recipient name inserted here],

As a _____, I urge you to contact members of the fiscal 2017 state budget conference committee and voice your support for Outside, Section 46 of the Senate's budget, which provides important health care cost protections for retired municipal employees.

Retirees in Middleboro have already suffered through an arbitrary and unfair change in their percentage contributions despite a 2009 Town Meeting vote. In that vote, townspeople made it overwhelmingly clear by a two-thirds vote that they favored freezing retirees at the percentage paid at their retirement. Selectmen ignored the vote. Simple fairness was the goal of the Town Meeting vote.

This temporary fix should be followed up by a long-term policy that won't put seniors' economic well-being and health in jeopardy every two years. Please support s bill similar to Senator Kenneth J. Donnelly's petition (accompanied by bill, Senate, No. 1343) for legislation relative to the contribution for insurance premiums of certain retired employees; or sponsoring future legislation to put us permanently on par with our state retired public servants.

For the past five years, retired educators and municipal workers in communities that opted to join the GIC or have instituted plan design changes as part of 2011 municipal health insurance law changes have been protected from health insurance premium split increases. This is the same protection that state employees have had since 1994 (a freeze on the premium percentage split based on date of retirement). The moratorium ensures that retired educators and other municipal retirees are not subjected to simultaneous increases in out-of-pocket costs (co-payments and deductibles) and increases in premium contribution percentages.

Please support the Senate language on this issue in the final state budget.

Thank you.

Sincerely,

Conference Committee for the 2017 Budget

Brian Dempsey (D Haverhill) House Chair

State House
Room 243
Boston, MA 02133
Phone: 617-722-2990
Fax: 617-722-2215
Email: Brian.Dempsey@mahouse.gov

Stephen Kulik (D Worthington) House Vice Chair

State House
Room 238
Boston, MA 02133
Phone: 617-722-2380
Fax: 617-722-2847
Email: Stephen.Kulik@mahouse.gov

Benjamin Swan (D Springfield) House Assistant
Vice Chair

State House
Room 238
Boston, MA 02133
Phone: 617-722-2380
Fax: 617-722-2847
Email: Benjamin.Swan@mahouse.gov

Angelo L. D'Emilia (R Bridgewater)

State House
Room 548
Boston, MA 02133
Phone: 617-722-2488
Fax: 617-626-0170
Email: Angelo.D'Emilia@mahouse.gov

Alan Silvia (D Fall River)

State House
Room 174
Boston, MA 02133
Phone: 617-722-2877
Fax: 617-626-0168
Email: Alan.Silvia@mahouse.gov

(Representatives)

Robert M. Koczera (D New Bedford)

State House
Room 448
Boston, MA 02133
Phone: 617-722-2582
Email: Robert.Koczera@mahouse.gov

Todd Smola (R Warren)

State House
Room 124
Boston, MA 02133
Phone: 617-722-2100
Email: Todd.Smola@mahouse.gov

Robert M. Koczera (D New Bedford)

State House
Room 448
Boston, MA 02133
Phone: 617-722-2582
Email: Robert.Koczera@mahouse.gov

James M. Cantwell (D Marshfield)

State House
Room 22
Boston, MA 02133
Phone: 617-722-2140
Fax: 617-626-0835
Email: James.Cantwell@mahouse.gov