

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)
MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM
APRIL 2025

ANNUAL MEETING –APRIL 15, 2025

The Middleboro Retirees Insurance Group (MRIG) Annual Meeting will be held on Tuesday, April 15, 2025, at 1:30 PM. The meeting will be at the Senior Multi-Service Center (COA), 558 Plymouth Street Middleboro, MA. Doors will open at 1:15 PM for dues payment and contact information updates. Below is the slate of Executive Committee candidates as put forward by the Nominating Committee. Nominations will also be accepted from the floor.

Charles Armanetti	Gene Turney	Mary Cook	Madeline Davern
Susan McCusker	Marsha Brunelle	June Rogers	Wendy Brier
Gail Twomey	Danielle Bowker	Robin Marie Mobley	

Alternate Members: Barbara Hadsell Deborah Batista Betty Wainwright

The Executive Committee would like to thank Maryanna Abren for volunteering to serve on the Nominating Committee.

Sue Powers from the Treasurer's Office will be our Special Guest to speak about the changes in Health, Dental and Life Insurance. She will also be taking questions from the audience.

DONATION TO COUNCIL ON AGING FOOD PANTRY

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. In the COA's January Newsletter their WISH list included the following items:

Heavy Duty Scour Pads Liquid laundry detergent Large Steamer pans 12"x24"x3" Individually wrapped, sugar free and low sugar pudding and Jell-O cups, cheese and crackers, peanut butter crackers, cookies and other treats are welcome.

Supermarket Gift Certificates and Cash Donations are always welcomed.

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.

WEP/GPO UPDATE

The best news for many of our retirees is the passage of federal legislation and signature of President Biden for the repeal of the Windfall Elimination Provision and Government Pension Offset (WEP/GPO) legislation. Many of our members have been receiving Social Security checks over the years that have been impacted by this legislation and many survivors have not been eligible for any benefit from their spouse's earnings.

On February 25th the Social Security Administration updated its' website to address many of your questions in a FAQ format. Their website address is [SSA.gov](https://www.ssa.gov).

From what we have been told by Mass Retirees and read on the SSA website, those who are currently receiving a social security check that has been reduced by the WEP law should be seeing an adjustment in your April check. If you have been denied spousal benefits because of your town pension, see if you can find any information from Social Security stating you're not eligible for spouse's benefits that could help you claim a benefit. Those who never applied for spousal benefits because you were told you wouldn't be eligible should apply now. Mass Retirees has reported that some retirees are already seeing increases in checks and we can report that one of our members, who just filed for spousal benefits, received a retroactive check March 1st. Mass. Retirees are on top of this and send their membership updates weekly on how to proceed. We will keep you posted if we get anything concrete to send to you.

We owe the Mass Retirees Association a big Thank You for their 40 years of fighting for this repeal. At many times they must have been extremely discouraged but finally this year it happened with the help of many other state retirement systems who were also impacted by this legislation.

On the warning side – do watch out for scam websites, emails, texts and regular mail trying to elicit your personal information from you and stealing your rightful benefits.

HEALTH CARE UPDATES

The Town will be holding a Benefits Fair on April 1, 2025 in the Town Hall. This will be a good time to go over your insurance choices for the next year. The Group Insurance Commission voted that there would be no changes to co-pays and deductibles for the next year but there are increased premium rates on all plans. The Medicare supplement plans are increasing 7.2% to 7.6% and the non-Medicare plans are increasing from 10% to 17% depending on the plan chosen. These increases are largely driven by the increase in prescription drug costs, provider services and some hospital costs.

GIC has changed the provider for Dental Insurance from MetLife Dental to Altus Dental effective July 1, 2025. Those of you who are enrolled in the current dental plan will want to see what, if any, changes will be happening. Their increase in premium is less than a dollar.

As a reminder non-Medicare retirees and employees still have access to a reimbursement fund for certain medical costs through the Treasurer's Office.

FUTURE HEALTH CARE INITIATIVES

In anticipation of the renewal period for Group Insurance Coverage the committee members have been trying to get union representative information in case the Town decides to look elsewhere for health insurance coverage. There is a process that is supposed to be followed by the Town in consultation with The Insurance Advisory Committee (IAC) before any changes are made and further steps to follow in the implementation of any such changes with the Public Employee Committee (PEC). Some towns in Massachusetts have moved to different plans without employee or retiree input. It is up to all employees and retirees to be aware of this possibility. The Mass Retirees designates the only retiree representative to serve on the PEC and currently this is Gene Turney. We hope that the Town realizes that the GIC offers the best variety of insurance plans at varying price ranges and coverage. The Town went through this process during a previous renewal period and found that GIC had far more to offer at better prices for both the employee/retiree and the Town.

Earlier this year Gene Turney and Charlie Armanetti, being our PEC and IAC representatives, attended a two programs sponsored by Blue Cross Blue Shield and Mass Retirees. These program outlined the laws and process of bargaining for health care within the Town by employees and retirees. Every labor union

in the town has a voice in this through their individual IAC and PEC representatives and we as retirees have a seat at the table when and if the Town should want to make changes.

MRIG MAIL COST REDUCTION NOTICE

We are asking that you pay your dues (\$5.00) to help defray the costs of mailing and to also buildup our treasury in case of any future litigation. The cost of postage has more than doubled since we began this committee and one mailing is currently running about \$100.00 for postage, printing and envelopes. 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. If you no longer want to receive future correspondence from us please let the Treasurer know. 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.

DUES / CONTACT INFORMATION

We are updating our Dues / Contact Information form to include spouse's names. Please provide us with this information by submitting the below form to us or contacting any of the committee members listed. The Annual Meeting will be a great time to update this information. The doors to the Annual Meeting will open at 1:15 PM and the Treasurer will be available at that time to collect dues and any contact information changes. The meeting will start at 1:30 PM and she will be available after the meeting for any follow up information required.

Any questions regarding dues or membership information please contact Wendy Brier, Treasurer. For any other questions please contact Charlie Armanetti, Chairman or Gene Turney, Vice Chairman.

Charles Armanetti, Chairman	ltca@comcast.net	508-728-2700
Gene Turney, Vice-Chairman	gturney1@gmail.com	508-947-4898
Wendy Brier, Treasurer	ff4mfd@comcast.net	508-294-4040

TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG) **MEMBERSHIP REGISTRATION – 2025/2026 - \$5.00**

NAME: _____
SPOUSE'S 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 Wendy Brier
26 Thomas Street
Middleboro, MA 02346

