

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM
MARCH 2018

HEALTH INSURANCE UPDATE

The Town has recently contracted with the consulting group, NFP, to research the possibility of leaving the GIC program that currently provides health insurance to the Town. The Insurance Advisory Committee (IAC) voted to agree with this process.

NFP has been paid \$9,500 to research on the Town's behalf information on competing health insurance groups and to advise the Town as to what is the most advantageous route for the Town to follow in providing health insurance to employees and retirees. They are to return this information within a 2-3 month period. Town Manager Nunes is to share this information with the IAC when he gets it. If the Town should decide to leave GIC the State has to be notified by 12/1/18 to leave the program effective 7/1/19.

We are following this process and reaching out to other towns who have left GIC and what has been their experience. At the end of this article is a short survey we would like to have you respond to regarding your feelings about the GIC health insurance/prescription benefit program.

For those members who receive this newsletter by email you will receive a second e-mail from us with a survey questionnaire that you can answer on line.

The State's Group Insurance Commission voted in February to eliminate several health care plans offered to active employees and retirees. After a huge unfavorable response from all sectors, unions, teachers, retirees, State Senators and Representatives and the Governor, the Commission reversed its vote and reinstated all of the health plans for this coming year.

This is only for the next year and the GIC Commission has stated that there will be more study about cutting back the plan offerings and scheduling more time for public input.

We are following both of the above issues and expect to have more complete information for you at the Annual Meeting in May. Coverage under either one of these options would only be implemented in July of 2019.

NEW RATES FOR 7/1/18 – 6/30/19

Medicare enrollees, insured under the **UniCare Optional Medicare Extension (OME) plan, will see their monthly premiums drop by .3%**. Medicare retirees enrolled in Harvard Pilgrim's Enhanced plan will see a 9.6% reduction, with Tufts Complement -5.4% and Health New England coming in at -2%. While Tufts Medicare Preferred registers a 10.3% increase in cost, it remains the GIC's lowest cost Medicare plan.

On the non-Medicare side (retirees and active employees), UniCare Basic Indemnity rates increase by 1.9% for individual coverage and decreases 3.6% for families.

Non-Medicare Broad Network Plans

Plan	Individual	Family
Fallon Select	3.9%	4.9%
HP Independence	0.3%	-0.1%
Tufts Navigator	2.0%	1.9%
UniCare Basic Indemnity	1.9%	-3.6%
UniCare Plus	0.4%	-0.1

Non-Medicare Limited Network Plans

Plan	Individual	Family
UniCare Community Choice	-3.5%	-1.0%
Tufts Spirit	2.0%	1.8%
Fallon Direct	2.1%	6.9%
HPHC Primary Choice	-2.8%	1.0%
HNE HMO	0.5%	-3.9%
NHP Prime	1.9%	4.8%

The 17-member GIC voted not to increase copayments and deductibles for FY19.

SURVEY

This survey has gone out by email to all members who have email addresses registered with MRIG. We prefer that you answer it on line. Please only mail back your response if you cannot answer by computer.

Mail to: MRIG

**c/o Charles Armanetti
7 Leonard Street
Carver, MA 02330**

1. Have you been happy with your GIC insurance experience? (Not your specific plan)
Rank from 0 (poor) to 5 (excellent) 0 1 2 3 4 5
2. Would you want to leave the plan you are currently in? Yes ____ No ____
3. If Medicare eligible, will you share with us the plan you are currently enrolled in?

4. If you have an INDIVIDUAL Non-Medicare plan, will you share with us the plan you are currently enrolled in? _____
5. If you have a FAMILY Non-Medicare plan, will you share with us the plan you are currently enrolled? _____

Name (Optional) will not be shared outside of the Committee: _____

THIS YEARS OPEN ENROLLMENT
APRIL 4 – MAY 2, 2018

Remember that it is only during this time that changes can be made to your health plans – there are new rates on all plans and depending on your needs a new plan may be beneficial to you.

The GIC is again holding Health Fairs at various locations. The closest ones to us are being held on Friday, April 20th at Massasoit Conference Center in Brockton and Saturday, April 28th at Mass. Maritime Academy in Buzzards Bay.

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.

ANNUAL ELECTIONS – SELECTMEN

The Town of Middleborough Annual Election will be held on April 7, 2018. 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.

TEACHERS COLA

Right now Gov. Baker's budget has not been published so the teacher's COLA is still in question, we expect that he will be including it in his budget and will keep you posted as we find out more news.

PLYMOUTH COUNTY RETIREES COLA

The Plymouth County Retirement Association Board has consulted with an actuary in regard to raising the COLA base to \$16,000. This would certainly be welcome news and again we will update the membership as we find out any information.

SOCIAL SECURITY INFORMATION

Starting in April of this year and continuing to April of 2019 the Social Security Administration will be sending out new Medicare cards that do not have your social security number on them. They will give you a new number that will be used only for Medicare coverage. This is a great improvement, I hope they come on a better grade of paper! These cards are free and the only thing you have to do is make sure your mailing address is up to date. Call 1-800-772-1213 if you need to update your mailing address.

We have also been warned that "scammers" posing as Medicare agents or health care providers are calling people and telling them that they need to buy a replacement card, this is not true.

NOTICE MRIG ANNUAL MEETING
TUESDAY, MAY 15, 2018

The Middleboro Retirees Insurance Group (MRIG) Annual Meeting will be held on Tuesday, May 15, 2018 at 1:30 PM. The meeting will be held at the Senior Multi –Service Center (COA), 558 Plymouth Street, Middleboro, MA.

DONATION TO COUNCIL ON AGING

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:

Regular Coffee and Decaf Coffee	Liquid laundry detergent
Zip-lock sandwich bags	Paper Napkins
Dish Soap (not dishwasher)	Powdered Lemonade (not sugar free)
Supermarket Gift Cards	

Because parking is limited, the COA has asked that those who can carpool please try to do so, park in the 2nd lot and to enter through the front entrance.

DOOR PRIZES

Three lucky attendees will be awarded door prizes at the end of the meeting. What the prizes are is a secret, but definitely something you would want to win.

We encourage everyone who can, to attend our Annual Meeting. Your support of our efforts, on your behalf, is necessary to make it a Town priority to keep the health insurance promise made to us through our working years and into retirement.

Following the meeting is a great time to get together with other retirees, former co-workers and catch up on their activities.

DUES / CONTACT INFORMATION

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.

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 – 2018 - \$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