TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
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SEPTEMBER 2022

SPECIAL TOWN MEETING
OCTOBER 3, 2022

The Executive Committee has been meeting and we have some really good news for our members and survivors. The Select Board has placed an article on the Special Town Meeting warrant, at our request, to enable the Town to extend health insurance premiums to survivors at a higher percentage than is currently allowed by statute. Currently all survivors have to pay 50% of their medical insurance premium, this article allows the Select Board to authorize a like percentage to what was being paid prior to their spouses' deaths.

ARTICLE 29. To see if the Town will vote to accept General Laws Chapter 32B, Section 9D1/2 which provides that, in addition to the payment of 50% of the premium costs payable by the surviving spouse of an employee or retired employee for group, general or blanket hospital, surgical, medical and other health insurance pay, the Town shall pay an additional, or subsidiary, rate as determined by the Select Board, or act anything thereon.

Sponsored by the Select Board

The Executive Committee is asking all members who are eligible to vote at the Special Town Meeting on October 3, 2022 at 7:00 PM to attend and vote for the above article.

The Select Board is holding a hearing regarding all the articles on the warrant on September 19, 2022 during their regular meeting where further explanation on all articles are discussed.

Executive Committee Explanation:

The purpose of the article is to provide the ability to continue the same health insurance subsidies that were available prior to their spouses death. The Select Board will now have the authority to provide the continuation of the benefit allowance that had been provided to them up to the time of survivorship. Currently there are approximately 35 survivors on the Town health insurance with 30+ on Medicare Supplement plans.

There is no additional cost to the Town as generally the town will now be providing a single plan instead of a family plan at a lower cost. Because the Town offers a variety of plans the percentage of benefit varies.

Currently the Town pays 80% and the employee /retiree pays 20% of HMO insurance plans. The Town pays 60% and the employee/retiree pays 40% of PPO insurance plans.

For those on Medicare Supplement plans (the majority of survivors) the costs to the town are lower as plan costs are lower. The Town pays 75% and the employee/retiree pays 25%. The retiree is responsible to pay 100% of their Medicare Part B.

Instead of the survivor paying 50% of any premium they will allowed to return to the 20, 40 or 25% payment as required prior to their spouses' death. This subject to the Select Board voting this as policy.

MEMBERSHIP NEWS

The Executive Committee is pleased to announce that Wendy Brier has joined the committee. She is a survivor and has been able to help us navigate through the time spent in getting the above article to Town Meeting, including speaking at the Select Board meeting where we presented our information to them.

We also have to recognize the members of the Select Board who were most receptive to our request and worked with us and sponsored the article.

Charles Armanetti, Chairman	Gene Turney, Vice-Chairman	Sue McCusker, Secretary
Mary Cook, Treasurer	Barbara Hadsell	Betty Wainwright
June Rogers	Gail Twomey	Madeline Davern
Wendy Brier	George Andrade	Marsha Brunelle