TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
**MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM**
**APRIL 2019**

## HEALTH INSURANCE ANNUAL ENROLLMENT – APRIL 3 to MAY 1, 2019

Everyone should have received information from the Group Insurance Commission regarding the benefits and rates for July 1, 2019 to June 30, 2020. There are no benefit changes in the GIC Medicare supplement plans.

For Non-Medicare retirees you should note the change of name for the Neighborhood Health Plan to Allways Health Partners Complete HMO; a lower co-pay of $150.00 if you use a freestanding facility for eye procedures and GI endoscopies (if you use a hospital outpatient facility the copay stays at $250.00 - check with provider to see which category your facility falls into). Check to make sure your provider is in your network as some providers do not reimburse out of network providers at all, you would then be responsible for the bill. This is especially important for those who are enrolled in limited network insurance providers.

There have been rate changes varying from pennies to just under $200.00 (this based on total cost of the plan). The cost to you is based on your contribution ratio from the Town. The largest increase is the AllWays Health Partners Complete HMO which was previously the Neighborhood Health Plan.

GIC is sponsoring Health Benefit Fairs across the state where representatives of the varying health plans will be available. The nearest one to Middleboro will be held at the Mass. Maritime Academy in Buzzard Bay on April 27th from 10AM to 2PM.

## NEW EYE/DENTAL BENEFITS

During the open enrollment period you can enroll in the GIC Dental plan and a new benefit the Town has introduced is the Davis Vision Program both at your cost. Both plans provide valuable benefits that you may choose to enroll in.

## NOTICE MRIG ANNUAL MEETING
## TUESDAY, MAY 21, 2019

The Middleboro Retirees Insurance Group (MRIG) Annual Meeting will be held on Tuesday, May 21, 2019 at 1:30 PM. The meeting will be held at the Senior Multi –Service Center (COA), 558 Plymouth Street, Middleboro, MA.

One of the subjects on the agenda will be legislation and the contribution ratio.

## 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
Zip-lock bags (sandwich, snack & gallon sizes)
Dish Soap (not dishwasher)
Supermarket Gift Cards
Paper towels
Plastic Wrap
Supermarket Gift Certificates.
Liquid laundry detergent
Paper Napkins
Powdered Lemonade (not sugar free)
Hot & Cold 8 oz. disposable cups (not Styrofoam)
Aluminum Foil
Aluminum large steamer pans (20x12)

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.

## PROPOSED LEGISLATIVE AMENDMENTS TO BUDGET

The following is a brief synopsis of budget amendments that have been submitted to the State Legislature that are of interest to retirees. We will be following some of them closely as they directly impact our retirees and will be asking for your support when they are coming up for vote. During the last Legislative Session time ran out on some of these bills and have now been resubmitted for action.

<u>Retiree Health Care Initiative</u> – Sponsor Ronald Mariano (D-Quincy) – a bill to grandfather existing retirees and survivors under the current law. We have been looking for further information on this bill as what we have read so far could effect municipal retirees.

<u>GIC Out of Pocket Maximum</u> – Sponsor Rep. Paul Mark (D-Peru) – a bill for Non-Medicare retirees that would cap the annual out of pocket costs at $2,500 individual/$5,000 family (currently $5,000/$10,000). These same thresholds would apply to local governments that have adopted the 2011 Municipal Insurance Law (Chapter 69).

<u>Local Retiree Insurance Protection</u> – Sponsors Sen. Paul Feeney (D-Foxborough) and Rep. Michael Day (D-Stoneham) - a bill to amend the municipal insurance law so that when an

increase is the premium contribution by local retirees is implemented it will be applied only to those who retire after the implementation date. Earlier retirees will not have their contribution rate increased consistent with state policy.

Local Withdrawal from GIC –Sponsor – Rep. Thomas Golden (D-Lowell) a bill to move the Town's mandatory notification date when deciding to leave GIC from December first of the prior year to March first of the year you are leaving. This will allow for more information to be available at decision time.

GIC Composition – Sponsor – Sen. Paul Feeney (D-Foxborough) a bill to change the makeup of the GIC Commission. Out of 17 members one is a state retiree appointed by the Governor. The Governor also has six additional appointees, all of which are non-qualified appointments. This bill would require one of these seats be given to the Mass. Retirees president or their designee, giving retirees two seats on the Commission.

State and Teachers COLA base – Sponsor Brendan Crighton (D-Lynn) a bill to increases the COLA base from $13,000 to $16,000 over three years beginning 7/1/20. After 3/1/22 the base may be increased if certain rates of return on investment are reached.

COLA Financing – Sponsor Mark Cusack (D-Braintree) a bill to set up a fund to insure money would be available to future COLA liabilities if necessary.

Options B & C Recalculation –Sponsor Rep. Tackey Chan (D-Quincy) anyone who retired prior to 7/1/2004 and took option B or C had an outdated mortality table used to calculate their benefit. This bill would allow for those retirees to have their benefit recalculated. The sponsor projects and increase of a possible 4% increase for those effected.

Post Retirement Public Service – Sponsor Rep. Mark Cusack (D-Braintree) this bill would increase the hours (from 960 to 1200) a retiree could work in public service after retirement and the amount of money that could be earned.

Survivors – Sponsor Sen. Cindy Friedman (D-Arlington) a bill to increase the Option D minimum pension following the death of an active employee outside of work. This bill would increase the minimum pension to $7,500 for state/teacher survivors with an option for local retirement systems to do the same.

Survivor Insurance – Sponsors Sen. Marc Pacheco (D-Taunton) and Rep. Marjorie Decker (D-Cambridge) a bill to allow a) minimum contribution by local government to be set at 50%, and b) this would allow survivors to remarry and continue their health insurance coverage.

Veterans Bonus – Sponsor Sen. Vinny deMacedo (R-Plymouth) and Rep. Jerald Parisella (D-Beverly) This bill would increase the Veterans Bonus from a maximum of $300 ($15 per year up to a maximum of 20 years) to $1,000 ($50 for each year of service up to a maximum of 20 years)

Veterans Creditable Service – Sponsor Sen. Michael Rush (D-West Roxbury) Retroactive Application. Veterans who retired prior to 4/25/1996 could now avail themselves of this benefit. There is a local option provision for acceptance by local retirement systems.

Extend definition of Veteran for Veterans Bonus – Sponsor Sen. Vinny deMacedo (D-Plymouth) This bill would expand the definition of Veteran to those who retired prior to 8/26/2004, who had non-wartime military service. The retiree would now become eligible for the Veterans Bonus. There is a local option provision for acceptance by local retirement systems.

Disability Reexaminations – Sponsor Rep. Tackey Chan (D-Quincy) this bill would end periodic evaluations of disability retirees who have gone through 4 evaluations.

Non-veteran Disability Minimum – Sponsors Sen. Brendan Crighton (D-Lynn) and Rep. Tackey Chan (D-Quincy) active employees with 10 years of service would be eligible for an ordinary disability with a minimum amount of benefits equal to the disability benefits paid to a Massachusetts resident under the Supplemental Security Income (SSI) program.

Raise State Basic Life Insurance Benefit – Sponsor Sen. Brendan Crighton (D-Lynn), Sen. Marc Pacheco (D-Taunton) & Rep. John Lawn (D-Watertown) a bill to raise the benefit to $10,000. This bill is of benefit to retired State employees only. Local municipalities have the option of setting higher life insurance benefits.

**The following is a synopsis of bills submitted by the Mass. Teachers Assoc. for the benefit of retirees.**

An Act to provide fair and affordable public retiree benefits - Senate Sponsor: Senator Julian Cyr; House Sponsor: Representative Dan Donahue - This legislation would help to provide public-sector retirees with a more secure retirement by:

- Immediately increasing the base on which the annual state pension COLA is calculated, from $13,000 to $18,000, and over time raising that base to align with Social Security's maximum allowable benefit for an individual worker.
- Freezing municipal retirees' health insurance premium contribution rates at the rates paid on the day of their retirement.
- Capping out-of-pocket expenses for non-Medicare eligible retirees.

An Act relative to the teachers retirement system (Senate)
An Act relative to the Massachusetts teachers retirement system (House) - Senate Sponsor: Senator Cindy Friedman; House Sponsor: Representative Tackey Chan - This legislation would fix a RetirementPlus enrollment issue impacting certain members of the Massachusetts Teachers' Retirement System who have previous creditable service from another Massachusetts contributory retirement system.

An Act to create a special commission to improve transparency and affordability at the Group Insurance Commission - Senate Sponsor: Senator Marc Pacheco; House Sponsor: Representative Sean Garballey - This bill would establish a special commission to:

- Assess public transparency at the Group Insurance Commission with respect to its procurement and contracting processes.

- Make recommendations to improve transparency at the GIC, including but not limited to requiring the public disclosure of its vendor contracts involving health care costs and pharmaceutical pricing.
- Evaluate the potential use of reference-based pricing as a means of making medical costs through the GIC affordable and uniform.
- Investigate the value and viability of a public option health insurance plan available to public and non-public employees in Massachusetts.

<u>An Act reforming the Group Insurance Commission -</u> Sponsor: Senator Cindy Friedman - This legislation would improve transparency and amplify the voice of workers at the Group Insurance Commission by:

- Adding additional labor seats to the commission.
- Ensuring that commissioners are provided with advance notice and relevant information prior to votes that would substantially alter health care plan designs, costs or offerings.
- Requiring that public hearings be held in advance of commission votes that would substantially alter health care plan designs, costs or offerings.
- Mandating that appointive member vacancies on the commission are filled within 90 days.
- Ensuring that the governor's appointees to the commission have substantial experience in health care and employee benefits administration.

<u>An Act Relative to GIC composition and transparency -</u> Sponsor: Representative Peter Capano - This legislation would improve transparency and amplify the voice of workers at the Group Insurance Commission by:

- Adding additional labor seats to the commission.
- Ensuring that commissioners are provided with advance notice and relevant information prior to votes.
- Requiring that public hearings be held in advance of commission votes that would substantially alter health care plan designs, costs or offerings.

<u>An Act relative to group insurance commission procurement -</u> Sponsor: Senator Paul Feeney - This legislation would ensure that proposals and bids made or received by the Group Insurance Commission, as well as the commission's communications made in connection with reviewing proposals and bids, are public records.

<u>**Looking forward to seeing everyone at our annual meeting as you can see by the above information there is a lot of legislation out there that can help us in our fight to keep and expand some of our benefits.**</u>

## <u>WEP REFORM</u>

We are continuing to follow WEP Reform through the Mass. Retirees Association. Representative Richard Neal of Springfield is now the Chairman of the House Ways & Means Committee and he has been a staunch supporter of reform to the WEP law. We are optimistic that reforms will be taken up this year in the House of Representatives.

## <u>DUES / CONTACT INFORMATION</u>

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.

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**TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)**
**MEMBERSHIP REGISTRATION – 2019 - $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
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Taunton, MA 02780