



# THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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MARCH 2022

## HISTORIC RUN FOR PENSION FUNDS CONTINUES

*PRIT Returns 19.9%, Some Locals Top 20%!*



*"Whether it be the PRIM Board or our 102 local retirement systems, everyone should be proud of the success we've seen."*

FRANK VALERI  
MASS RETIRES PRESIDENT

Simply amazing! Over the past five years, the Commonwealth's Pension Reserves Investment Trust (PRIT) Fund has generated an average investment return of 12.84% and added some \$32.367 billion in value.

PRIT's unprecedented run was capped off with an investment return of 19.9% (20.54% before fees) for 2021, which is the fund's 3rd highest annual return in the past 30 years. PRIM posted returns of 26.3% in 2003 and 23.3% in 1999.

At the close of 2021, the fund was valued at \$104.267 billion. This

incredible success is driven by the fact that the fund has substantially exceeded the assumed rate of investment return in four of the past five years. In fact, 2018 was the only year of the past six where PRIT did not beat the assumed rate of return – which for 2021 and 2022 is 7%.

The assumed rate of return is the annualized average which the fund is anticipated to earn over the duration of the pension funding schedule. At present, the Commonwealth is scheduled to be fully funded just 14 years from now in 2036. Since the

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## NO GIC COPAY/DEDUCTIBLE & PLAN DESIGN CHANGES



*"All GIC health insurance and pharmacy plans are up for renewal next year. We will be keeping a very close eye on all developments."*

SHAWN DUHAMEL  
MASS RETIRES CEO

### *Procurement Process Begins in Spring*

The state's Group Insurance Commission (GIC) held their first meeting of 2022 on January 20th, kicking off the final stages of plan design and rate setting for the upcoming plan year. At this time, it appears that no major changes in plan design or out-of-pocket costs will come in FY23.

The 17-member Commission covered several topics from initial GIC staff recommendations on plan design, the progress of the upcoming procurement and a report on the impact of out-of-pocket costs on

subscribers.

The initial staff recommendation on plan design, which includes aspects such as copays, deductibles and tiering of services, was to maintain the current structure. This will be the 4th consecutive year that the GIC has not made any major changes to the plan designs for the Medicare and non-Medicare plans. Final approval on this recommendation took place on February 10, 2022 after we went to press.

Looking ahead to future meetings, the Commission will set the plan premium rates at the March 3rd meeting. Willis Towers Watson, the consultant for the GIC, presented

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# PRIT Returns

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PRIT Fund was established in 1986, the fund has posted an annualized return of 9.78%.

In addition to investing the pension assets of both the State and Teachers' Retirement Systems, some 38 local retirement systems are classified as "Participating Systems" and invest all or most of their assets within the state plan. Another 62 systems are what are known as "Purchasing Systems," choosing to invest in specific asset classes within PRIM, such as Private Equity or Real Estate.

The fund's success over the past decade has been driven, at least in part, by a shift in asset allocation to allow for greater diversification. State Treasurer Deb Goldberg, who chairs the PRIM Board overseeing the PRIT Fund, has made the diversification of the system and the rebalancing of the long-term risk exposure a key focus of her approach. Goldberg has also maintained and grown PRIM's



MICHAEL TROTSKY  
PRIM EXECUTIVE DIRECTOR

professional staff, led by Executive Director and CIO Michael Trotsky.

"I want to thank everyone – staff, committee and Board members – for their hard work and dedication that have allowed us to reach this momentous milestone," said Trotsky. "This number is a hallmark of outstanding performance and an important sign of stability for our beneficiaries in a very turbulent and difficult time."

Association Executive Vice President Paul Shanley is one of the two elected members of the PRIM Board. He also serves on the Board's Investment Subcommittee.

## MIRRORS LOCAL SUCCESS

While the state's 102 local retirement systems have not yet reported on 2021 investment performance, it is safe to say that most will mirror the success of the PRIT Fund. As reported above, some 38 local retirement systems are fully invested in PRIT.

Of the 64 systems operating independently, only 2 invest pension assets exclusively outside of PRIT.

"While some systems have opted to fully join PRIT, others have continued to make their own investment decisions through the help of

their own expert consultants and investment managers. In doing so they can set asset allocation and long-term strategies that best fit the funding status and goals of the local community. There should never be a one-size fits all approach to investing pension fund assets," explains *Mass Retirees* CEO Shawn Duhamel, who previously served as a member of the Town of Plymouth Retirement Board. "In any given year there will be local systems that outperform PRIT. With few exceptions, returns across all 104 retirement systems have been remarkably similar over the course of the past decade."

The reasons for the shared success center on two main points. First, local retirement systems have the option to invest in PRIM's diverse asset classes on a case by



ANTHONY TRANGHESE  
FIDUCIENT ADVISORS

case basis, known as "segmentation." PRIM's size grants smaller retirement funds access to specialized asset classes such as private equity, which have generated

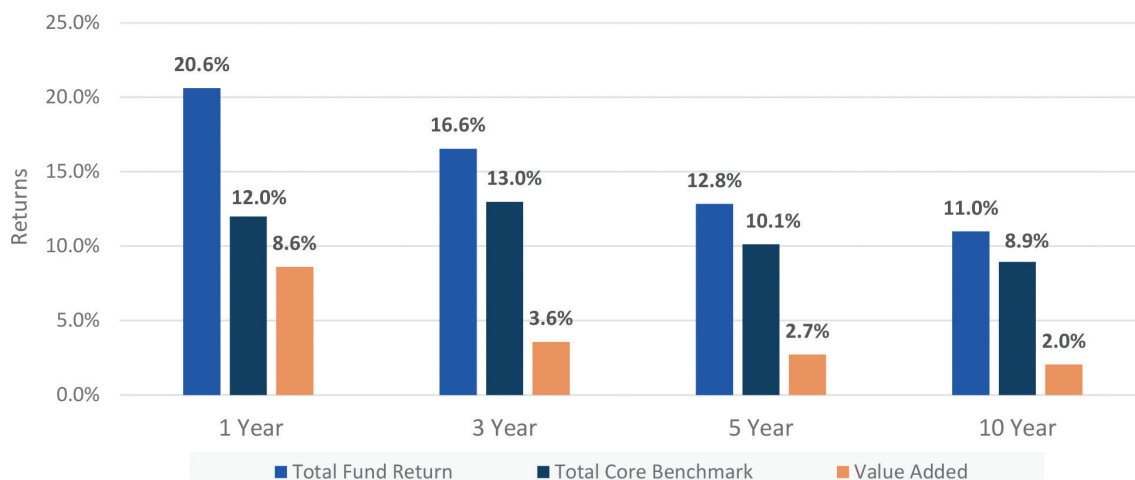
robust returns in recent years.

As Anthony Tranghese of Fiducient Advisors reports, another

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## Total PRIT Fund Returns

Annualized Returns as of December 31, 2021 (Gross of Fees)



Source: BNY Mellon. Total Core Benchmark includes private equity benchmark.

## LEGISLATIVE NEWS

## UPDATE

STATE  
LEGISLATURE  
ACTIVITY INTENSIFIES

Activity on Beacon Hill returned after the holiday break and has intensified. The House and Senate began to hold formal sessions and committee activity resumed. In late January Governor Baker gave his last State of the Commonwealth and released his final budget (*see p. 4*). This kicked off the FY23 budget season, which will take place over the next 6 months, culminating with a July 1 implementation.

January also started the second year of the 2021-2022 legislative session. The bulk of the legislative activity during the second year will take place between January and July 31st, in particular action on legislation that would require a roll call vote. The Joint Committee on Public Service took action on several bills prior to Joint Rule 10 day, the first Wednesday of February when the legislative committees are required to take action on the bills before the committee. A list of our legislative package and updated bill status can be found on page 6. Now that initial committee work is complete, activity should increase, providing opportunities to advance pieces of our legislative package that have been released favorably from committee.

The Association continued work on the efforts to make improvements to the COLA. Working with the

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## UPDATE

## WEP/GPO

## NEAL ANNOUNCES STAFF CHANGES

In the January edition of *The Voice*, we reported on the four separate bills now pending before the US House of Representatives that address the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws. The January article remains the most detailed and up-to-date overview of the legislation and our efforts to bring relief to current and future public retirees.

Since the holidays, a series of changes within the personal staff of Congressman Richard Neal could have an impact on the progress made on the issues in 2022.

In early January, Neal announced the departure of his long-time aide and Chief of Staff William Tranghese. A native of Springfield, Tranghese began his work for the Congressman while still in high school as a volunteer on Neal's campaign for Springfield City Councilor. He later worked as an intern for Neal's mayoral office before becoming a member of Neal's Congressional staff in 1989 as a legislative assistant. He served as the Congressman's spokesman for 20 years and as his communications director before being promoted to chief of staff in 2016.

Replacing Tranghese as chief of staff is Elizabeth O'Hara, who has served as Neal's deputy chief of staff since 2016. Highly experienced on Capitol Hill, she previously served as legislative director for former Congressman and House Majority and Minority

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## UPCOMING TELE-TOWN HALL MEETINGS



## HOW TO PARTICIPATE

**AUTO-CONNECT:** At the time of the event *Mass Retirees* members will receive a call from 833-491-0336. Simply answer the call and remain on the line to join the meeting.

**DIALING IN:** *Mass Retirees* members can also directly dial into the Tele-Town Hall meetings, at the time of the event, by calling 833-491-0336.

Due to the ongoing COVID-19 pandemic and public health protocols, *Mass Retirees* has now held more than 20 Tele-Town Hall meetings.

UniCare 

MARCH 25, 2022 | FRIDAY AT 1:00 PM  
FEATURING DAVID MORALES, G.M.

FY23 STATE BUDGET

APRIL 29, 2022 | FRIDAY AT 1:00 PM  
UPDATE & PROJECTIONS



# BARTON NAMED MASS RETIREES NORTHERN DISTRICT VP

## *Fills Board Position of the Late Joe DiFranco*

**M**ass Retirees President Frank Valeri has named Lynn retired Firefighter and elected city Retirement Board Member Gordon “Buzzy” Barton as the Association’s Executive Board Member/Northern District Vice President.

Buzzy will replace long-time Northern District Vice President Joe DiFranco of Peabody, who passed suddenly last fall. Joe was a retired Fire Lieutenant, who had served as a PFFM Officer and elected member of the Peabody Retirement Board.

Buzzy Barton, retired Lynn firefighter after 28 years of fire service, was injured during active duty before retirement. Barton is the elected Board member of the Lynn Retirement Board and has served in that capacity for the past 18 years.

During his active service, he also served as a PFFM Vice President and President of Local 739, for 20 years.



**BUZZY BARTON**  
EXECUTIVE BOARD MEMBER/VP

Shortly after his appointment to the fire department Buzzy soon recognized the value of public safety. He was a first responder to the 1978 Great Fire of Lynn that destroyed a majority of the industrial buildings in the downtown area, which today is the North Shore Community College campus.

Recollecting that experience and a number of other calls to service,

Buzzy’s outlook on advocating for retirees is a simple one, “I learned early on and throughout my career that expectations in public service are put on a higher level than most and at the end retirees must be treated with dignity: protected and supported during their retirement years.”

Since retirement Buzzy has been very involved with the Lynn Community in different forums. He served as a High School Basketball coach and was recently elected to his 10th term as Lynn City Councilor at Large.

His activities in youth sports and politics have one thing in common for Buzzy, both arenas have given him a platform to help people.

According to Barton, “I know how important athletics were to my development as a young man

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# GOVERNOR BAKER FILES PROPOSED FY23 STATE BUDGET



**CHARLIE BAKER**  
MASS GOVERNOR

## *Includes 3% State & Teachers’ COLA*

marking the beginning of the FY23 state budget season. The Governor’s budget is the first step in the budget process. The House and Senate will release their versions in April and May. The process traditionally wraps up in late June for implementation on July 1. H2, totaling \$48.5 billion, will fund operations in the Commonwealth and includes several items impacting retirees’ health insurance and pensions.

As in past years, the Group Insurance Commission is fully funded and there are no changes

to state retiree and active employee premium splits. As we go to print, the GIC has not yet set the premium rates for the upcoming plan year that will begin on July 1, 2022. The Commission plans to take a vote on this at their March meeting.

The proposal recommends a 3% COLA for retired state employees and teachers, who retired before July 1, 2021. The COLA will be applied to the \$13,000 base. Governor Baker has included a recommendation for the COLA in

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# UPDATE

## MEDICARE PART B INCREASE

### *Signs Point to Relief*

**W**hen *Mass Retirees* challenged the huge increase in the 2022 Medicare Part B premium, we called upon our members to contact their Congress Member and Senators for relief. Well, it appears that the call to action produced positive results and signs now point to relief.

According to CEO Shawn Duhamel, "We didn't stand alone. Retiree groups from across the country, including national organizations like AARP, joined us in the demand that the increase be reduced. No question, the uproar caught the attention of federal officials.

"We also put a bright spotlight on a major cause for the increase, namely on an Alzheimer's medication, Aduhelm, that was manufactured by Biogen. As we reported last year, there was a great deal of controversy surrounding Aduhelm and its initial approval by the U.S. Food and Drug Administration (FDA)."

#### **BIOTEC REDUCES PRICE**

When Aduhelm was approved by the FDA last June, Biogen set the drug's price at an exorbitant \$56,000 annually. It became a prime example of the ongoing problem with the escalating costs associated with specialty drugs.

Then when the federal CMS (Centers for Medicare & Medicaid Services) pointed to Aduhelm's cost to justify the highest-ever Part B increase, it triggered a strong public outcry, including from the Association.

As a result of the backlash, Biogen made a substantial reduction

in Aduhelm's price to \$28,200 annually, basically cutting it in half. Their decision had a significant ripple effect.

U.S. Health & Human Services (HHS) Secretary Xavier Becerra has called upon the CMS to reexamine its Part B increase, particularly in light of the 50% reduction in Aduhelm's price. CMS is part of HHS.

While still reviewing the Part B premium, CMS has sharply limited Medicare's coverage for Aduhelm to patients who are participating in clinical tests of the drug's effectiveness. Original estimates had peak Aduhelm's annual sales around \$3.5 to \$4 billion, and now, with these developments, there are some analysts who have downgraded sales to \$100 million annually.

Coverage restrictions have not only been imposed by the CMS. Many private insurers have refused to cover the drug, and some leading hospitals have refused to administer it. That includes Mass. General Brigham, the state's largest health care provider. While making this decision, MGB Melrose has indicated that it will re-evaluate if new testing data becomes available.

#### **CONGRESS CALLS FOR REDUCTION**

"When we alerted our members to the Aduhelm controversy, we also reached out to our Congressional members who hold some senior leadership position in the House," according to Legislative Chairman Tom Bonarrigo. "One of them is Congresswoman Katherine Clark of Melrose (5th District) who is the Assistant House Speaker – fourth in

leadership behind Speaker Nancy Pelosi.

"Congresswoman Clark is a longstanding trusted friend of the Association (see January 2021 *Voice*). So we weren't surprised that her office got right back to us and acted quickly on this."

Along with her fellow members, Congresswoman Clark contacted HHS Secretary Becerra, calling upon his department to reduce the Part B premium based upon the changes in Aduhelm's pricing and utilization.

Duhamel continues, "Thank you Congresswoman Clark for your help on this issue. While a reduction in a premium during the calendar year would be unprecedented, it's clearly warranted and should be a first.

"We know that Congresswoman Clark and her House colleagues agree with us. More importantly, we're confident that they will do their utmost to achieve a premium reduction and get the relief that our members and all Medicare retirees deserve."



**CONGRESSWOMAN  
KATHERINE CLARK**  
MA FIFTH DISTRICT



# MASS RETIREES LEGISLATIVE PACKAGE

## OUR BILL UPDATES

**W**hen the Association's Legislative Package was filed last year, our bills were referred to the Joint Committee on Public Service. Under House-Senate Joint Rule 10 that governs both branches, Public Service was required to decide whether to act favorably (or not) on our bills, still pending in the Committee, by the first Wednesday in February 2022, specifically February 2.

According to Legislative Liaison Nancy McGovern, "While Public Service had acted favorably on some of our bills before February 2, we waited to send this issue of the *Voice* to the printers until after that date so that we could report to our members the most up-to-date status of our Legislative Package. Here we've done just that and included a complete breakdown on the status of our bills as of the Rule 10 deadline."



NANCY MCGOVERN  
LEGISLATIVE LIAISON

## INSURANCE

### 1. **SB1676/HB2708-Raise State Basic Life Insurance Coverage.**

Sponsors: Sen. Brendan Crighton (D-Lynn) & Rep. John Lawn (D-Watertown)

Status: Senate Ways & Means/House Ways & Means

### 2. **HB2719-GIC Out-of-Pocket (OOP) Maximums.**

Sponsor: Rep. John Mahoney (D-Worcester)

Status: Joint Committee on Public Service

### 3. **SB1712/HB2613-Local Retiree Insurance Protection.**

Sponsor: Sen. Paul Feeney (D-Foxborough) & Rep. Michael Day (D-Stoneham)

Status: Reported favorably by Committee on Public Service

### 4. **HB1281-GIC Medicare Buy-In Program.**

Sponsor: Rep. Brad Jones (R-North Reading)

Status: Joint Committee on Public Service

### 5. **HB2660-Local Withdrawal from GIC.**

Sponsor: Rep. Thomas Golden (D-Lowell)

Status: Joint Committee on Public Service

### 6. **SB1713-GIC Composition.**

Sponsor: Sen. Paul Feeney (D-Foxborough)

Status: Joint Committee on Public Service

## COST-OF-LIVING

### 7. **SB1765/HB2664-State & Teachers' COLA Base.**

Sponsor: Sen. Marc Pacheco (D-Taunton) & Rep. Danielle Gregoire (D-Marlborough)

Status: HB2664 reported favorably by Committee on Public Service; SB1765 in Committee.

### 8. **SB1677-COLA Enhancement for Long-Term "Career" Retirees.**

Sponsor: Sen. Brendan Crighton (D-Lynn)

Status: Reported favorably by Committee on Public Service

### 9. **HB2607-COLA Financing.**

Sponsor: Rep. Mark Cusack (D-Braintree)

Status: Joint Committee on Public Service

## PENSIONS

### 10. **HB2659-Relief for Pre-July 2004 Options (b) & (c) Retirees.**

Sponsor: Rep. Thomas Golden (D-Lowell)

Status: Reported favorably by Committee on Public Service

### 11. **HB2606-Post Retirement Public Service.**

Sponsor: Rep. Mark Cusack (D-Braintree)

Status: Enacted (Ch.76, Acts of 2021)

### 12. **HB2748-Estimated First Pension Payment.**

Sponsor: Rep. Jerald Parisella (D-Beverly)

Status: Reported favorably by Committee on Public Service

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# UNICARE'S INNOVATIVE APPROACH TO BETTER HEALTH CARE

## *The Shift to Whole Person Health*

As healthcare costs have continued to rise, a major focus of *Mass Retirees* has been to look for and promote new ideas and solutions aimed at maintaining our members' health while taking steps to keep insurance costs down.

Whether it be working with the state's Group Insurance Commission (GIC) to launch the first of its kind retiree dental insurance plan in 2002, supporting the Medicare Buy-In approach taken by MIIA and Blue Cross Blue Shield at the local level, or partnering with Scensio Systems



to promote the Ibis Tele-Health system, our Association actively seeks new ways to serve the needs of our members.

A growing body of evidence shows a direct correlation between how we treat our bodies and how our bodies treat us. Eating sugary, highly processed foods can lead to health problems like heart disease, diabetes, and other complications,

for example.

However, we now know much of our health is affected by our living circumstances and behaviors. Numerous studies suggest that non-clinical factors like geography, personal finances, access to food and transportation, and social isolation can determine up to 80 percent of our health outcomes. Consider the impacts, for instance, of living in a "food desert" with limited access to affordable, nutritious food or not having reliable transportation to get to doctors appointments.

*'The innovations being embraced by UniCare are cutting edge. Hopefully, these steps prove to be a success in more ways than one.'*

SHAWN DUHAMEL  
CEO - MASS RETIREES

### UniCare Stepping Outside the Traditional Box

#### *"WHOLE PERSON, WHOLE YOU"*

Traditionally, the healthcare industry has been focused on treating symptoms and illness, and health has been viewed as a byproduct of the medical care we receive. But there has been a shift in recent years by some health plans to take a broader view of health and support not only the physical factors that affect good health, but the behavioral, emotional, and social factors that affect one's overall well-being – called Whole Person Health.

Health plans like UniCare are stepping outside the traditional box and evolving with new approaches. Today, they do so much more than

process medical claims and offer access to providers. They are taking a holistic view of their members' health, supporting them in so many more ways than before by developing solutions to address any barriers impeding healthier living.

UniCare is well known to retirees and active employees insured through the GIC. The Andover, MA-based company administers health benefits for well over 100,000 retirees and active employees at both the state and local levels through the OME and Indemnity Plan Options, as well as managed care such as a non-Medicare PPO.

"We need to help individuals live their best lives, and this means

supporting their physical, mental, and social needs holistically—not just facilitating medical appointments," said David Morales, general manager of UniCare. "At UniCare, we are transforming the way members experience care from birth to post-retirement through a unique combination of total access to providers, personalized care support, and powerful digital health tools."

UniCare is the only indemnity plan offered through the Group Insurance Commission (GIC), meaning members have the "freedom of choice" to see their physician or other healthcare providers



DAVID MORALES  
UNICARE G.M.

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# GIC

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an overview of the rate setting process and a range of potential rate increases for FY23 in December. At that time, it was reported that the plan rates would potentially rise between 3%-7%. While we know that any increase in plan rates will have an impact on members, the range is below the state and national average for this year.

Subscribers will also see no change in the plan offerings from Tufts and Harvard despite the announcement that the two carriers have merged. The only significant carrier change for the FY23 plan year

will be to Fallon, which will no longer be a GIC offered plan. Subscribers will have to choose a different carrier during the open enrollment period that will be held in the spring.

In addition to the decisions pertaining to the upcoming plan year, the GIC is continuing the work on the procurement process. As we have been reporting, we are anticipating the GIC to release the RFR for the medical plans in the spring and the pharmacy manager in the early summer with approval in the fall. The vendors selected will provide the medical and pharmacy benefits for subscribers starting July 1, 2023.

Updates on the latest developments regarding plans and the

procurement process will be provided as they become available. Look to our digital communications and future *Voice* editions.

"It is always very good news when we do not see an increase in out-of-pocket costs. This is especially important this year when the costs of pretty much everything has gone up," said *Mass Retirees* CEO Shawn Duhamel. "The big question that will not be answered until next year is what changes may come due to the state's procurement. All GIC health insurance and pharmacy plans are up for renewal next year. We will be keeping a very close eye on all developments."

## State Update

CONTINUED FROM PAGE 3 ►

leadership of the Joint Committee on Public Service, the committee released favorably legislation to improve the State and Teacher COLA base and the Enhanced (Senior)

COLA. As with any legislative effort of this measure, work is done on several fronts. In conjunction with advocacy at the committee level, we continue to work with House and Senate leadership to advance these measures as well as the one-time 5.9% state and teacher COLA for FY23 and local option language that would allow the local systems to

implement the same.

As we head towards the July 31st deadline for formal sessions, we will continue to provide updates in future editions of *The Voice* and for more immediate information, through our digital outlets and the hotline message.

## UniCare

CONTINUED FROM PAGE 7 ►

of their choosing without a referral. Members' out-of-pocket costs vary depending on the plan they choose.

A new program that UniCare began offering last year, called "*Whole Health, Whole You*," provides personalized care for members in certain plans in need of highly personal, complex health services. Case managers coordinate care across a team that includes nurses, dietitians, respiratory therapists, pharmacists, exercise physiologists, and health coaches. Members in the Optional Medicare Extension (OME) plan have access to a 24/7 nurse line, and all members have access to integrated and collaborative behavioral health-care services. UniCare also employs

a social worker to connect members to needed social services and community resources.

Two years after the pandemic fueled changes in healthcare delivery in a way that we've never seen before, many consumers are more comfortable accessing care online. Health plans are embracing these changes by making it easier for members to be more proactive in managing their health and wellness online through digital tools, including telehealth and virtual care apps.

"For our members who want a convenient option to access care when they want it, digital tools like our Sydney Health mobile app offer personalized physical and mental health resources and access to telehealth services in the palm of your hand," said Morales.

As the definition of what

"health" means continues to evolve, health plans are stepping up to support a preventative, whole-person approach to health that allows our communities to live longer, healthier lives – not only physically, but socially and emotionally as well.

"How we view overall health and deliver healthcare is evolving and should be. The approach taken by insurance companies, such as UniCare, is also changing. While these changes can help stabilize and even lower costs overtime, what is most exciting are improvements in quality of life that can be achieved," said *Mass Retirees* CEO Shawn Duhamel. "The innovations being embraced by UniCare are cutting edge. Hopefully, these steps prove to be a success in more ways than one!"

# CALCULATING COLAs

In January of each year, the state's Public Employee Retirement Administration Commission (PERAC) must report to the State Legislature on the COLA (Cost-of-Living Adjustment) percentage that the Social Security Administration (SSA) will be paying that calendar year. Typically, the COLA percentage is first announced by SSA each October for the upcoming year, which it was this past October for this January 2022 COLA.

PERAC's report on SSA's COLA percentage has added significance here in Mass. It basically serves as the triggering mechanism for the Commonwealth's 102 local retirement systems on adopting a local COLA beginning on July 1.

## BLS: INTEGRAL ROLE PLAYED



While SSA announces the COLA percentage for a particular year, it's another less publicized federal agency that calculates the percentage. We're referring to the Bureau of Labor Statistics or BLS and the integral role that it plays.

Established over 137 years ago, BLS is currently a unit within the Department of Labor whose cabinet secretary is former Boston Mayor Marty Walsh. Briefly, it is the federal government's principal fact-finding agency in the expansive field of labor economics and statistics.

To fulfill its role, BLS collects, processes, analyzes, and disseminates essential statistical data. It serves as a statistical resource for other federal agencies including the

## Closer Look at CPI

SSA.

The BLS calculates the official prices indexes called the Consumer Price Index (CPI) for two population groups. The CPI is a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services.

One index is the CPI for all Urban Expenses (CPI-U) which represents the spending habits of about 88% of the US population. The other is the CPI for Urban Wage Earners and Clerical Workers (CPI-W), a subset of the CPI-U population, which represents about 29% of the US population.

To calculate SSA's COLA, BLS uses its CPI-W. It compares the CPI-W for July, August, and September (the third quarter of a calendar year) of the previous year with the average for the same (third) quarter of a current year. That percentage change becomes the COLA for the following year.

For example, in October the SSA announced a 5.9% COLA beginning January 1, 2022. BLS had compared the average CPI for the third quarter (July-September) of Calendar Year 2020 with the average for 2021's third quarter. BLS determined that the percentage change in the CPI-W between these two third quarters was 5.9% and that became the SSA's COLA beginning this January.

It should be noted that this year's 5.9% is not the largest COLA since "automatic" COLAs, based upon the formula explained above, were implemented by SSA in 1975. The first automatic COLA in 1975 was

8%. Since then, the SSA COLA was 14.3% in 1980, following by 11.2% in 1981 and 7.4% in 1982.

## INDEX FOR RETIREES: CPI-E

As part of his comprehensive Social Security Reform Bill (H.R. 1902), Rep. John Larson (CT – District 1), who is chairman of the House Ways & Means' Social Security Subcommittee, proposes to "improve the annual COLA formula to better reflect the costs incurred by seniors through adopting what's called a CPI-E Formula." According to Rep. Larson, the CPI-E "provision will help seniors who spend a greater portion of their income on health care and other necessities."

An index that reflects the costs of retirees is not a new concept. In addition to its official price indexes, the CPI-W and CPI-U, BLS has been calculating an experimental index, named the CPI for Americans 62 years of age or older, or CPI-E, for households with a primary member or spouse who is 62 years of age or older. Over the years, its implementation has been proposed by other elected officials, including our US Senator Elizabeth Warren, going back to at least 2013.

The CPI-E measures price changes specifically based on the spending patterns of those age 62 or over. As of now, it has not been implemented by the BLS, in contrast to its publication of the CPI-W and CPI-U and also no federal legislation has been enacted requiring its use.

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**SOCIAL SECURITY  
"AUTOMATIC" COLAs**

**1975 - 2022**

**SEE CHART ON PG. 12**

# RETIREMENT BOARDS

## ELECTIONS & APPOINTMENTS

**Attleboro** – Retired Fire Lieutenant **Bruce Tondreau\*** was re-elected to the **Attleboro Retirement Board** without opposition. The other Board members certifying the election results were **Deborah Gould**, **Barry Lacasse**, Police Officer **Scott Sharette**, and **Richard Boucher**. Attleboro's former Veterans Agent **Ken Badertscher** has taken over as the Board's executive director after the retirement of **Leslie Ring**.

**Berkshire County** -The Berkshire County Advisory Council voted to re-elect **Paul Lisi, Jr.**, the treasurer of the Town of Richmond, to his third 3-year term to the **Berkshire County Retirement Board**. Paul will join **Michael Ovitt\***, **Karen Williams**, **Mark Bashara**, retired police chief of Lanesboro and appointed member **Beth Matson**. The executive director of the Berkshire Retirement System is **Sheila LaBarbera**.

**Easthampton** – After the passing of **John Dunham**, an elected member of the **Easthampton Retirement Board**, the members of



DAVID MOTTER  
EASTHAMPTON

the system elected John's replacement. Retired Fire Chief **David Motter** received 146 votes and retired City Auditor **Valerie Burnier** received 47 votes. The other members on the

Board are **Heta Patel**, **Jennifer Gallant**, retired Police Captain **Donald Emerson\*** and retired Springfield Fire Lieutenant **Connie Sullivan**. The Board administrator is **Kymme Wood**.

**Fitchburg** – After serving on the **Fitchburg Retirement Board** for the past half century, **Norman**

**LeBlanc**, retired CPA, decided to step down as the Board's fifth member. Board members appointed retired Wilmington Fire Lieutenant



JOHN BROWN  
FITCHBURG

**John Brown** to replace LeBlanc. John also serves as an elected Board member on the **Middlesex County Retirement Board** and the elected

Executive Board member and Vice President of the **Mass. Association of Contributory Retirement Systems (MACRS)**. The other Board members making the appointment were **Calvin Brooks\***, **Mary Cringan**, **Anna Farrell** and retired Deputy Fire Chief **Thomas Dateo, Jr.** The Board administrator is **Tina Schneider**.

### Middlesex County Retirement Board



BRIAN CURTIN  
MIDDLESEX COUNTY

**Burlington Housing Authority Treasurer Brian Curtin**, was re-elected by the Advisory Council as the elected representative to the **Middlesex County Retirement Board**.

Brian has served as the Advisory Council's representative for the past 40 years. The others serving on the Board include retired Wilmington Fire Lieutenant **John Brown**, who also serves as Vice President and Executive Board member of the **Mass. Association of Contributory Retirement Systems**, **Thomas Gibson, Esq\***, **Tewksbury Fire Lieutenant Joseph Kerns** and **Robert Healy**. The chief administrative officer for Middlesex is **Lisa Maloney, Esq.**

**Newton – Newton Retirement**

**Board's Ex-Officio member Sue Dzikowski** has retired as city comptroller and the City Council has appointed **Stephen Curley** as her replacement. Curley had served as the deputy comptroller. Other members of the Board include **Anthony Logalbo**, **Paul Bianchi**, **Thomas Lopez\*** and **Lisa Maloney**. The Board's director is **Kelly Byrne**.

**Northampton** – Retired Northampton Smith Vocational School employee **Karen Lafleche**, received 158 votes to defeat the Northampton fire chief **Jon Devine** who received 147 votes for the elected seat on the **Northampton Retirement Board**.

The seat was vacant due to the recent retirement of the retired City Auditor **Michael Lyons**. The other members on the Board include **Joyce Karpinski\***, **Charlene Nardi**, **Tammy Suprenant** and **Thomas Sullivan**. The Board's retirement director is **David Shipka**.

**Peabody** – Following the tragic loss of retired Fire Lieutenant and Association Executive Board Northern District Vice President, **Joe DiFranco** and the earlier passing of fellow Board member **Linda Cavallon**, the members of the system elected two new **Peabody Retirement Board** members. The first elected was recently retired Deputy Fire Chief **Henry (Hank) Hogan** with 217 votes. The second elected member will be **Andrea Trefry**, who received 190 votes, the landfill supervisor at the Department of Public Services with 37 years of City service. Also running were **Glenn Grueira**, 182 votes, retired Light Plant manager. Fire Captain **Daniel Dean**, received 146 votes, as well as three other

CONTINUED ON PAGE 16 ►



# LEGISLATIVE PROGRAM HIGHLIGHTS

IN THIS ISSUE WE CONTINUE OUR SPECIAL SERIES ON THE ASSOCIATION'S LEGISLATIVE PRIORITIES AND HIGHLIGHT OUR LEGISLATION RELATED TO VETERANS.

*Special*  
SERIES #3:

## SPOTLIGHT ON VETERAN LEGISLATION

### *Improving Benefits For Those Who Served*

When we talk about the work that forms the foundation of the *Mass Retirees Association*, none is more important than advocacy for our Veterans. That includes the pivotal role that we played in extending the veterans' bonus to those receiving an accidental disability retirement. This session we filed two pieces of legislation relative to improving benefits for those who not only served this country, also dedicated their careers to public service. The legislation seeks to increase the Veterans' bonus and extend the bonus to certain "peacetime" veterans (pre-August 26, 2004).

Working with two long-time supporters of *Mass Retirees* and veterans themselves, **Representative Jerald Parisella (D-Beverly)** and **Senator John Velis (D-Westfield)** filed the legislation this session. Below you will find a summary of SB1794 and HB2749 relative to the Veterans' bonus and SB1795 relative to extending



SEN. JOHN VELIS  
(D-WESTFIELD)



REP. JERALD PARISELLA  
(D-BEVERLY)

the bonus to "peacetime" veterans who retired before August 26, 2004. At the time of publication, **SB1794** and **HB2749** were before the House Ways and Means Committee. **SB1795** has been reported out favorably by the Public Service Committee.

## BILL SUMMARIES

### **SB1794/HB2749** **Veterans' Bonus**

Currently, a superannuation or accidental disability retiree who is a veteran receives an additional annual allowance or veterans' bonus equal to \$15 for each year of creditable service up to 20 years, so that the maximum "vets bonus" is \$300 annually. **Ed Note:** *Veterans who receive an ordinary (non-work related) disability receive special recognition under that law. It was some 57 years ago when the vets bonus was passed into law.* Our bills would update the bonus formula to \$50 for a year of creditable service up to 20 years, so that the maximum "vets

bonus" is \$1,000 annually. There is a local option provision for acceptance by local retirement systems.

### **SB1795** **Extend Definition of** **Veteran for Vets Bonus**

In 2004, the definition of veteran expanded for retirees to include those who served during non-war-time ("peacetime") periods, as well as National Guard duty in limited cases. Unfortunately, this law was only applied prospectively, from 8/26/04 forward.

That meant the expanded definition of veteran did not apply to those who retired on a superannuation

(regular) retirement before 8/26/04 and had peacetime military service (or National Guard duty in limited cases). These veterans were not eligible for the vets bonus (up to \$300 annually), despite their military service.

Our bill would extend the expanded definition of veteran to those who have the requisite peacetime or National Guard duty and retired on a superannuation retirement before 8/26/04 for purposes of the vets bonus only. If enacted, they would then be eligible to receive the vets bonus prospectively from the effective date of the law. There is a local option provision for acceptance by local retirement systems.

CONTINUED FROM PAGE 9 ►

# SOCIAL SECURITY'S “AUTOMATIC” COLAs

**P**rior to 1975, Social Security benefit increases were set by Congress. The first “Automatic” COLA for June 1975 was based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the second quarter of 1974 to the first quarter of 1975.

The 1976-83 COLAs were based

## *See More Details Pg. 9*

on increases in the CPI-W from the first quarter of the prior year to the corresponding quarter of the current year in which the COLA became effective. After 1983, COLAs have been based on increases in the CPI-W from the third quarter of the

prior year to the corresponding quarter of the current year in which the COLA became effective.

The 1975-82 COLAs were effective for benefits paid in June during those years, while COLAs, paid since then, have been effective for benefits paid in December.

(Note: 1983 was a transition year between July 1982 to January 1984.)

Year	COLA	Year	COLA	Year	COLA
July 1975	8.0	January 1992	3.7	January 2008	2.3
July 1976	6.4	January 1993	3.0	January 2009	5.8
July 1977	5.9	January 1994	2.6	January 2010	0.0
July 1978	6.5	January 1995	2.8	January 2011	0.0
July 1979	9.9	January 1996	2.6	January 2012	3.6
July 1980	14.3	January 1997	2.9	January 2013	1.7
July 1981	11.2	January 1998	2.1	January 2014	1.5
July 1982	7.4	January 1999	1.3	January 2015	1.7
January 1984	3.5	January 2000*	2.5	January 2016	0.0
January 1985	3.5	January 2001	3.5	January 2017	0.3
January 1986	3.1	January 2002	2.6	January 2018	2.0
January 1987	1.3	January 2003	1.4	January 2019	2.8
January 1988	4.2	January 2004	2.1	January 2020	1.6
January 1989	4.0	January 2005	2.7	January 2021	1.3
January 1990	4.7	January 2006	4.1	January 2022	5.9
January 1991	5.4	January 2007	3.3	Source: SSA	

\*The COLA for January 2000 was originally determined as 2.4 percent based on CPIs published by the Bureau of Labor Statistics. Pursuant to Public Law 106-554, however, this COLA is effectively now 2.5 percent.

## PRIT Returns

CONTINUED FROM PAGE 2 ►

important factor in local success is the local retirement boards themselves.

“Similar to the evolved approach taken by the PRIM Board, we have witnessed a more sophisticated approach at the local level when it comes to asset allocation, diversification, and building a well-balanced investment portfolio. These decisions are not only producing excellent returns in an upmarket like we

have had in recent years, but we expect that they will also protect retirees’ assets if and when the market goes through a downturn,” said Tringhese, who works with several local retirement systems across Massachusetts. “Early indications are that we will see 2021 returns from several of our MA clients, after fees, that exceed 20%. The work they have been doing for years is paying off for their members.”

“Whether it be the PRIM Board or our 102 local retirement systems, everyone should be proud of the success we’ve seen over the years since the pension funding law was

put in place back in the mid-1980s. Where we find ourselves today was just a long-term dream in 1986,” comments President Frank Valeri, himself an elected member of the State Retirement Board. “We can’t say this enough. The time has now come for this success to be shared with the beneficiaries – the retirees for whom these systems were established to benefit. That can and should be done through regular incremental increases in the COLA base, as well as the continued payment of an annual COLA.”

# MASS RETIREES LICENSE PLATE NEARING FINAL STAGES

For those members who have shown interest in a *Mass Retirees* specialty automobile registration plate (see prototype), subject to RMV approval, thank you and be assured that we're nearing the final stages in making it a reality. As President Frank Valeri sees it, "This specialty plate provides us with an opportunity to show pride in our Association and a way for members to demonstrate unity as a group."

"We've almost reached the 750-member threshold needed to pre-order the plate with the RMV. If you haven't, please let us know that you're interested."

Massachusetts allows certain types of non-profit organizations (Section 501(c)(3) charitable, educational and scientific organizations) to do this, with a portion of the initial \$40 specialty plate fee being dedicated to the sponsoring organization. (Please note that the \$40 specialty fee is in addition to the standard registration fee of

\$50 for two years.) As we approach the threshold, we are proceeding to create such a non-profit organization with federal and state officials. Details on this will be included in the next (May) issue of *The Voice*.

Once we obtain the RMV's approval to issue the plate, we plan to have a low-digit lottery or auction to kick things off. Members who are interested in a low-digit plate will have the opportunity to place a bid.

"Again thank you if you've contacted us," continued Valeri. "And we look forward to hearing from more of you, so we cross the finish line."

"When we satisfy the threshold, we will be forwarding an application to those who are interested. They will need to complete and mail it back with a \$40 check for the specialty plate itself (with the standard \$50 fee being paid when the member registers their specialty plate for 2 years). We'll be providing more details at that time."

## LET US KNOW IF YOU ARE INTERESTED

Please let us know that you're interested by emailing us at [information@massretirees.com](mailto:information@massretirees.com) or otherwise calling at (617) 723-7283 and if need be, leave us a message.



## Bill Updates

CONTINUED FROM PAGE 6 ►

### SURVIVORS

#### 13. SB1723-Increase in Option (d) Minimum Pension.

Sponsor: Sen. Cindy Friedman (D-Arlington)

Status: Reported favorably by Committee on Public Service

#### 14. SB1766/HB2615-Survivor Health Insurance.

Sponsor: Sen. Marc Pacheco (D-Taunton) & Rep. Marjorie Decker (D-Cambridge)

Status: Senate Ways & Means/Joint Committee on Health Care Financing

#### 15. HB2601-Extend Vote to Survivors in Board Elections.

Sponsor: Rep. Claire Cronin (D-Easton)

Status: Joint Committee on Public Service

### VETERANS

#### 16. SB1794/HB2749-Veterans' Bonus.

Sponsor: Sen. John Velis (D-Westfield) & Rep. Jerald Parisella (D-Beverly)

Status: House Committee on Ways and Means

#### 17. SB1795-Extend Definition of Veteran for Vets Bonus.

Sponsor: Sen. John Velis (D-Westfield)

Status: Reported favorably by Committee on Public Service

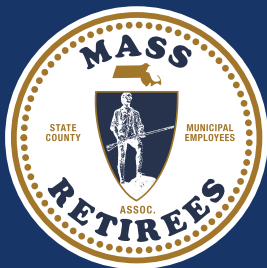
### DISABILITY PENSIONS

#### 18. SB1680-Non-Veteran Ordinary Disability Minimum.

Sponsor: Sen. Brendan Crighton (D-Lynn)

Status: Joint Committee on Public Service





# MASS RETIREES

## Savings Realized With

Shortly after taking office in 2014, Association President Frank Valeri began to explore establishing a members-only discount program. "Back then, we did our homework and selected YouDecide, a national leader in the voluntary benefits marketplace for more than 20 years, to help create and then administer a discount program for the Association," according to Valeri.

"We decided that YouDecide, offering hundreds of discounts and

providing top-notch service, was the best fit for us. With that, we launched *Mass Retirees Advantages* in 2015, and based on members' feedback, have been very pleased with the program's progress.

Over the years, the Association has expanded the number of discounts being offered and will continue to add more. As a pioneer in the voluntary benefits market, YouDecide is also hard at work improving its operations. Recently, it has developed a new retail site and

retiree portal for our members to visit the program online (see insert).

Here's just a small sampling of the discounts that members can choose and realize savings! Again you must be a *Mass Retirees* member to take advantage. You can visit online or call with the contact information provided on the next page. Please have your membership number which is located on your membership card.



GE APPLIANCES STORE



RESTAURANT.COM®  
BEST DEAL. EVERY MEAL.



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# ADVANTAGES

## Our Discount Program

POWERED BY  
**YouDecide**

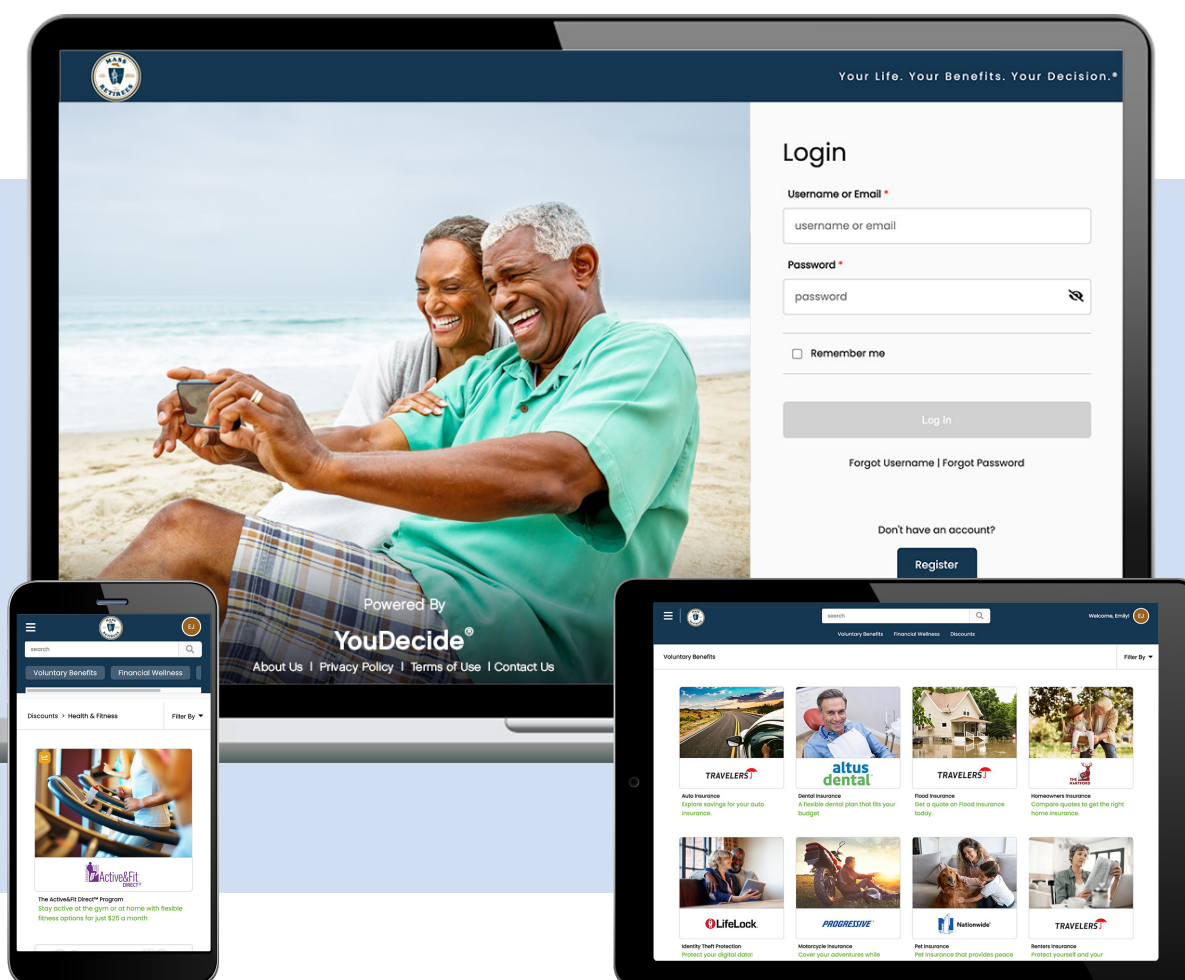


## LEARN MORE ABOUT YOUR DISCOUNTS

[WWW.YOUDECIDE.COM/MASSRETIRES](http://WWW.YOUDECIDE.COM/MASSRETIRES)

For more deals and great offers, visit the exclusive web site for Mass Retirees Members today!

For assistance, call **1-800-933-9051** Client ID **MRA267**  
(Monday - Friday, 8 a.m. to 7 p.m. ET)



INSURANCE



AUTO



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PET



TRAVEL

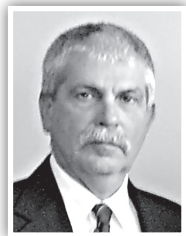
Products and discounts are not available in all states or in Canada. Discounts not available from all providers. See site to view all available products, additional details. Eligibility for products and discounts is subject to underwriting. All logos and product names contained herein are the property of their respective owners. ©2022, YouDecide.

# Elections

CONTINUED FROM PAGE 10 ►

candidates who appeared on the ballot. **Mayor Bettencourt** reappointed **Edward Lomassney III**, a Salem Five Bank executive, as his appointment to the Board. The other two Board members are **Michael Gingrich** and **Richard Yagjian\***. The pension administrator is **James Freeman**.

**Plymouth County – The Plymouth County Retirement Board** declared the re-election of retired Rockland Firefighter **John Sciara**

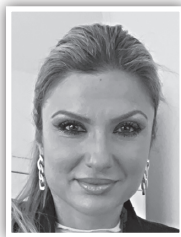


JOHN SCIARA  
PLYMOUTH COUNTY

who was unopposed. John was first elected as a Scituate firefighter in 1997 before retiring from Rockland Fire Department several years ago. The other mem-

bers of the Board include **Thomas O'Brien\***, **James Harrington**, retired County Sheriff, **Joseph McDonough** and **MaryBeth Carter**. The executive director is **David Sullivan**.

**Revere – Mayor Arrigo** appointed **Ida Cody** to replace retired City Clerk **John Henry** as his appointment on the **Revere Retirement Board**.



IDA CODY  
REVERE

include **Richard Viscay\***, **James Cullen**, **Sean Manion** and **Gennaro Cataldo**. The retirement administrator is **Sandor Zapolin, Esq.**

**Salem – After the loss of beloved retired Salem Board Executive Director and Board member Marcia**



SALLY HAYES  
SALEM

**Pelletier**, the members of the system elected her replacement concurrent with the re-election of Board member **Sally Hayes'** position. Retired police captain **Robert**

**Callahan** received 317 votes to fill Marcia's seat with Sally Hayes receiving 283 votes to win her reelection bid. Other candidates included retired Firefighter **Ron Michaud** who received 262 votes and **Kathleen McMahon** who got 109 votes. Other Board members include **Anna Freedman**, **Dominick Pangallo\*** and

Ida also serves on the **Arlington Retirement Board** as their ex-officio member holding the position of Arlington comptroller. The remaining Board members

**Matt Veno**, who is the executive director of the Commonwealth's Group Insurance Commission. The Board's executive director is **Paul Findlen**.

**Shrewsbury – Shrewsbury Retirement Board** members declared **Ralph Iaccarino** re-elected as he was the only candidate filing papers. Members declaring the election results were **Mary Thompson**, retired Shrewsbury School Dept. HR Director **Tom Kennedy\***, retired Firefighter **David Hodgerney** and **Alice Ferro**. The Board's executive director is **Gregory Gatsogiannis**.

**Southbridge – The Southbridge Retirement Board** appointed member **Wil Cournoyer** was elected by the members of the system as their elected representative to the Board, receiving 142 votes. He defeated **George Chenier** who received 50 votes. Fire Dept. retiree **James Philbrook** decided not to run for re-election. Town Treasurer **Shanon Ashleigh** has been appointed to the Board's second member position, succeeding Cournoyer. Also serving on the Board are **Karen Harnois**, **Julie Pena\***, and **Pamela Leduc**. The Board administrator is **Heather Thibeault**.

\*Denotes Chair

# Barton

CONTINUED FROM PAGE 4 ►

growing up in Lynn and my involvement now is to try to give back to today's youth what that experience gave to me. And Lynn politics is just simply a way to try to help the city

be a better place to live and be able to help people in general."

In his role as Vice President, he will interact with some 15 local retirement boards and the Essex Regional Retirement system as the conduit to the Association's Executive Board.

President Valeri commented on his appointment, "I'm confident

Buzzy will be a welcome addition and will be an excellent Executive Board/District VP. He will not only keep us apprised on issues facing the 10,000 retirees in the Northern District region but also serve as a strong advocate for them."

# Baker

CONTINUED FROM PAGE 4 ►

each of his budget proposals. In addition to the COLA recommendation, the proposals also include the \$3.744 billion appropriation for the

Commonwealth's Pension Fund.

It's important to note that the Governor has included an outside section that includes an additional appropriation of \$250 million to the pension fund. These funds are from any surplus in FY23.

Governor Baker's proposed budget has been filed in the House where

the Ways & Means Committee, chaired by Representative Aaron Michlewitz (D-North End), has begun its review before releasing its version of the budget. Please look to our website, eblasts, weekly videos and hotline for updates.



# CIRCUIT BREAKER

## *Possible Relief For Homeowners & Renters*

**W**ith home prices still going up and potentially higher real estate assessments, you may want to take a look at the state's Circuit Breaker law for some relief from property taxes or rents paid last year. One may also want to see what local

property tax abatements are being offered in their city or town – a subject that we'll report on in a future *Voice* issue.

But here we'll focus on the Circuit Breaker which is part of the state's income tax law. Our overview of this law will hopefully enable you

to determine whether you may be eligible and pursue applying for it.

It's important to point out that you cannot only own a home but also rent. Under the law, a percentage of rents for last year – 25% - is considered to have been paid for real estate taxes on the rental property.

### For both the homeowner and renter certain basic requirements must be satisfied to be eligible for the Circuit Breaker:

- You must be age 65 or over in 2021 – if married at least one must be at least 65.
- You can't be the dependent of another taxpayer.
- Your home's assessed value can't exceed \$884,000 on January 1, 2021.
- The property that you own or rent, must be your principal residence.
- Your 2021 income cannot exceed \$62,000 if single and \$98,000 for a couple who file a joint return.
- Your real estate taxes, plus 50% of your water/sewer charges, must exceed 10% of your income.

It's important to note that income eligibility for the Circuit Breaker is

much broader, including both Mass. pensions and Social Security that are not subject to state income tax. Also as a renter, 25% of your 2021 rent must exceed 10% of your income (including again both pension and Social Security benefits).

If you satisfy these basic requirements, then you may want to complete a Schedule CB (Circuit Breaker) along with a 2021 state income tax return. Many retirees may not have needed to file a state return in prior years.

That's understandable. But, to obtain the relief from the Circuit Breaker, you must file the return, plus the Schedule CB.

When filing the tax return and Schedule CB, it's also important

to note that the Circuit Breaker is a credit, which means that you will obtain a refund even if you owed zero state income taxes. Under the Circuit Breaker, the maximum amount that you can receive is \$1,170 – well worth taking a look.

**Also it must be emphasized that with this article we are simply informing our members that this relief is being offered by the state to retirees, 65 or over. We are not offering to provide tax advice or assisting in the preparation of Schedule CB and a state income tax return.**

**You should discuss this with your tax preparer. If you have none or have not filed a state tax return recently, we suggest that you contact your local Council on Aging (COA) to see what tax assistance services are available to retirees.**

DRAFT AS OF 12.21.2021  
Department of Revenue | Commonwealth of Massachusetts

Form 1 2021  
Massachusetts  
Resident Income Tax

**Mass.gov/eFile**

Before using paper, consider **eFile**

- Fast** — Filing electronically, rather than on paper, can mean much faster processing of your refund and money in your account sooner.
- Accurate** — Generally, there are fewer errors with electronic filings than paper forms. Online programs make it easy to ensure that you don't miss anything important.
- Ecofriendly** — A great majority of Massachusetts taxpayers file electronically. Help us to continue reducing our carbon footprint.
- Affordable** — About 70% of Massachusetts taxpayers qualify to use commercial tax preparation software at no charge. Or you may have the option to file through MassTaxConnect for free.

# GIC'S RETIRED MUNICIPAL TEACHERS' PROGRAM

## *Providing Insurance Locally Over Five Decades*

While local governments could enroll their retirees and employees in the state Group Insurance Commission (GIC) beginning with the enactment of the Coalition Bargaining Law in 1993, it wasn't the first state law that permitted GIC insurance coverage to local retirees. That distinction belongs to another piece of legislation that was enacted some 23 years earlier.

We're referring to the 1970 state law (Chapter 628) that created the Retired Municipal Teachers' (RMT) Program, through which cities, towns and school districts, on a local acceptance basis, could insure their retired teachers with the GIC. And for more than 5 decades, the Program has been up and running.

The original rationale for the RMT Program was to create a uniform premium rate, the same rate as state retirees, making it possible for the Teachers' Retirement Board to withhold premiums from teachers' monthly pension checks.

Prior to Chapter 628, It was impossible to withhold premiums from teacher pension checks because of the hundreds of different local rates. Teachers were forced

to make direct premium payments, resulting in lapsed payments and other billing problems.

With the advances in computer technology, the Teachers' Board has since been able to withhold the myriad premiums of all retired teachers. This, in a sense, has negated the primary reason for the creation of the plan.

However, 44 communities and districts have retained their participation in the RMT plan. (See List here.) In many cases, this plan has given retired teachers more plan flexibility than their local plan, especially for those retirees living out of state.

"In 1970 – just a couple years after the Association was organized, we were involved with the RMT legislation," recalls former President Ralph White. "Bill Burke, who was the GIC director at that time, drafted the bill. It was his idea, his creation. He asked us to lobby for its passage, but there was no strong opposition, with Maurice Donahue as Senate President and Dave Bartley, the House Speaker. Frank Sargent, who was governor then, signed the bill into law."

### RMT LOCAL PARTICIPANTS

Amesbury
Barnstable
Billerica
Blackstone Valley RSD
Braintree
Bridgewater
Bourne
Dedham
Dennis
Eastham
Everett
Granby
Greater Lawrence RSD
Holyoke
Hudson
Martha's Vineyard RSD
Milton
Montague
Naragansett RSD
Newbury
N Adams
N Attleboro
N Middlesex RSD
Norwell
Paxton
Pioneer Valley RSD
Plainville
Quabbin RSD
Rehoboth
Revere
Rockland
Rutland
Salisbury
Shawsheen Valley RSD
Spencer
Stoughton
Upper Cape Cod RSD
Wareham
W Bridgewater
W Springfield
Westfield
Whitman Hanson RSD
Wilbraham
Woburn

# WEP/GPO

CONTINUED FROM PAGE 3 ►

Leader Dick Gephardt.

Most important to public retirees is the fact that for the past 6 years, O'Hara has been Neal's point person on WEP and GPO – a role that she will continue to lead, even after being promoted to chief of staff. Traditionally, most high-ranking staff members do not focus on individual policy proposals or initiatives, instead focusing on broader issues and managing the Congressional office.

"I've known and worked closely with Lizzy O'Hara since she first joined Mr. Neal's staff and cannot be more excited for her in her new role. For the past 6 years we have communicated on a regular basis and have had very in-depth conversations on WEP and GPO. Lizzy understands the importance of these

issues to public retirees, as well as to Congressman Neal," commented *Mass Retirees* CEO Shawn Duhamel. "The fact that WEP and GPO will continue to be part of her day-to-day responsibilities and not passed on to a junior staff member is evidence of how serious these issues truly are.

"However, we still have a tough road ahead. WEP and GPO are not easy issues to resolve and not everyone agrees on the solution. Some want to see no changes made at all, believing the current laws are fair – which they are NOT!

"Then we have allies who have taken an all or nothing approach, not willing to compromise for anything less than a full repeal of both WEP and GPO. While full repeal has always been our goal, we must be realistic in terms of what can be achieved."

"The key to effective legislative advocacy is having the ability to compromise. To do otherwise risks having the 2 million public retirees

now impacted by the WEP continue to suffer and receive no relief at all," explains Association President Frank Valeri, who spent the bulk of his 38-year career in state service as a high-ranking State House staffer. "I can't recall a single piece of significant legislation that did not come as a result of give and take amongst stakeholders. WEP and GPO are no different. We have to find a way to get a deal done that brings relief to our members."

*Mass Retirees* continues to work closely with Mr. Neal in support of his bill (HR 2337), which would reform the WEP and restore up to \$150 a month (\$1,800 annually) in Social Security benefits to those retirees now subject to the WEP. The bill would apply to anyone now eligible for Social Security who has non-covered service, whether they are currently collecting Social Security or not.

*The following members of our Association have recently passed away.  
We extend our deepest sympathy to their families.*

ANDREWS, PAUL J. – Woburn, MA  
(Woburn School Department)  
ANTONIO, PHYLLIS M. – Huarock, MA  
(Medford School Nurse)  
ATHANASIA, CHARLES – Wilmington, MA  
(Everett Teacher)  
BALDWIN, JAMES F. – Quincy, MA  
(Milton Teacher)  
BALIKO, ANTHONY J. – New Bedford, MA  
(State, Mass Highway)  
BALDYGA, EDWARD F. – Irvine, CA  
(UMass Lowell)  
BATES, JOHN E. – Brockton, MA  
(Department of Correction)  
BEAUREGARD, HONORINE – Athol, MA  
(Survivor, Fitchburg Police Department)  
BELLIVEAU, ANN L. – Waltham, MA  
(Town of Lexington)  
BERRY, GENE P. – Casa Grande, AZ  
(Worcester Fire Department)  
BLAKESLEE, KAREN M. – Topsfield, MA  
(Masconomet RSD Teacher)  
BOIRE, NANCY K. – Eastham, MA  
(Hudson Teacher)  
BONNEVILLE, SUSAN H. – Palmer, MA  
(State)  
BRADY, JOHN – S. Pasadena, FL  
(State DPW)  
BRADY, JOHN F. JR. – Dunnellon, FL  
(Barnstable County DPW)  
BRODEUR, ROBERT C. – Northboro, MA  
(State, M.D.C.)  
BULLOCK, DONALD – Bridgewater, MA  
(Brockton Fire Department)  
BURGESS, SARA P. – West Roxbury, MA  
(Boston City Hospital)

CAFFREY, PATRICIA – Millis, MA  
(State, Department of Correction)  
CARINO, RICHARD F. – Medford, MA  
(Somerville District Court)  
CARNEY, MARGARET T. – Worcester, MA  
(Survivor, Worcester Court)  
CENTAMORE, ROSEANN – Walpole, MA  
(Survivor, Norfolk County)  
CHASE, JOHN F. – Mattapoisett, MA  
(New Bedford School Department)  
CLEMENS, JOHN B. – Billerica, MA  
(State Police)  
CORCORAN, RONALD S. – Newburyport, MA  
(Byfield-Triton Teacher)  
CRANE, ANN – Plymouth, MA  
(State)  
CYBORON, DIANNE M. – Westfield, MA  
(Western Mass. Hospital)  
DAIGNAULT, MAURICE H. – E. Falmouth, MA  
(Chelsea Soldiers Home)  
DENNIS, JUDITH I. – Westborough, MA  
(State, Department of Mental Health)  
DEVER, MARJORIE F. – Woburn, MA  
(Woburn Teacher)  
DRISCOLL, FRANCIS W. – Braintree, MA  
(State)  
DUBE, JOHN B. – E. Hampstead, NH  
(State, D.P.W.)  
ELLIS, PHILOMENA – Melrose, MA  
(Survivor, Malden)  
FITZPATRICK, GENEVIEVE A. – Orlando, FL  
(Bridgewater State College)  
FLYNN, ANDREW – Plymouth, MA  
(Plymouth Fire Department)  
FOLEY, CHARLES F. – Fairhaven, MA  
(Fairhaven Teacher)  
FRANCIS, JOHN W. – Southwick, MA

(Springfield Fire Department)  
FROST, VIVIAN L. – Greenfield, MA  
(Frontier Regional School District)  
GACHELL, WILLIAM E. – Wilbraham, MA  
(Longmeadow Teacher)  
GEIGIS, DIANA S. – Falmouth, MA  
(Stoughton Teacher)  
GILLIS, PHYLLIS A. – Gardner, MA  
(Fitchburg Housing Authority)  
GOVE, RONALD W. – Danvers, MA  
(Nahant Housing Authority)  
GRADY, WILLIAM P. – Westwood, MA  
(Brookline Teacher)  
HALL, DANIEL M. – Duxbury, MA  
(Lynnfield Teacher)  
HASSAN, FREDERICK E. – Dennisport, MA  
(Brockton Redevelopment Authority)  
HEBBELINSK, LOUIS – Methuen, MA  
(State)  
HEBERT, STEPHEN A. – New Bedford, MA  
(New Bedford Police Department)  
HOTCH, PHYLLIS F. – Taos, NM  
(Framingham Teacher)  
HUGHES, JOHN T. – Vineyard Haven, MA  
(State, Natural Resources)  
IMBRUNO, ANTHONY – Milford, MA  
(Hopdale School System)  
JELLEY, PAUL – Port St. Lucie, FL  
(Boston School Department)  
JOYCE, FLORA M. – Dorchester, MA  
(Survivor, Boston School Department)  
KELLER, DOROTHY E. – S. Deerfield, MA  
(UMass Amherst)  
KLEENE, KENNETH G. – Chestnut Hill, MA  
(UMass Boston)  
KLEMPA, JOHN A. – Norwood, MA  
(Boston Police Department)



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**WILLIAM G. REHREY**, *Legal Counsel*  
**NANCY McGOVERN**, *Legislative Liaison*

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## THE VOICE

March 2022

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## DECEASED MEMBERS (continued)

L'ECUYER, DAVID L. – Fitchburg, MA (Fitchburg Building Department)	MONTEIRO, KENNETH G. – Round Rock, TX (New Bedford Police Department)	ROCK, BEVERLY ANN – Dorchester, MA (State, Committee for Public Counsel)
LAHTI, FRED W. – Worcester, MA (Worcester Fire Department)	MORRISSEY, WILLIAM M. – West Roxbury, MA (Boston Police Department)	ROCK, PETER M. – E. Brookfield, MA (Wachusett Regional School District Teacher)
LANE, RUSSELL M. – Sunderland, MA (UMass Amherst)	MURPHY, MARY K. – Kennebunk, ME (Somerville School Department)	ROLLINS, DOUGLAS W. – Springfield, MA (Springfield Fire Department)
LANGILL, RICHARD J. – Scottsdale, AZ (Hanover Teacher)	NORDBLOM, BARBARA J. – Foxboro, MA (Norfolk Superior Court)	SADUSKY, MARY R. – Spencer, MA (UMass)
LEBLANC, DORA – Lynn, MA (Survivor, State Welfare)	O'BRIEN, ROBERT – Orange, MA (Orange Teacher)	SAINTIL, REMY – Mattapan, MA (Boston School Department)
LEYDEN, WILLIAM P. – North Reading, MA (Boston Housing Authority)	O'CONNOR, FRANCIS A. – Andover, MA (Andover Housing Authority)	SALTERS, RONALD P. – Weymouth, MA (Boston Redevelopment Authority)
LOVE, CECILE M. – New Ashford, MA (State, Survivor)	OLSON, VIRGINIA C. – Norwell, MA (Braintree Teacher)	SCOTT, BEVERLY E. – Plaistow, NH (Haverhill, Hale Hospital)
LUCEY, CAROLE S. – Everett, MA (Everett Teacher)	O'NEILL, ALICE E. – Osterville, MA (Barnstable Teacher)	SHOER, SELMA G. – Peabody, MA (Marblehead School Department)
MADDEN, MARK E. – Boston, MA (Boston Police Department)	O'ROURKE, JOHN J. – Old Orchard Beach, ME (Framingham Teacher)	SULLIVAN, WILLIAM J. – North Port, FL (Middlesex County Sheriff's Dept.)
MAJENSKI, DOROTHY – Braintree, MA (State, Department of Revenue)	O'SHEA, WILLIAM J. – Wilton, CT (West Springfield Teacher)	SWENSON, PAUL R. – Springfield, MA (State, UMass)
MANGERIAN, RICHARD – Stoneham, MA (Everett Teacher)	OWENS, JANET P. – Arlington, MA (Boston School Department)	TALLARICO, DONNA L. – Granby, CT (Springfield Teacher)
MAXWELL, DOUGLAS W. – Norton, MA (Bristol County)	PAQUETTE, PRISCILLA M. – Dorchester, MA (UMass Boston)	TENNEY, CHARLES E. – Stockbridge, MA (Stockbridge Water Department)
McCORMACK, KEVIN P. – Norwell, MA (State, Mass Highway)	PARKER, BARBARA – Lenox, MA (UMass Amherst)	TERRANO, ALBERT R. – Medford, MA (Middlesex County Registry of Deeds)
McDERMOTT, MARY M. – Arlington, MA (State, Department of Employment & Training)	PARRELLI, ETHEL – Dedham, MA (Dedham Collector's Office)	THURESON, NILS E. – Braintree, MA (Boston School Department)
McDONALD, CAROLEE – Danvers, MA (Beverly Teacher)	PISARI, MADELINE – Windham, NH (State, D.O.R.)	TREFRY, HARVEY W. – Barre, MA (State, Public Safety)
McDONOUGH, MARTIN E. – West Roxbury, MA (Boston Teacher)	PRATT, CHARLES C. – Little Compton, RI (Town of Rockland)	VARGAS, HERBERT – Saugus, MA (Somerville Housing Authority)
McNAMARA, JOHN M. – Plymouth, MA (State Police)	RAND, DORIS A. – Quincy, MA (State, Survivor)	VILLA, GEORGE A. – Chicopee, MA (State D.P.W.)
MEDEIROS, DONALD R. – Dartmouth, MA (Dartmouth Police Department)	RICE, THOMAS – Uxbridge, MA (State, Pharmacy Inspector)	WENHAM, ROBERT L. – Ashburn, VA (Sudbury Police Department)
MELIA, JOHN F. – Allston, MA (State, Lottery)	ROCHA, MANUEL B. – Centerville, MA (Barnstable District Court)	WISNESKI, JOHN F. – Holbrook, MA (State, D.O.R.)