

**TOWN OF MIDDLEBORO RETIREES INSURANCE GROUP (MRIG)**  
**MIDDLEBORO.RETIREES.INS.GROUP@GMAIL.COM**  
**JANUARY 2026**

**HAPPY NEW YEAR**

The Executive Committee has been following legislation that is being submitted to either the House or State Senate for consideration. The following consists of a partial list of items that may be of interest to retirees of municipal or state government. Some legislation starts as only affecting state retirees but also has an option for local governments to accept the legislation.

S1918/H2834: Veterans' Bonus – Increase the annual bonus from \$300 to \$1,000.

This amount has not been changed since 1968 – 57 years.

H2835: Funding Contributions under State/Teacher' and Local Pension systems – Mandates a Minimum Appropriation for their respective retirement system upon reaching full funding.

H2801: Survivor Health Insurance – requires local government to pay at least 50% of insurance premium and allows survivors to remarry and continue their coverage subject to certain conditions.

H2907: GIC Out of Pocket Maximums – Establishes a \$2,000 out of pocket maximum on all non-Medicare prescription drug plans provided by GIC

S1848/H2799: Local Retiree Insurance Protection – Requires that increases in the retiree premium contribution rate be applied prospectively to retirees who retire on or after the increase is implemented

H2874: GIC Medicare Buy-In Program – Requires GIC to transfer retirees over age 65 and not Medicare eligible into Medicare by 7/1/2026.

\*Our concern is to make sure that this legislation addresses any penalties for not enrolling at age 65 are paid by the government and of no responsibility of the retiree. We have found that 24 retirees are currently not able to enroll in Medicare. Depending on the plan they are enrolled in, the cost savings to the Town and to the retiree will have to be calculated against whatever costs the Town incurs to buy in to Medicare.

H1150: Local Withdrawal from GIC – Extends from December 1 to March 1 the date by which local government must notify GIC that it will withdraw from state insurance on the upcoming June 30.

S1808/H2794: State and Teachers' COLA base and COLA enhancement for long term "Career" Retirees. Increase COLA base for State/Teachers' COLA base from \$13,000 to \$18,000 and an increase of \$100 or \$200 for retirees who meet certain thresholds regarding years of service and pension amounts below average pension.

\*All of you might not be aware that our local teachers receive their retirement pension through the State and not Plymouth County Retirement as the rest of us do. As our COLA base has increased over the years to the current \$18,000 the teachers are still at a \$13,000 base. All our retired teachers have over the years missed several hundred dollars in COLA benefits we Plymouth County Retirees have received. The current difference is \$150.00 a year. If this is considered in the Legislature this year, consider supporting it.

There are other pieces of Legislation that we will report on if the Legislature takes any action.

## **ARE YOU AWARE OF THE WEP/GPO UPDATES TO SOCIAL SECURITY ?**

We hope that everyone who has been denied Social Security benefits due to having a state, county or municipal pension is now receiving Social Security benefits.

The Social Security Administration web page has a subsection dedicated to the “Social Security Fairness Act” if you wonder if you are eligible many of your questions may be answered there.

We have heard primarily about spousal benefits that were denied in the past being restored. If you were married to anyone, at any time, who would be Social Security eligible, you may be eligible. No one must know, and it does not matter what number spouse you were, primarily just the length of time married.

For those who were having benefits cut but receiving some Social Security we have heard from many who had full benefits restored.

## **TOWN INSURANCE CONTINUATION**

The Town has committed to remain in GIC for the next 3 years, but with all the government cutbacks being floated out there we are very concerned with how or if our retirees and active employees may or may not be affected and how we can coordinate with others.

As we have stated before there are rules to be followed when any changes are proposed, considering that, members of the Executive Committee have been actively trying to develop a current list of union representatives in the active employee sector. The reason for this is so that all participants are aware of the rules that must be followed before any action can be taken. There is a strict timeline involved, and no one wants to be held back by lack of knowledge on how to proceed.

MRIG advocates for approximately four hundred retirees plus spouses/ survivors/ dependents which makes a large block of interested people.

## **GIC DISCUSSION ON HEALTH CARE CHANGES**

Mass Retirees has been following the GIC meetings regarding managing the projected severe increases in health insurance premiums for July 1, 2026. Plan design is where the biggest savings to the State appear. Co-pays and deductibles were a large target as well as the GLP-1 prescription for weight loss. All cost shifting proposals. None of the items brought up were voted on and were just up for discussion.

The following options have been discussed:

- Increase urgent care and ER co-payments
- Remove 3 free mental health tele-health visits
- Limit hearing aid coverage to once every 36 months
- Increase out of pocket co-insurance
- Implement uniform reimbursement for out of network care
- Increase Primary Care Physician copayment
- Increase Specialist copayment (non-Medicare)
- Increase non-Medicare plan annual deductible
- No Longer cover GLP-1 for weight loss in most instances
- Increase dental plan from current 10% to mirror the employees health plan contribution
- Increase premium split for surviving spouses from the current 10% to the same retiree % that had been paid by the deceased spouse
- Implement Prudent RX, a specialty drug program now utilized by many public sector health plans across the country. This program would not increase member cost.

GIC is holding a public information session online on January 27 and 29 at different times. You should have received information about (if you have registered an email address with them). These sessions will also be posted on the GIC YouTube channel to listen to at a later time. Pre-registration is required to be able to attend online.

No one on the Commission is happy about what is happening and stressed that this is a national problem.

### **UPDATE ON PLYMOUTH COUNTY RETIREMENT**

The new Executive Director of the Plymouth County Retirement Association (PCRA) in June 2025. Ms. Durham brings a wealth of knowledge to her new role, having served as the Member Services Manager for PCRA since August 2023. In that position, she consistently demonstrated a deep commitment to assisting members with their retirement needs. Prior to her tenure with Plymouth County Retirement, Ms. Durham served as the Retirement Director for the Hull Retirement Board. Before that, she held the position of Administration and Finance Manager for the Massachusetts State Board of Retirement. Throughout her career, Lauren has expressed a genuine passion for helping members navigate and plan for their earned retirement benefit. She is eager to continue the Plymouth County Retirement Board's legacy of being member-centric and committed to providing the highest level of service to all members and retirees. Lauren is looking forward to serving the membership of PCRA for many years to come, ensuring that all members and retirees receive the guidance and support they need.

Members can contact her by phone or in person, by appointment, for any questions regarding your retirement.

### **UPDATE ON EXECUTIVE COMMITTEE MEMBERSHIP**

The Executive Committee recently accepted the resignation of Marsha Brunelle with regret after many years of membership.

Stacey Young was introduced to the Committee as a nominee to the Executive Committee. She outlined her experience as a retired teacher in the Middleboro School District and her interest in becoming a member of the Executive Committee. A motion was made, seconded, and voted to accept Stacey Young as a Regular Member of the Executive Committee. She was warmly welcomed to membership.

We are always looking for new members. If you would like to join us for a meeting to see if you would like to join, please contact any of the Committee Members. The current makeup of the Executive Committee is as follows.

Charlie Armanetti, Chairman	Gene Turney, Vice Chairman	Wendy Brier, Treasurer
Susan McCusker, Secretary	Gail Twomey	Madeline Davern
Robin-Marie Mobley	June Rogers	Danielle Bowker
Mary Cook	Stacey Young	
Alternate Members :	Betty Wainwright	Deborah Batista

### **MRIG MAIL COST REDUCTION NOTICE**

If you have not paid your dues for 2025-2026 we are asking that you do to help defray the costs of mailing and to also build up 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 cannot 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 names. Please provide us with this information by submitting the form below to us or contacting any of the listed committee members.

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	<a href="mailto:ltca@comcast.net">ltca@comcast.net</a>	508-728-2700
Gene Turney, Vice-Chairman	<a href="mailto:gturney1@gmail.com">gturney1@gmail.com</a>	508-947-4898
Wendy Brier, Treasurer	<a href="mailto:ff4mfd@comcast.net">ff4mfd@comcast.net</a>	508-294-4040

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**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