TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM
MARCH 2023

Charles Armanetti, Chairman
Gene Turney, Vice-chairman
Mary Cook, Treasurer
Susan McCusker, Secretary
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Betty Wainwright
June Rogers
Gail Twomey
Madeline Davern
Wendy Brier
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BEWARE OF ADVERTISED MEDICARE ADVANTAGE PLANS

We have received reports from the Mass. Retirees Association that there has been much confusion out there because of the saturation of our mail, television, phone and every other advertising medium regarding Medicare Advantage Plans.

Medicare Advantage Plans are network plans that require you to go to their network doctors and health care providers. In almost all cases you will need a referral to go outside their network.

These plans are not equal to what is available from the GIC programs that are available to us. We strongly advise you to ignore these sales pitches and do not drop your local insurance coverage.

If it sounds too good to be true, it probably is!

HEALTH INSURANCE UPDATES

As we have reported in earlier newsletters the General Insurance Commission (GIC) has been going through the procurement process for health insurance as required by law. What we have learned so far seems that there will be changes to some things, but it does not appear at this point that there will be major cost shifting onto the employees and retirees of the Commonwealth or many municipal governments, such as Middleborough.

So far they have announced that CVS/CAREMARK has been chosen to be the Pharmacy Benefit Manager for all Medicare and non-Medicare plans. The prescription co-pays will remain the same. Those who are currently with Express Scripts can expect to receive their new pharmacy benefit cards prior to 7/1/23.

For those on the Unicare Basic (non-Medicare) and Unicare Medicare Extension plans the GIC is now going to automatically include CIC (catastrophic illness coverage). No more paying extra for this coverage.

Tufts Complement Medicare supplement plan is being discontinued so anyone enrolled in that plan will have to enroll in another offering during Open Enrollment usually held in the month of April.

For those enrolled in Unicare's Medicare Extension Plan, Unicare will be offing a new program, Senscio Ibis Health, to provide Telehealth services to those with two or more chronic illnesses. Unicare and/or Senscio may be contacting those who qualify to participate.

Also, if you are a non-Medicare retiree living outside of New England, they will be offering a new plan that is supposed to be less expensive and nationally recognized. We have been told it is Harvard Pilgrim's Access America, PPO. If you are living out of the country you will still be covered by the Unicare basic pan.

Again, read all information you will receive from both the Town and the GIC. Open Enrollment is when any and all decisions must be made on changes to your insurance.

Plan Design has been decided by the GIC (co-pays and deductibles). They have voted no increases to the prescription drug program. For those on Medicare the co-pays have remained the same.

The new rates have been posted and for most plans we can say that the increases are smaller than the National average. Comparing the plans will be very important for all Non-Medicare retirees because there have been some substantial increases in the non-Medicare plans.

You will be receiving the 2023-2024 Benefit Guide prior to Open Enrollment, April 5 – May 3, 2023 from GIC. The Benefit Guide has been published on line at mass.gov/GIC. Detailed benefits information for each GIC benefit carrier is available online at bit.ly/GICbenefitscontact

ANNUAL MEETING MAY 16, 2023

Now that we feel freer to meet in a group again we have scheduled our Annual Meeting for May 16, 2023 at 1:30 PM at the Council on Aging, 558 Plymouth Street, Middleboro. Doors will be open at 1:00 PM for sign-in and dues payment.

At the bottom of this newsletter is a Dues payment form. You may pay dues at the Annual Meeting or you may send checks to Treasurer, Mary Cook at the address on the form.

We hope to see a good turn out as this is the first time in three years we could do this. A representative from the Treasurer's Office will be speaking to us regarding navigating the health system and how the Town can help.

The election of members to serve on the Executive Committee will be held during the Annual Meeting. A slate of candidates for office will be given to all members prior to the meeting and nominations from the floor will be added to the ballot. The By-laws allow for up to eleven voting members and three non-voting alternate members, there are openings available to join the Executive Committee.

Additional business to be acted on at the Annual Meeting is a change in the By-Laws. The Executive Committee has discussed the following By-Law change and feel that it is in MRIG's best interest to adopt the following and it must be voted on by a majority of attendees at the Annual Meeting.

Article IV – Meetings

Current Wording:

Section 1: An Annual Meeting shall be held in May at a location and time to be determined by the Chairman and Executive Committee.

To Amend Section 1 to read: **An Annual Meeting date shall be determined by the Chairman and Executive Committee.**

An explanation of the above change:

Our main mission is to keep retirees informed of any and all health insurance issues that may arise at any given time. The Town is enrolled in the GIC program and open enrollment is held traditionally in April with information on plans given to retirees at the end of March. For MRIG to advocate for the retirees we will need an earlier annual meeting date to discuss any new information.

GOOD NEWS FOR SURVIVORS

For those who do not have email the following information was sent out in December to our email list.

The Select Board 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 allowed the Select Board to authorize a like percentage to what was being paid prior to their spouses' death. This article was passed by the Town Meeting October 3, 2022.

The Executive Committee is pleased to announce that the Select Board voted at their meeting December 5, 2022 the following:

In accordance with the October 3, 2022 Town Meeting acceptance of chapter 32B section 9D1/2 the Select Board resolves that:

1. **The surviving spouse of a Town employee/retiree ("employee") who is enrolled in a Town Health insurance plan through the employee at the time of the employee's death, and who opts to continue coverage under the appropriate Town plan, will pay the same percentage of the premium cost for that plan that was in place for the employee at death. This increase in the Town's percentage of the premium cost, including for already qualified surviving spouses, will take effect January 1, 2023.**

Earlier this year the Executive Committee started to work on finding a way to solve this inequity for survivors. The Chairman of the Board, Mark Germain, was most receptive to hearing from us and without the assistance of the entire Board and their Executive Assistant, Colleen Lieb, we would not have gotten to this end result.

Current survivors are being notified by mail from the Town Treasurer's Office of their new benefit.

We want everyone to know that there were many people involved in this change from Town Counsel, Town Treasurer's Department, Board of Selectmen and the Town Meeting voters.

The Executive Committee wants to thank everyone who helped to get this done.

If you are a member of Mass. Retirees look for their May Newsletter, they are publishing a Spotlight Article on the above change featuring Chairman, Charles Armanetti and Vice Chairman, Gene Turney.

TOWN ELECTION APRIL 2023

To those who are registered to vote in Middleboro, it is not the policy of the Executive Committee to endorse any particular candidate. However to give credit where credit is due we can't say enough about the cooperation we received from the Board of Selectmen and everyone we dealt with in obtaining the above referenced benefit. As you consider how you will cast your ballot we would urge you to remember those who continue to value your past service to the Town.

WEP/GPO UPDATE

To those of you who are subject to the reduction in Social Security benefits the failure for Congress to pass any modification or repeal of the Windfall Elimination Provision (WEP) or the Government Pension Offset (GPO) is a great disappointment. Compromise and/or resubmitting this bill again is unlikely in the near future.

COLA BENEFIT POSSIBLE INCREASE

At the end of the budget year the State voted to allow the individual retirement systems to approve an increase in the COLA benefit for this fiscal year from 3% to 5%. We have been following the Plymouth County Retirement meetings to see if any action has been taken. So far we have not seen where they have addressed the subject, but even if they do adopt this one time increase it has to be approved by your individual Town before June 30, 2023. That is the cutoff date for this legislation.

MEMBERSHIP UPDATE

We have recently received a new list of retirees from the Town, a total of 483. We are mailing out our newsletters to about 150 of those and some we do not have updated contact information for. The price of postage and printing has increased so we are asking anyone who can give us an updated email address it would cut our costs considerably

Most of the retirees are enrolled in the Health Insurance program through the Town and many cover the retiree and a dependent. We are including a line on the dues form to indicate how many people you cover for health insurance.

The reason we are asking is MRIG has a seat on the Insurance Advisory Committee (IAC) and also on the Public Employee Committee (PEC) when any issues or modifications in health insurance arise we are automatically going to be part of any discussions. We know we are representing some 400 retirees but so many more with dependents. This makes for a louder voice in negotiations of any kind.

Please bring this form to the Annual Meeting on May 16, 2023 at 1:30 PM or mail to the address below

DUES / CONTACT INFORMATION

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TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MEMBERSHIP REGISTRATION
2023-2024 - $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**

Number of people covered through your Health Insurance: _________

(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

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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