

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM
JUNE 2017

REPORT ON ANNUAL MEETING HELD MAY 16, 2017

Chairman, Charles Armanetti, called the Annual Meeting of the Middleboro Retirees Insurance Group to order with 35 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 \$3,178.82. A motion was made, seconded and voted to accept the Treasurer's report.

Charlie spoke to the fact that there is a need for new members on the Executive Committee as the Town of Middleboro no longer covers one member and Charlie will be leaving the plan in the near future. If you would be willing to give a few hours to work on the Executive Committee please contact any of the Committee Members or send a note through our website.

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.

Gail Twomey reported to the meeting on the changes to the health insurance plans for both Medicare and Non-Medicare retirees. There will be new co-pays and deductibles for both groups, and everyone will now be covered by the Silverscript prescription drug plan.

Charlie reported to the attendees on legislation that has been filed in both the House and Senate that are of importance to retirees. They cover a wide subject range, survivors, police, COLA's, fixing contribution rates for local employees, so look them over, and there is at least one bill that will affect you personally.

The Executive Committee will be following those that pertain to health insurance, but you may want to follow some of the others that are of interest to you. Remember that your Representatives and Senators are very receptive to voter input, so make sure you let your voice be heard on any of these issues that concern you. A personal letter letting them know of your concern carries a lot of weight when it comes to a vote.

The following is a list of those Bills that Mass Retirees have supported for the 2017 sessions. The passing of Sen. Ken Donnelly and the resignation of Sen. Jim Timilty (now Norfolk County Treasurer), their bills will go forward through the cosponsors.

1. Sen. Ken Donnelly H1402

Contribution rates for current local retirees cannot be increased. Only new retirees.

2. Sen. Jim Timilty S1474

GIC Out of Pocket reduced from current \$5,000-10,000 to \$2,500-5,000; Federal Retiree Drug Subsidy RDS to fund the difference.

Note As of July 1st Silverscript RDS expansion will include all GIC supplemental plans (Harvard, Tufts and Health New England) will use Silverscript like OME. Federal Notice will be sent (Don't opt out). Extremely limited income retirees should contact SSA for additional Part D RDS (SHINE)

3. Medicare Part B refund. Some local Governments refund part of the part B premiums through RDS. Mass Retirees is currently determining a funding mechanism to reimburse retiree part B premiums. Initially they were looking at RDS funds but 2017 changes in Silverscript will prevent that application of funds. Will file late bill.

4. Sen. Marc Pacheco S1450 & Rep. Brendan Crighton H2522

State COLA -CH32 ss102 current 3% of 13K

2017 3% of 14K

2018 3% of 15K

2019 3% of 16K

2020 If rate of return in invest is 2% greater than assumed rate Legislature will decide COLA increase for that year

5. Sen. Jen Flanagan S1417

Local COLA denials will be limited to cases where rate of return in investment is less than 2% greater than assumed rate. Otherwise requires at least a 3% COLA on the first \$12,000 annually for those communities that accept SS103.

6 Rep Mark Cusack H2526

Creates COLA reserve fund to fund future State and Teachers COLA increases.

7. Rep Tackey Chan H1354

to recalculate pre July 2004 retirees' option B or C retirement fees based on new actuarial charts. Would result in about a 12% increase in pensions. Plus option for local boards to accept this.

8. Post retirement earnings; Currently 2 bills

A. Rep Susan Gifford H2545 and S1451 increased to 1200 hours.

B. Sen. Jim Timilty & Bruce Tarr S1478 to eliminate hour limits and only keep amount limit.

9. Sen. Ken Donnelly S1400

Option D death benefit for survivors increase to \$7,500 state/teacher with local option.

10. Rep Marjorie Decker H1366

Require all communities to pay at least 50% of survivors Health premiums. And allow survivors to remarry and keep their coverage.

11. Sen. Vinny deMacedo Three bills

S1393 Vets benefit (currently \$300Max) to \$45 per year of service up to \$900 annual maximum.

S1394 Extends the vets 4 year increase to pre May 1996 retirees.

With Sen. Mike Rush S1460 Extend Vets definition to non-wartime service for pre Sept 2004 retirees.

12. Disability Pensions

Rep Tackey Chan H1356

to end periodic evaluations of disability beyond 4 times unless retiree requests one.

13. Disability Pensions

Sen. Vinny deMacedo S1395

to allow a retiree to convert a disability pension to a reduced superannuation (regular) retirement so they would not be limited in private post retirement earnings

14. Sen. Tom McGee S1431 and Rep Tackey Chan H1355

To allow non Veterans to take a 50% disability if unable to work after 10 years of service instead of the current "special formula" which offers them a much smaller pension.

WEP Reform – Congressmen Kevin Brady R-TX and Richard Neal D-MA (HR711 expired)

24-hour hotline (1-800-368-8778)

Frank Valeri and Shawn Duhamel met with series Legislative leaders in a series of strategy meetings with the staff of the ways and means committee decided not to reintroduced HR711 but instead to include the identical wording in a primary piece of legislation after the summer session. There may be additional bills going forward to completely eliminate the WEP/GPO dependent on the political climate and other reforms proposed with the new administration.

Edward Bettencourt Decision: In Dec 2012 Lt Bettencourt while on duty accessed the civil service Captains Exam grades of his peers by fraudulently signing on as them to the state system. He did this just to be nosy and did not try to use the information. The crime did not endanger the public or involve any personal gain. It did infringe on the privacy of his peers and arguably breach the public trust. He never had any other convictions and had over 35 years of service before retiring.

Two years later on conviction for 21 counts of a non-jail misdemeanor where he only paid a fine and 6-month probation, his \$100,000 per year pension was granted by the local retirement board but revoked by PERAC for life. Resulting in a loss of about \$2 mil average lifetime income. SJC ruled cruel and unusual punishment for this crime committed and because there was no option except complete revocation of pension in the law, could only reinstate his pension. SJC suggested a commission to expand the law to satisfy constitutionality.

Commission just finished and reported 2 recommendations to the Public Services Committee.

1. only felony convictions

2. may be subject to partial forfeiture for lesser felonies

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.

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

It was announced that next year's annual meeting would be held Tuesday, May 15, 2018.

The drawing for the door prizes (3 - \$25 Gift Certificates to the Boston Tavern) was held. The winners were, Deb Ginn, Cindy Berry and Steve Hosley.

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.

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. We hope that this will not be cut in further budget negotiations.

PLYMOUTH COUNTY RETIREES COLA

The Plymouth County Retirement Association Board voted to support a 3% COLA based on the first \$14,000 in retirement income effective July 1, 2017.

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

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