



# THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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JULY 2022

## HOUSE VOTES 5% COLA LARGEST INCREASE IN 30-YEARS

*Now Before Legislative Conference Committee*

In April, the Massachusetts House of Representatives unanimously approved a 5% increase in the FY23 cost-of-living adjustment (COLA) for State

and Teacher Retirees. The measure also contains authorization for the state's 102 local retirement systems to increase local COLAs from 3-5% by a majority vote of the retirement board.

reestablished in 1997.

The 5% increase for State and Teacher retirees would apply to the current \$13,000 COLA base for a maximum increase of \$650 in FY23. Since the COLA becomes a permanent part of a retiree or surviving spouse's pension, the annual impact is cumulative. This differs from many other states where the COLA is often treated as a onetime bonus payment.

While the House chose to act on the *Mass Retirees'* amendment

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HOUSE WAYS & MEANS  
CHAIRMAN  
**AARON MICHEWICZ**  
(D-BOSTON)



HOUSE PUBLIC SERVICE  
CHAIRMAN  
**KEN GORDON**  
(D-BEDFORD)

If passed into law, the measure will represent the largest COLA increase since 1992, when the Legislature approved a 5% COLA on a \$9,000 base for all retired public employees across the Commonwealth. At that time, the state governed and paid the COLA for all public retirees. Local control and funding for the COLA was

## LOCAL COLA BASES INCREASING

*Boards Sharing Success With Retirees*

Local retirement boards are heeding *Mass Retirees'* call that the time is now to do right by their retirees with better COLA benefits. Since last year, we've highlighted the outstanding investment returns and asset growth over the past three years (2019-2021) for the 102 local pension funds, as well as the State Employees and Teachers' retirement systems.

According to Association President Frank Valeri, "With those very positive results in hand, we turned to our local retirement boards, calling upon them to share their investment success and growth with their retirees. As we saw it, they could achieve this by raising

the maximum amount of pension, known as the COLA Base, upon which the standard 3% is applied."

As our members know, legislation, sponsored by this Association, has allowed local retirement boards, with the approval of their local legislative body, to raise the COLA Base above \$12,000. Many boards have done so to varying amounts between \$13,000 to \$18,000.

"Regrettably some have done nothing, although we believed they could have, while others raised the Base but by a relatively small amount," points out Valeri. "Now is the time for them to step up and make a real difference, and some

have done just that."

As we went to press, the following retirement systems increased their COLA Base to the amount shown, effective this July 1. This list will grow during the month of June and will be updated in the next (September) *Voice*.

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**MEMBERS TURN OUT  
IN PEABODY!**



SEE PAGES 10 & 11

# COLA

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to increase the COLA beyond the traditional 3% increase, Senate leaders opted not to take up a similar amendment offered during the Senate debate in May. Instead, the measure will be reviewed during the conference committee process that is now underway.

Assuming the increase is agreed to by the Senate budget conferees, it will be included in the final version of the FY23 budget approved by the House and Senate, then sent



HOUSE SPEAKER  
**RON MARIANO**  
(D-QUINCY)



HOUSE MINORITY  
LEADER  
**BRAD JONES**  
(R-N. READING)



HOUSE REVENUE  
CHAIRMAN  
**MARK CUSACK**  
(D-BRAINTREE)



SENATE PUBLIC  
SERVICE CHAIRMAN  
**MIKE BRADY**  
(D-BROCKTON)



SENATE  
TRANSPORTATION  
CHAIRMAN  
**BRENDAN CRIGHTON**  
(D-LYNN)

to Governor Baker for his approval. The Governor then has 10-days in which to act.

The State, Teacher and nearly all local pension funding schedules include the assumption to pay an annual 3% COLA on a fixed COLA base. A special act of the legislature is required to go beyond 3%, which is what the House has now set in motion for FY23.

## House Responds to Inflation

Filed in direct response to surging inflation, our amendment was carried by the House Chairman of the Joint Committee on Public Service Ken Gordon (D-Bedford) and cosponsored by a large bipartisan group of 98 State Representatives – including both the Democrat and Republican leadership within the House.

A second COLA amendment, which would have increased the

State/Teacher COLA base, was set aside and not acted on at this time. The COLA base will be a central point of discussion when work begins this fall on the Commonwealth's revised pension funding schedule, which is set to take effect in FY24.

“Given the current impact of inflation, our focus is on getting more money in our members hands ASAP. Increasing the percentage paid in FY23 beyond the scheduled 3% is the best way to achieve that goal,” said Association President Frank Valeri, who also serves as an elected member of the State Retirement Board.

“We have also been contacted by a number of local retirement board members, who hoped to have the opportunity to approve a larger COLA for local retirees. The language passed by the House does

just that by putting the decision for FY23 in the hands of local retirement officials.”

“I want to thank Chairman Gordon, along with Revenue Chairman Mark Cusack, for spearheading the issue of the COLA for us on the House floor. Going all the way back to the early 1970s, the COLA has always been one of the most important issues for public retirees,” explained *Mass Retirees* CEO Shawn Duhamel. “At the same time, it is also one of the most expensive benefits in the budget. This is especially true when accounting for the fact that all MA COLAs are permanent and cumulative, which drive long-term pension costs into the hundreds of millions just for modest improvements.

“For this reason, I want to say a special thank you to House Speaker Ron Mariano and Ways and Means Chairman Aaron Michlewitz, along with House Republican Leader Brad Jones. This would not have been

approved without their support.”

On the Senate side, Public Service Chairman Michael Brady and Transportation Chairman Brendan Crighton each filed an amendment related to the COLA on our behalf. Both amendments were later withdrawn, leaving the issue to House/Senate budget conferees.

Also included in the FY23 State Budget is an appropriation of \$3,744,032,959 to fund the Commonwealth's share of the State and Teacher pension costs. FY23 marks the 3rd and final year of the 3-year pension appropriation cycle,

which is set to be revalued this year to take effect July 1, 2023. The new schedule will capture pension fund performance from 1/1/2019 through 12/31/2021 – a time period of robust asset gains.

The Public Employee Retirement Administration Commission (PERAC) estimates the new cost to the Commonwealth for a 5% COLA to be approximately \$50 million per year or \$450 million in unfunded liability over the life of the schedule. While there is not a requirement to update the funding schedule in FY23 to assume the costs of a COLA increase, the costs associated with any new and unaccounted for benefit increase must be calculated within the pension funding schedule at the next valuation.

SEE SENATE CO-SPONSORS

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# LEGISLATIVE/BUDGET UPDATE

## *Approaching End of Formal Sessions*

Legislative activity ramped up during April and will likely continue until the end of the formal sessions on July 31st of this year. The House and Senate took action on a version of the Fiscal Year 2023 budget. Debate in the House took place the last week of April with the Senate following the last week of May. The budget will now go to a conference committee that will work out the differences in the two versions and submit a final version to the Governor for his action. Work on the FY23 budget is slated to be completed before the start of the new fiscal year starting July 1.

Along with the inclusion of the COLA, as referenced in the lead story on page 1, the House included language that would address a recent ruling by the SJC. The second amendment that was included in the House Budget would provide legislative relief in response to the recent ruling in Worcester Regional Retirement Board v. PERAC. Injured public employees would no longer have the ability to utilize supplement

time as regular compensation with respect to benefits. In addition, the ruling was applied retroactively, despite the efforts of PERAC to have



the implementation prospective. The ruling stood to potentially reduce the pension benefits of current retirees unless addressed by legislative action. The language included in the amendment would make implementation of the ruling apply to those who retire after the effective date of the Act, therefore holding current retirees harmless. Like the COLA, this amendment was not taken up by the Senate during their process and will need to be addressed in conference committee.

What will not be subject to the conference committee is the funding of the GIC and the Commonwealth's scheduled pension obligation, as

both line items were addressed in both the House and Senate versions.

As a follow-up to the House budget process, the Association held a Tele-Town Hall on April 29th. We were fortunate enough to be able to have the House Chairman of Public Service Ken Gordon, the sponsor of the House COLA amendment, join us on the call. Members had an opportunity to hear first-hand about the process of securing the 5% as well as ask some questions.

In addition to the work being done on the FY23 budget, both branches are continuing to act on legislation prior to the July 31st end to formal sessions. Any legislation that may require a roll call vote will need to be taken up before this date. You will find a status update on the legislation in our legislative package that was released in February by the Joint Committee on Public Service. We continue to advocate for our priorities and work with the sponsors to seek additional movement before the July 31st deadline.

## UPCOMING MEETINGS



### TELE-TOWN HALL 2021-2022 FORMAL LEGISLATIVE SESSION

AUGUST 5, 2022 | FRIDAY AT 1:00 PM

#### 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 dial directly into the tele-town hall meetings, at the time of the event, by calling 833-491-0336.



### ANNUAL MEETING

SEPTEMBER 9, 2022 | FRIDAY AT 11:00 AM

LOMBARDO'S | 8 Billings Street, Randolph  
FURTHER DETAILS IN SEPT VOICE

# Local COLA

CONTINUED FROM PAGE 1 ►

Andover	\$13k
Beverly	\$13k
Brockton	\$14k
Brookline	\$15k
Chicopee	\$16k
Easthampton	\$16k
Hull	\$17k
Medford	\$18K
Melrose	\$16k
Minuteman	\$14k
Norwood	\$15k
Salem	\$15k
Shrewsbury	\$14k
Somerville	\$15k
Wakefield	\$16k
Watertown	\$14k
Weymouth	\$13k
Woburn	\$16k
Worcester	\$14k

Valeri reports, “Medford, chaired by longstanding Association member Rick Jordan, has joined the upper echelon ‘18k Club,’ while Hull is almost there at \$17k – a \$4,000 increase over last year, with its retirees experiencing over a 30% jump in their COLA Base.”

For four boards, Brockton, Melrose, Salem and Shrewsbury, their Base increases are the first since 1997 when their Bases were originally set at \$12,000. They are raising their Bases by \$2,000 to \$4,000.

This July, Shrewsbury will have a \$14,000 Base. Both Brockton and Salem retirees will receive their COLA on a higher Base of \$15,000.

At the top is Melrose where its retirees and survivors will see their Base go up to a new \$16,000 level. That translates into a 33% increase in the Melrose Base, a 25% increase for both Brockton and Salem and 17% in Shrewsbury.

“In Salem, *Mass Retirees*

contacted its City Council, urging them to adopt the Board’s decision of a higher Base,” according to Valeri. “Before we went to press, the Council did just that, and we’re pleased to report that Salem Mayor Kim Driscoll also signed off, authorizing the higher Base for city retirees and survivors.”



KIM DRISCOLL  
SALEM MAYOR

Valeri continues, “Looking at this list, I see one that deserves special mention – the Town of Andover. Over the years, there have been protracted fights between the town’s retirees and their opponents over pension and healthcare benefits. The unanimous town meeting vote, increasing the Base incrementally to \$14,000 over two years, is a very welcome sign to say the least.

“Finally, we take this opportunity to thank all the boards listed here, as well as their local officials or town meeting who approved a board’s decision, for improving their COLA from last year to now. By their actions, they’re agreeing with us that the time is now to share their investment success with retirees!”

## ASSOCIATION OFFICERS PLAYING AN IMPORTANT ROLE

Included in this list are systems where Association officers played an important role. A retired fire captain, Denis Devine is our Middlesex Vice President and also serves as chairman of the Woburn Retirement



DENIS DEVINE  
MIDDLESEX V.P.



ED PIETREWICZ  
CENTRAL V.P.

Board.

According to Devine, “Woburn retirees and survivors will be receiving this year’s COLA based on the first \$16,000 of their pensions. This isn’t the first and won’t be the last increase they receive. That’s because in 2020 the City approved our Board’s plan to increase the COLA base in \$1,000 increments over a five-year period.

“By 2025 we will have an \$18,000 Base for our retirees – a 50% increase since 1997. It wasn’t easy to achieve this goal, but a lot of hard work has paid off.”

Along with Denis, other Association officers have been pushing for better COLA Bases, including our Central Vice President Ed Pietrewicz, a retired Worcester firefighter. Ed was actively engaged in the campaign to raise that city’s Base incrementally from \$13,000 to \$16,000 over three years. Here’s what he had to say about it.

“For us, the COLA is an earned benefit, but it’s not automatic. We don’t take it for granted and work hard to get it. In Worcester, we’ve been successful over the years, most recently with raising the Base, and let me explain how we’ve done it.

“First, we’re organized locally with the Worcester Fire & Police Association at the center.

“Second, our organization elects a president and principal spokesman, who is currently me and I’m honored to serve.

“Third, we establish and maintain a solid relationship with the Retirement Board, especially with

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## LOOKING AHEAD

OUR ANNUAL COLA REPORT  
ON ALL 104 RETIREMENT  
SYSTEMS WILL BE INCLUDED  
IN THE SEPTEMBER VOICE.  
PLEASE STAY TUNED!

# GIC FY24 PROCUREMENT UPDATE

## *Bidding Process Underway*

The Group Insurance Commission (GIC) has spent the better part of the last several months prepping for the release of the RFRs for the medical and pharmacy benefit managers. FY23 is the last year of the current contract and the new vendors will be in place for FY24 (July 1, 2023). Every 5 years they are required to go out to bid for these contracts and FY23 (July 1, 2022) will be the final year of the current contract.

The RFR for the medical vendors was released by the GIC on April 1 and prospective bidders had 45 days to respond. The GIC staff will spend the summer months reviewing the proposals, with the Commissioners voting on the new plans in the late fall/early winter. Once the bid closes and review and scoring begins, a

black-out period on information goes into effect, meaning that all information relative to the bid process is embargoed.

As we have reported, the GIC indicated that they do not intend to artificially reduce plan options. There will be some natural reduction with the merger of Tufts and Harvard Pilgrim health plans and Fallon leaving the commercial market. In addition, they did not actively pursue a high deductible plan option for this procurement.

While we don't know for certain, we would expect that all current vendors would be submitting a bid. There has also been an increase in national carriers such as Aetna seeking to establish business here in Massachusetts and we could potentially see them bid. Aetna,

in particular, has sought out and secured business in the municipal market with their national group Medicare Advantage product. It is likely that they will bid for that part of the business. Should the GIC select a vendor who offers a group Medicare Advantage plan with a national PPO network, Medicare enrollees would have this additional option along with the traditional supplemental plans such as the current UniCare OME plan. This procurement may also be an opportunity for expanded and affordable options for those who are living out of state.

Members can expect to receive information about the medical plans in time to make any changes if they desire during the open enrollment period in the spring of 2023.

## Pharmacy Benefit Managers: Recap

Much like the procurement for the health plan vendors, the GIC has also gone out to bid for the pharmacy benefit manager (PBM) contract at the beginning of June. A review of the bids and scoring will occur, and a recommendation will be made to the Commission. The PBM will be voted on in the late fall/early winter for a July 1, 2023, start date.

Several years ago the GIC opted to carve out pharmacy benefits for those covered by the GIC and have them managed under a PBM model. A PBM is a third-party administrator of prescription drug programs for commercial health plans, self-insured employer plans, Medicare



Part D plans, the Federal Employees Health Benefits Program, and state government employee plans.

GIC members are covered under two vendors providing the pharmacy benefits. Retirees on a Medicare supplement plan receive their benefits through Silver Script. Those who are on an active (Non-Medicare) plan receive their benefits

through Express Scripts. These will be the vendors for the current plan year beginning July 1, 2022. Both vendors offer retail and mail-order benefits.

While work for both the medical and pharmacy benefits was being done simultaneously there were no clear directives developed. There has been no indication whether the GIC will continue to utilize the PBM model and carve out the benefits or they will be seeking to bring the benefits back under the management of the plan vendors. It remains to be seen.



# 2021-2022 LEGISLATIVE PROGRAM ASSOCIATION BILLS RECEIVING FAVORABLE COMMITTEE ACTION

The Joint Committee on Public Service took action in February and released favorably several of the bills in our legislative package. Once the committee releases the bills they move to the next step in the process. At the time of printing for the March edition the legislation had not been assigned to the next committee. Below is an updated list of the legislation and its status.

## 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. SB1712/HB2613-Local Retiree Insurance Protection

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

Status: Placed on the Orders of the Day

## COST-OF-LIVING

### 3. HB2664-State & Teachers' COLA Base

Sponsor: Rep. Danielle Gregoire (D-Marlborough)

Status: Senate Ways & Means

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

Sponsor: Sen. Brendan Crighton (D-Lynn)

Status: Senate Ways & Means

## PENSIONS

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

Sponsor: Rep. Thomas Golden (D-Lowell)

Status: House Ways & Means

### 6. HB2748-Estimated First Pension Payment

Sponsor: Rep. Jerald Parisella (D-Beverly)

Status: House Ways & Means

## SURVIVORS

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

Sponsor: Sen. Cindy Friedman (D-Arlington)

Status: Senate Ways & Means

### 8. 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

## VETERANS

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

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

Status: House Ways & Means

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

Sponsor: Sen. John Velis (D-Westfield)

Status: Senate Ways & Means

# FEDERAL UPDATE

## SOCIAL SECURITY WEP REFORM

### *Impasse Continues*

As Congress enters the two-month sprint before its traditional August summer recess, hope remains for a compromise deal that would see Social Security WEP reform legislation advance forward in the House of Representatives.

Reports from Capitol Hill indicate that Congressmen Richard Neal (D-MA) and Kevin Brady (R-TX) remain at an impasse over their similar proposals to reform the WEP. While Neal, as Chairman of the House Ways and Means Committee, likely has the votes to pass his bill

(HR2337) through the House without Republican support, the bill cannot pass the US Senate without 60 votes – at least 9 of which coming from Republicans.

“From what we understand, the ongoing disagreement hinges on the application of the new Social Security retirement formula for future retirees. Neal’s proposal has an indefinite hold harmless clause, while Brady would sunset the clause after 40 years,” said Association CEO Shawn Duhamel. “To say that we are frustrated by the lack of a compromise is an understatement. It is

unfathomable to think that another generation of retirees will continue to be harmed financially by the WEP, while our leaders fight about the minor impact of the new formula 40+ years into the future. Something has to give, otherwise WEP will remain unresolved.”

The current Congressional session runs through the end of 2022. Members are encouraged to continue to contact your local member of Congress and ask that they support a WEP reform compromise in 2022.

SEE WEP/GPO PRIMER, PAGES 16 & 17



## MEDICARE PART B

### *HHS Decides Not To Reduce 2022 Premium Waiting Until Next Year*

As members know, we have been waiting for a decision by the federal Health and Human Services Department (HHS) on reducing this year’s Medicare premium based upon recent developments surrounding its coverage for Aduhelm, the Alzheimer’s specialty drug that was a major cause for the historical increase in this year’s premium.

Those developments included Aduhelm’s price being cut in half by Biogen, the drug’s manufacturer.

Then we had the feds’ decision that Medicare’s coverage for Aduhelm would be greatly limited, specifically to those in clinical tests, not the general population.

There’s no dispute that Medicare Part B spiked this year because of inflated financial projections for Aduhelm and that a reduction is warranted. However, HHS has determined that “due to legal and operational hurdles,” they will wait to put these cost-savings from 2022

“into the pockets of people enrolled in Medicare in 2023.”

“We’re very disappointed that HHS chose not to provide retirees with immediate relief, particularly in these inflationary times,” states CEO Shawn Duhamel. “We will continue to monitor this controversy and keep members updated here and in our weekly messages, the Hotline, as well as on the Association website.”

# MEDICARE BUY-IN

## 5-YEAR STATUS REPORT

It was five years ago to be exact (July 2017 *Voice*), when we first reported on an innovative program that Blue Cross was undertaking with the town of Ware. Under this program that we call *Medicare Buy-In*, Ware was enrolling its retirees, who were 65 or over but not Medicare eligible, in Medicare.

According to Association Counsel Bill Rehrey, "While they were developing the program back then, Blue Cross sat down with us to see what questions and concerns we might have about it. We told them our support for the program was contingent upon two basic principles. First, the non-Medicare retirees must be treated as equals with their fellow retirees who are Medicare eligible, meaning everyone would be paying the same for their coverage.

"Second, these retirees must be fully informed about the program well in advance. In other words, they should be comfortable that enrollment in Medicare would not disrupt their coverage in any way."

"As Blue Cross and MIIA (Massachusetts Interlocal Insurance Association) have expanded this program to other communities, we've seen their continued commitment to these principles over the past five years. And we've continued to give our full support to *Medicare Buy-In*."

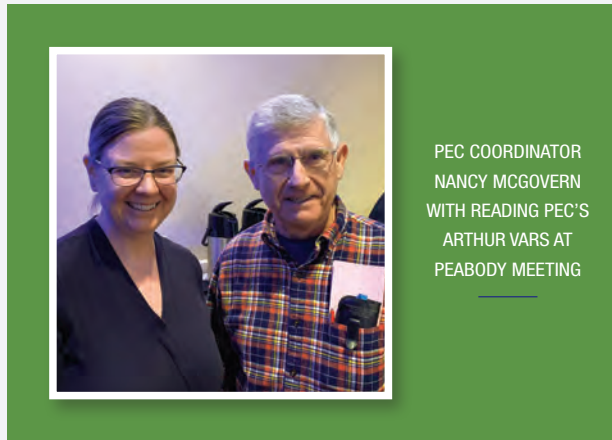
### PEC SURVEY OF PROGRAM

Among the members who attended the Association's Peabody meeting was Arthur Vars from Reading. Vars is our retiree designee on that town's PEC (Public Employee Committee) that negotiates retiree/

### *Program Working Smoothly*

employee health insurance with local officials. Reading has also adopted *Medicare Buy-In*.

"During our recent Peabody meeting, I was able to talk with Arthur and get the latest news from



PEC COORDINATOR  
NANCY MCGOVERN  
WITH READING PEC'S  
ARTHUR VARS AT  
PEABODY MEETING

Reading" continued McGovern. "According to Arthur, the *Medicare Buy-In* is going well without any problems. And since the meeting, he followed up with me."

"I did hear back from the HR Director and his assessment was the same as mine, that the 33 people we transferred over have not experienced any problems that we are aware of to date," reports Vars. When we started the transfer over to Medicare, we did experience some problems with CMS (Centers for Medicare & Medicaid Services) where this was a new experience for them and they were billing the person for the penalties instead of the Town.

"We did have one person who was sent a large bill and Medicare

demanded immediate payment or she would be canceled. Since she was leaving on vacation at that time, she paid the bill and got a refund afterwards. The Town of Reading is very happy with the final outcome with no further problems."

"My contacts with Arthur prompted us to reach out to our PEC designees in the other communities and regional school districts that have adopted the program. Plus, with our five years of experience, we could measure how the program has been working for our members."

As always, our PEC designees did respond. Their comments mirrored what Vars had reported to us. Namely, *Medicare Buy-In* has been working smoothly and there have been no

complaints.

Here's a sampling of what they had to say.

According to Fred Hartnett, who serves on the Blackstone-Millville Regional School District (BMRSD) PEC, the District's non-Medicare eligible retirees will be transferred to Medicare as of July 1st. "The process took about three years of convincing that this could be a win-win for the District and the eligible retirees. Once the administration became convinced of the benefits, the process of implementation went well.

"The fact that MIIA offered a discount to BMRSD on its regular rates further accelerated the

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# STATE BOARD APPROVES NEW GUIDELINES FOR ESTIMATED PENSION PAYMENT

Retiring can be very stressful. When a retiree hasn't received their first pension check for more than two months or possibly more, it only raises undue anxiety during this life-altering move into retirement.

"When I was elected to the State Retirement Board, one of my priorities has been to allow for an estimated payment if the first pension deposit could not be made within two months," says



FRANK VALERI  
ASSOCIATION PRESIDENT

Frank Valeri. "While the Board has allowed for a debit card to be issued before the first payment, retirees would prefer receiving a payment 'in hand.'

"Over several months, I collaborated with my fellow Board members, as well as staff, to develop an estimated payment plan for 'first payees'. And we did come up with viable guidelines so that my fellow state retirees could receive payment within two months of their

retirement."

Last fall the State Board approved guidelines for requesting an estimated retirement benefit and earlier this year they were finalized. With these guidelines, it's hoped that a formal process will be developed for members to request by written affidavit the estimated payment along with the current application form.

"I like to thank Chair Deb Goldberg and my fellow Board members for all their help in bringing these guidelines to fruition. Here's a summary of the key features."

## KEY FEATURES State Board Guidelines – Estimated First Payment

- An eligible state member may make an application to receive an estimated superannuation retirement benefit ("Estimated Benefit Request") within 60 days of the member's stated retirement date.
- An Estimated Benefit Request must be filed along with a completed MSRB-Superannuation Retirement Application form at least 30 days prior to the member's stated retirement date.
- A member, filing an Estimated Benefit Request, must have completed certain criteria before filing the Request (i.e., completed and paid any service purchase request and Group Classification determination finalized).
- A member, filing an Estimated Benefit Request, acknowledges that an adjustment based on their salary, service, employment status or other pension calculation factors not available at the time of application will be applied for a final calculation of their benefit and adjusted appropriately to reflect an accurate final benefit level.

*It must be noted that certain members may NOT be eligible for an Estimated Benefit because they are subject to certain conditions that include the involvement of other public entities, individuals and situations. Examples of this are: benefit payments involving divorce agreement conditions, Child Support Orders, Optional Retirement Plan transfers and Disability Benefits. Unfortunately, these conditions would prohibit the calculation of a reasonably accurate pension estimate within a 60-day period.*

*Also, it must be emphasized that these Guidelines apply only to members of the Massachusetts State Employees Retirement System (MSERS) who are eligible and applying for a regular pension (superannuation retirement allowance).*

## Local COLA

CONTINUED FROM PAGE 4 ►

elected members Betsy Early and John Mahan, whose votes are key to any COLA success.

"Fourth, we do our homework, obtaining all relevant data and statistics to support our COLA request.

"Fifth, we prepare testimony with supporting attachments to be

submitted to the Retirement Board and if need be, to the City Council.

"Sixth, we testify before the Board and when called upon, the City Council."

We note that these days with inflation at a 40-year high, Ed adds a special message. He likes to remind officials that "the dollar store is now the buck and a quarter store".

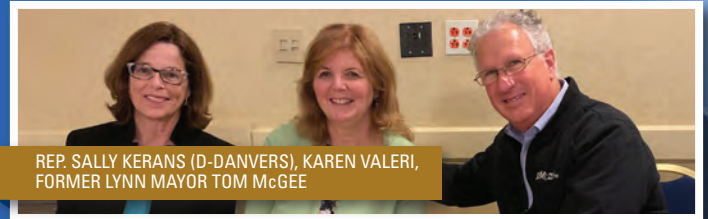
Pietrewicz continued, "Finally, we may also reach out to *Mass Retirees*. Before testifying on the

COLA Base, I met with Shawn (Duhamel) whose information and advice proved invaluable in making our case.

"While I understand that others have taken similar steps, my tips on how we get it done here in Worcester may be helpful for some who are still seeking a higher Base in their community. Let's hope that better COLAs will spread across the state and more retirees get what they deserve."



NORTH SHORE V.P. BUZZY BARTON, PRES. FRANK VALERI, REP. PAUL TUCKER (D-SALEM)



REP. SALLY KERANS (D-DANVERS), KAREN VALERI, FORMER LYNN MAYOR TOM MCGEE



FULL HOUSE



LEG. CHR. TOM BONARRIGO, TREAS. JOE CONNARTON, EXEC. V.P. PAUL SHANLEY

# WE'RE BACK!!!

## ASSOCIATION HOLDS 1ST MEMBERSHIP MEETING SINCE MARCH 2020

On May 6th, our Association hosted the first in-person membership meeting in more than two years. Held at the Peabody Marriott, our *North Shore Area Meeting* was attended by nearly 200 *Mass Retirees* members.

"While COVID-19 remains something to be concerned with, it was wonderful to be able to see our members face-to-face once again. As great as our Tele-Town Hall meetings are in terms of keeping members informed and engaged, there is no replacement for in-person interaction," said Association President Frank Valeri. "We will continue to hold virtual Tele-Town

Hall meetings as part of our regular meeting schedule. In addition, we will continue our in-person meetings with the Annual Meeting taking place

in Randolph on Friday, September 9th.

"Starting with the September edition of *The Voice*, we will publish additional meeting dates for fall 2022 and early 2023. Our hope is to be back to a full meeting schedule for 2023, including our Florida meetings."

The Peabody meeting was the first for our new Northern District Vice President Buzzy Barton, who filled the vacancy created by the death of Joe DiFranco. Present at the meeting was DiFranco's widow Marie.

We also welcomed one of our

newest members, former Lynn Mayor Tom McGee. In addition, Danvers State Representative Sally Kerans and Salem City Councilor At-Large Domingo J. Dominguez both stayed for the bulk of the program. Dominguez is currently a candidate for State Representative in the 7th Essex District.

Vacating the seat is State Representative Paul Tucker, who is running for Essex County District Attorney. A retired Salem Police Chief, Tucker is a member of *Mass Retirees* and was present to receive our endorsement at the start of the meeting. Like his colleagues and despite a busy schedule, Tucker remained in the audience listening to the program for the majority of the meeting.



POST MEETING: ANSWERING MEMBER QUESTIONS



LEG. CHR. TOM BONARRIGO ADDRESSING AUDIENCE



SALEM COUNCILOR DOMINGO DOMINGUEZ (RIGHT)

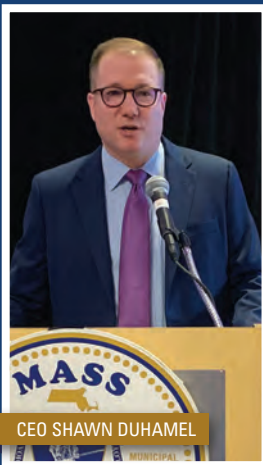




PLEDGE OF ALLEGIANCE



# IN PERSON AREA MEETINGS RESUME! PEABODY



CEO SHAWN DUHAMEL



PRES. FRANK VALERI



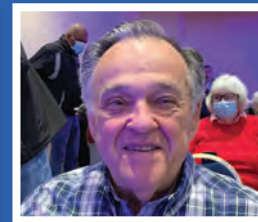
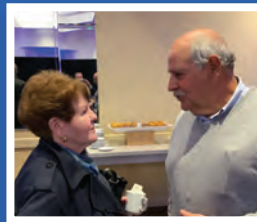
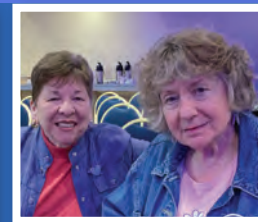
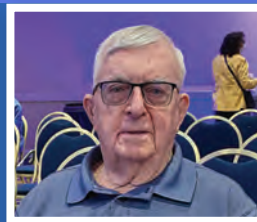
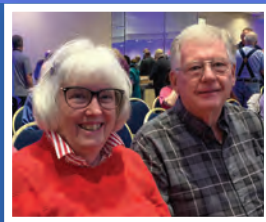
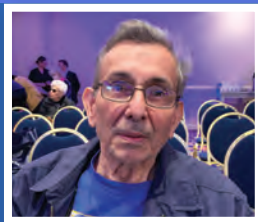
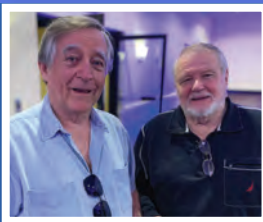
MTG. PLANNER LEO DELANEY



LEG. LIAISON NANCY MCGOVERN



REP. PAUL TUCKER (D-SALEM)



# RETIREMENT BOARDS

## ELECTIONS & APPOINTMENTS

**Berkshire** – The Town of Richmond Treasurer **Paul Lisi Jr.** was reappointed by his County Treasurer peers to be their representative on the **Berkshire County Retirement Board** for his third term. The other Board members are **Michael Ovitt\***, retired Lanesboro Police Chief, **Mark Bashara**, **Karen Williams** and **Beth Matson** who is the Marlborough Retirement Board Director. The Berkshire Retirement Board's Executive Director is **Sheila LaBarbera**.

**Brockton** – **Archie Gormley**, retired fire lieutenant, was declared re-elected to his 2nd term on the **Brockton Retirement Board**, as he was the only member filing nomination papers. Archie, who also serves as a trustee on the **Mass. State Retirement Board**, joins other board members, Mayoral appointment, retired Brockton CFO, **John Condon**, **Ann Marie Raymond**, Deputy Fire Chief **Scott Albanese** and fifth member **Bill Farmer\***, who is the retired Plymouth County Retirement Board executive director. The Board's executive director is **Jeanne Martineau**.

**Cambridge** – Retired City Personnel Director **Michael Gardner** was reappointed to his seventh term on the **Cambridge Retirement Board**. In addition, City Auditor and Ex-Officio Member **James Monagle** has retired after serving over 21 years on the Board. The City Council has appointed **Joseph McCann** as the new City Auditor, who will serve as the Board's ex-officio member. The other Board members include **Francis Murphy III\***, retired



ARCHIE GORMLEY  
BROCKTON

## JIM MACHADO

### LONGEST SERVING PERAC COMMISSIONER RETIRES

*Machado Known as Staunch Member Advocate*

As members know, our Association works closely with a network of dedicated individuals who make up the state-wide public retirement policy community.

One individual happens to be our Association's newest member, retired Fall River Police Sergeant Jim Machado. In addition to his 43-year career serving the people of Fall River, Jim has also played a key role in public policy formulation on Beacon Hill for the better part of four decades.

In 1994, Jim was elected Executive Director of the Mass. Police Association (MPA), which is located across the hall from *Mass*

*Retirees* at 11 Beacon Street. Working on much of the same issues and spending many a late-night session inside the State House, our legislative team and Jim developed a close working relationship and friendship.

"I joined *Mass Retirees* as the Association's Legislative Liaison about the same time that Jimmy went to work for the MPA back in 1994. We spent a lot of time together in the State House, working as allies on many of the same



JIM MACHADO  
TESTIFYING BEFORE PUBLIC  
SERVICE COMMITTEE

CONTINUED ON PAGE 13 ►

Firefighter **John Shinkwin** and **Nadia Chamblin-Foster**. The Board's executive director is **Ellen Philbin**.

**Danvers** – Retired Treasurer, Collector and Clerk **Joseph Collins** was declared re-elected by the **Danvers Retirement Board** members as he was the only candidate nominated. The other Board members making the declaration were **Heather Varney**, **Wayne Marquis\***, **Dana Hagan** and **Stephen Swanson**. **Susan Little** is the retirement manager.

**Hampden County** – **Hampden County Retirement System** members have recently elected two new elected representatives for the Board and Board members have elected a new chairman. Retired Administrative Treasurer **Thomas**

**Sullivan** from Wilbraham received



THOMAS SULLIVAN  
HAMPDEN COUNTY

811 votes to defeat **Paul Pasterczyk** from Longmeadow who received 500 votes. Mr. Sullivan will fill the elected seat vacated by **Karl Schmaelzle** who was recently elected the Board's Chairman/Treasurer by the other Board members. **Bob Taylor**, a retired firefighter from Longmeadow, got 761 votes to defeat **Paul Pasterczyk**, a perennial candidate, who received



BOB TAYLOR  
HAMPDEN COUNTY

CONTINUED ON PAGE 18 ►

# SENATE COLA AMENDMENT CO-SPONSORS

FOR MORE DETAILS, SEE PAGE 2

While our Association’s COLA amendments were ultimately not taken up in the Senate, it is important to recognize those State Senators

who met our call to prioritize public retirees by cosponsoring the amendments. **A special thank you must be said to Senators Michael Brady**

**(D-Brockton) and Brendan Crighton (D-Lynn) for taking the lead on both amendments.**

## FY23 5.9% COLA AMENDMENT

Diana DiZoglio (D) Methuen	Marc Pacheco (D) Taunton	Paul Feeney (D) Foxborough
James Eldridge (D) Acton	Adam Hinds (D) Pittsfield	Susan Moran (D) Falmouth
Edward Kennedy (D) Lowell	John Cronin (D) Lunenburg	Anne Gobi (D) Spencer
John Keenan (D) Quincy	John Velis (D) Westfield	Walter Timilty (D) Milton
Eric Lesser (D) Longmeadow	Brendan Crighton (D) Lynn	

## STATE & TEACHERS \$16,000 COLA BASE

Michael Brady (D) Brockton	Eric Lesser (D) Longmeadow	John Velis (D) Westfield
Diana DiZoglio (D) Methuen	Marc Pacheco (D) Taunton	Paul Feeney (D) Foxborough
James Eldridge (D) Acton	Patricia Jehlen (D) Somerville	Anne Gobi (D) Spencer
Edward Kennedy (D) Lowell	Adam Hinds (D) Pittsfield	Rebecca Rausch (D) Needham
John Keenan (D) Quincy	John Cronin (D) Lunenburg	Lydia Edwards (D) East Boston

### Machado

CONTINUED FROM PAGE 12 ►

issues,” recalls Association CEO Shawn Duhamel. “Jimmy has great political instincts and is someone I’ve learned a lot from over the years.”

In the mid-1990s, Jim was appointed as the public safety representative on the Pension Reserves Investment Management (PRIM) Board by Governor Bill Weld. In 2002, Governor Jane Swift appointed him to serve as a commissioner on the Public Employee Retirement Administration Commission (PERAC), where he served until just

last month.

For nearly three decades, Jim Machado had a strong hand in helping to develop public retirement policy that not only benefited his fellow police officers but every single public employee and retiree across the Commonwealth. Jim also forged strong bonds across the policy community, including close friendships with our Association’s President Frank Valeri and Treasurer Joe Connarton – both former PERAC officials.

“I knew Jimmy from my days in the State House, but got to know him well during my tenure as a

Deputy Director at PERAC. Beyond his deep policy knowledge that covered all aspects of public retirement, from benefits to investment policy, what really stands out is Jim’s deep commitment to the members of the retirement systems,” said Valeri. “And he would fight just as hard for a Group 1 member as he would for a fellow police officer. In Jim’s eyes the system exists for the members – the retirees and active employees.”

We welcome Jimmy Machado to the ranks of *Mass Retirees* and look forward to his active involvement in our ongoing work.

# PERAC OPTS TO PAUSE ON RETURN RATE CHANGES

The Public Employee Retirement Administration Commission (PERAC) at a recent meeting voted unanimously to hold pat at 7.0% on the current investment assumption used in the determination of the Commonwealth's pension liabilities. The 7-member Commission discussed the possibility of adopting a range of a new assumptions between 6.85-7%, with the lower end representing a potential \$1.5 Billion increase in unfunded liability.

We had reported in the September 2021 edition of *The Voice*, that we felt this significant assumption had been already reduced enough over the past nine years. Given the volatility of the market and world events, the current rate being very conservative, combined with excellent investment gains over

*Avoids Potential  
\$1.5 Billion in State/  
Teacher Unfunded  
Liabilities*

the past decade (despite predictions to the contrary), we believe that a pause on further rate reductions should take place at this time.

President Valeri, who presented before the Commission and asked them to take a pause of any further reduction, indicated, "I can totally understand the need to reduce the former 8.25% assumption that had been used for almost 20 years and supported this effort because the most important thing for our members is the confidence

*President Valeri presented before the Commission and asked them to take a pause of any further reduction*

that assets will always be there for their benefits. Sustainability of our pension fund is a priority, but a further drop in this assumption, in our opinion, would needlessly be putting the Commonwealth's long-range pension obligations ahead of the retirement security of our State and Teacher retirees."

If the Commission approved a further reduction, it would have been the fifth consecutive reduction, resulting in an actuarial increase in unfunded pension liabilities totaling \$5B over that period. It would have been the eighth time over the last decade. This campaign to lower the investment rate of return is not just a Massachusetts phenomenon, but a national movement. Valeri further noted, "PERAC and their Actuary John Boorack have done an outstanding job in gradually making our funding schedule more

**CONTINUED ON PAGE 19 ►**

## Medicare

**CONTINUED FROM PAGE 8 ►**

implementation. Chris Bailey of MIIA made some excellent virtual presentations, which were favorably received by those affected and reduced any trepidations they may have had.

"Additionally, Dan DiBiasio, the representative from Social Security in the Woonsocket Rhode Island office, reached out to each retiree with clear directions, timely mailings and ensured that all the information/instructions were as stated. As of today all are ready and enrolled for July 1."

Gordon Bowman was the retiree

voting member on Newburyport's PEC when the *Medicare Buy-In* was adopted. He reports the following. "Nora Duggan is now the retiree voting member and I'm still on PEC as the non-voting retiree member. The Buy-In Program has worked very well in the City of Newburyport. I know of no one who has been unhappy with it.

"Everyone appreciates the Medex city insurance with no co-pays, no referrals as well as no network restrictions. Out of state people with no social security quarters are very pleased."

"Thank you Arthur, Fred and Gordon. We're not surprised that there have been no major

problems," continued McGovern.

"Retirees, who are enrolled in Medicare under this program, find that there's no loss in their coverages and benefits. More importantly, they may be paying less in out-of-pockets with no calendar year deductible.

"It's understandable that changes, like this, in your health insurance can cause some anxiety. But our experience over the past five years has shown that this program can produce positive results for retirees. As we see it, *Medicare Buy-In* offers just one option in achieving quality and affordable health insurance."



**DEB GOLDBERG**  
TREASURER AND RECEIVER-GENERAL  
OF MASSACHUSETTS

# SPOTLIGHT

## STATE TREASURER'S OFFICE OF ECONOMIC EMPOWERMENT OFFERS FREE FINANCIAL EDUCATION TO MEET TODAY'S CHALLENGES

### MyFinancialLifeMA

MyFinancialLifeMA is a comprehensive financial literacy program designed to connect retirees, as well as all Massachusetts residents to timely financial education. When you visit [MyFinancialLifeMA.org](http://MyFinancialLifeMA.org), you will be greeted with several financial topics to explore. Check out the site to learn more about retirement, home ownership, scam and fraud protection, and more. There are also monthly feature pages that house a

collection of resources aligned with Financial Literacy Month, National Older Adults Month, National Home Ownership Month, and more.

The best place to start with this program is to visit the Learning Lab, which highlights several educational playlists that contain courses on a wide range of topics. You can take these free courses on your own time to build your financial skills and prepare for the future.

### Financial Wellness

State retirees can benefit from Financial Wellness, a free online financial education program created specifically for them and state employees. Run by the state-of-the-art Enrich portal, this program features articles, courses, tools, and

other resources to help you manage your unique financial situation.

Once you create your free account in the portal, the best place to start is to check out the Money Personality tool. After answering a few questions, Enrich will determine your unique money personality and explain your individual approach to finances. This will help Enrich personalize your experience by suggesting topics, articles, and other

resources tailored to your financial lifestyle. You can then explore the portal at your own pace

to access the information whenever you need it.

Another program that may be of interest is OEE's BabySteps Savings Plan. With this plan, retirees can start saving for their grandchildren's future college, technical, or vocational education. BabySteps is run by the Massachusetts Education Finance Authority (MEFA) as part of its U-Fund 529 College Investing Plan that helps families start saving for their children's future. It also helps to educate children, parents, and their communities about the value of planning early.

Again, we've just highlighted some of the major programs being offered by OEE to retirees. It also hosts free financial education



OFFICE OF  
**ECONOMIC  
EMPOWERMENT**  
Office of the Treasurer and Receiver General of Massachusetts

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# PRIMER

## HOW WEP & GPO WORK

**W**hile reporting on our efforts to reform Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) Laws, it's not unusual for us to

receive questions on exactly what these laws do. For example, members may be confused over which law impacts their Social Security benefits.

We hope that this primer will

help to answer questions that members may have on how the WEP and GPO actually work. As always, you can contact us with your specific concerns and problems regarding these laws.

### WHAT IS THE WEP?

Enacted just over 39 years ago (April 20, 1983), the WEP was included by the US Congress in a comprehensive Social Security reform law (Public Law No. 98-21). It effectively reduces the Social Security benefits for Mass. public retirees who fail to satisfy certain exceptions that are outlined below.

Remember to qualify for Social

Security benefits, you must work under Social Security and earn a minimum of 40 quarters (10 years) of coverage. You can't accrue those quarters from your work with the state, a local governmental unit or school district but must earn them for other employment (i.e., in the private sector) outside of your public

service.

If you do qualify for Social Security and are receiving a Mass. public pension (which our members are), then you may be subject to the WEP and have your benefits reduced. It should be noted that the WEP has no impact whatsoever on the amount of one's public pension.

### WEP EXCEPTIONS

**You can avoid any WEP reduction if you satisfy one of the following three exceptions.**

- **You were eligible for your Social Security (i.e., at least age 62 with 40 quarters) before January 1, 1986.**
- **You were eligible for your public pension (i.e., 20 years of creditable service or if age 55, 10 years) before January 1, 1986.**
- **You have accumulated at least 30 years of "substantial earnings" under Social Security.**

Under the WEP law, Social Security determines what are "substantial earnings" in each calendar year. For example, if you earned at least \$20,475 under Social Security during 2012, you are credited that year of substantial earnings, while ten years later – 2022 - the threshold is \$27,300. (A copy of Social Security's list of substantial earnings can be obtained online.)

Today's retirees can't satisfy the first two exceptions listed above with more than 3 ½ decades having elapsed since 1986. That leaves only the third as a possibility, but it

requires significant Social Security coverage, at least 120 quarters. Therefore, many public retirees see their Social Security benefits being reduced by WEP.

### CALCULATING WEP

And if so, then how much is the reduction? A public retiree, subject to the WEP, has their Social Security calculated using a different formula from that applied to non-WEP retirees.

Under the traditional non-WEP formula, a retiree's benefit is based

upon a percentage of their average monthly earnings, divided into three tiers. In the first tier, the retiree is entitled to 90% of the first \$1,024 of their average monthly earnings, while in the second tier, a 32% factor is applied to earnings between \$1,024 and \$6,172 and finally in the third tier, 15% on the balance over \$6,172.

But under the WEP formula, the first tier is significantly changed by inserting a 40% for the 90% on the first \$1,024. For some public retirees, the maximum reduction could

**CONTINUED ON PAGE 17 ►**



# WEP & GPO

CONTINUED FROM PAGE 16 ►

be as much as \$512 (from \$912.60 to \$409.60). But there are ways to mitigate the loss in benefits, albeit somewhat limited.

First, while a public retiree may not have 30 years of substantial

earnings under Social Security, they may have more than 20 years. If they do, the reduction from 90% to 40% in the first tier is lessened by 5% for each year of substantial earnings over 20. To illustrate, a WEP retiree, with 25 substantial years, would have their percentage in the first tier increased from 40% to 65% (5% for each of the 5 years over 20), thereby raising their benefit by \$256

to \$665.60 in the first tier.

Second, the WEP provides for a minimum Social Security. Specifically, the WEP reduction can't exceed one-half of the retiree's pension. We expect that in most cases the maximum reduction amount of \$512 will be less than one-half of a retiree's pension. Only in very limited cases would the minimum come into play.

## WHAT IS THE GPO?

Originally enacted as part of the 1977 Social Security Amendments, the Government Pension Offset (GPO) reduces the amount of Social Security benefits that a Mass. public retiree can receive as a spouse, widow or widower. It must be noted that this law does not apply to a retiree's own social security which may instead be impacted by the WEP.

More importantly, the GPO does not impact the Social Security benefits for a widow or widower who is receiving a survivor's pension. To be subject to the GPO, you must be receiving a pension on your own earnings and not those of your deceased spouse.

Traditionally Social Security grants one-half of the benefits being paid to a Social Security beneficiary

to their spouse if the spouse does not qualify for Social Security on their own. Upon the beneficiary's death, the surviving spouse can receive 100% of their deceased spouse's benefit, again if the spouse does not qualify for Social Security on their own. For those who do qualify for their own Social Security, spousal Social Security benefits can be collected if the benefit is higher than what the individual would otherwise qualify for on their own.

The GPO offsets the spousal benefit by applying two-thirds of a retiree's public pension against the amount of the Social Security benefit that the public retiree was entitled to originally. When originally enacted, the GPO applied a retiree's total pension, but that amount was

reduced to two-thirds in the 1983 Social Security Amendments.

For example, if a public retiree has a \$2,700 pension and their spouse receives \$2,000 in Social Security benefits, then two-thirds of their pension or \$1,800 exceeds one-half of the spousal benefit or \$1,000 while their spouse is living. If they survive their spouse, then they will receive \$200 in Social Security (\$2,000 - \$1,800).

With no minimum guarantee, no spousal Social Security benefit is granted in cases where two-thirds of the pension exceeds the Social Security benefits. Despite this result, the public retiree remains eligible for Part A of Medicare at no cost when they reach age 65 and is required by state law to enroll in Medicare.

## WHAT IS WEP/GPO'S IMPACT ON OTHER STATES?

There are 28 states that have public retirees and employees who could be impacted by either the WEP or GPO.

**In addition to Massachusetts, the following six states have almost all or a large majority of their public employees not contributing to Social Security, and, therefore, potentially impacted by these laws as retirees. They are: California, Colorado, Illinois, Louisiana, Ohio, and Texas.**

The remaining 20 states are ranked in terms of the percent of employees who may be impacted, from 66%-16%. They are: Florida, New York, Nevada, Connecticut, Kentucky, Minnesota, Georgia, Missouri, Michigan, Tennessee, Wisconsin, Washington, Indiana, Pennsylvania, Alaska, Maine, Hawaii, Montana, New Mexico and New Hampshire.

It's important to remember that where you are residing does not determine whether you are subject

to either the WEP or GPO. It's the source of your pension, which for our members is the state or local governments. For that reason, even if you are living outside Massachusetts, you may still be impacted by these laws.

Nationally, about 2.0 million people were affected by the WEP as of December 2021. On that same date, some 723,970 Social Security beneficiaries, had their benefits reduced by the GPO.

# Elections

CONTINUED FROM PAGE 12 ►

651 votes. **Karen Martin** was recently appointed the new executive director for the Board. She has replaced long standing Executive Director **Julianne Bartley** who retired.

**Holyoke** – **John T. McCarthy\***, retired firefighter, has been re-elected by declaration to his 7th term on the **Holyoke Retirement Board**. Also, a new Mayoral appointment, **Andrew Melendez**, an officer at the Partners for Community Org., has joined the Board. In addition, recently retired Board Executive Director **Cheryl Dugre** was elected as a trustee and switched seats with



CHERYL DUGRE  
HOLYOKE



ANTHONY DULUDE  
HOLYOKE

**Anthony Dulude** who now serves as the executive director for the Board. The other two members of the Holyoke Board are **Tanya Wdowiak** and **Michele Aubrey**.

**Melrose** – The **Melrose Retirement Board** has reappointed **John McLaughlin** as their 5th member for his third term. John is the proprietor of the McLaughlin Insurance and Risk Management of Melrose Insurance Agency. The other Board members include City Auditor, **Patrick Dello Russo\***, **Kelly Cogavin**, Firefighter **Scott Colborne** and Police Chief **Michael Lyle**. The Melrose executive director is **Adam Travinski**.



TOM KELLEY  
PLYMOUTH

**Plymouth** – The **Plymouth Retirement Board** declared **Thomas Kelley** and **Dale Webber** re-elected to the Board, as they were the only two candidates

# STATE BOARD NEWS

**State Treasurer Deborah Goldberg** has named **Maureen Valente**, retired CEO for the Mass.



PAT DEAL  
STATE



MAUREEN VALENTE  
STATE

School Building Authority (MSBA), as her designee to the **State Retirement Board**. She will replace **Pat Deal**, a state retiree and former Wakefield school teacher, who has served as the Treasurer's appointment for the past twelve years. **Maureen Valente** was a long serving town manager of the Town of Sudbury, worked in

the finance departments in Concord and Lexington prior to her retirement from the MSBA. Maureen also served as the director of the Clark University MPA program. She holds a BS in Economics from UCLA, Berkley and MPA from George Washington University. In addition to Treasurer Goldberg, the other members of the State Board are **Frank Valeri**, President of the *Mass Retirees Association* and **Theresa McGoldrick**, who are the elected members. **Archie Gormley**, retired firefighter and PFFM officer, serves as the Board's fifth member.

President Valeri commented, "It's been a pleasure serving with Pat, and I look forward to working with Maureen. Welcome to the Board Maureen."



DALE WEBBER  
PLYMOUTH

nominated for the Board's elected positions. Mr. Kelley will be entering his 10th term and Mr. Webber begins his 3rd term. The other members serving on the Board are retired Director of **Mass. Turnpike** and former *Mass Retirees Treasurer*, **Gerald Coughlin**, fifth member **Robert Ness** and Ex-Officio **Lynne Barrett**. The Board's executive director is **Wendy Cherry**.

**Wellesley** – Firefighter **Michael Leach** was re-elected without opposition to his fourth term on the **Wellesley Retirement Board**. The other Board members declaring Michael's re-election were **Sheryl Strother**, **David Kornwitz\***, Police Officer **Timothy Barros** and **Charles Cahill**. The Board's retirement administrator is **Lynn Whynot**.

**Winchester** – The **Winchester Board of Selectmen** replaced appointed member **William Zink**, who chose to retire, with Assistant Comptroller **Michael Lucas** to be their representative to the **Winchester Retirement Board**. The other Board members include **Stacie Ward**,

**CPA**, Firefighter **Philip Ciampa**, Fire Lieutenant **Robert Frary** and **George Morrissey, Esq.\***. **Karen Manchuso** is the Board's administrator.

**Winthrop** – **Terence Delehanty**, Police Chief, replaced **Francis Carberry**, Actuary, as the Council's appointment on the **Winthrop Retirement Board**. The other Board members include Police Lieutenant **James Feeley**, retired Firefighter, **Dennis Boudrow** and **Karin Chavis**. The Retirement Coordinator is **Michelle Church**.

**Worcester** – **Stephen Wentzell** retired as the appointed member of the **Worcester Retirement Board** and was replaced by the City Manager with former City Councilor **Matthew Wally**. Board members then elected **Betsy Early** as the new Chair. Betsy is the former executive secretary for the Board and serves as one of the Board's elected members. The other members include **Robert Stearns**, **John Mahan** and **Tamara Cullen**. **Lisa Poske** assumed the position of executive secretary for the Board at the inception of the pandemic several years ago.

\*Denotes Chair

# Spotlight

CONTINUED FROM PAGE 15 ►

webinars each month.

For a complete list of the programs offered by OEE, you can visit [mass.gov/orgs/office-of-economic-empowerment](http://mass.gov/orgs/office-of-economic-empowerment). **If you have any questions or wish to connect with OEE, please contact**

**empowerment@tre.state.ma.us or call the Treasurer's office at (617) 367 – 6900.**

OEE officials reminded us that you can receive the latest news and follow the department on LinkedIn, Facebook, and Twitter. Members can also subscribe to OEE's newsletter Follow by signing up at: [bit.ly/OEEnewsletter](http://bit.ly/OEEnewsletter).

Association President Valeri offered the following remarks. "I

serve with Treasurer Goldberg on the State Retirement Board. Recently OEE made an impressive presentation before the Board.

"Thank you Treasurer Goldberg for establishing this office and providing very valuable free services to retirees and everyone. If you get an opportunity, I suggest you check it out. You may find it, as I did, very informative and rewarding."

# PERAC

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aggressive and certainly more sustainable. At the same time, there have been tremendous investment gains over the past decade. I believe

it is time to share in the wealth of the investment earnings, which are partially generated from members' contributions."

Then PERAC'S public safety representative on the Commission, Jim Machado and PFFM President Rich McKinnon, along with State

Auditor Suzanne Bump's representative Michael Leung-Tat, Esq. led the discussion to remain at the current 7.0% assumption. All of the other Commissioners concurred, which put the Commission on record to make no change.

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

ADAMS, GEORGE B. – N. Andover, MA  
(North Andover Fire Department)  
ALLEN, MURIEL H. – Brookline, MA  
(Somerville School Department)  
ANZILOTTI, HENRY A. – Revere, MA  
(Suffolk Probate Court)  
ARENA, DOMINIC – Dedham, MA  
(Southeastern Reg. Voc. Teacher)  
ARNOLD, GURNEY J. – Salisbury, MA  
(Newburyport Teacher)  
ASTROFSKY, SANDRA J. – Norton, MA  
(State, PERA)  
ATKINSON, DAVID K. – Sandwich, MA  
(M.D.C. Police)  
BALCANOFF, HELEN B. – Easthampton, MA  
(Survivor, State D.M.H.)  
BARNES, VIOLA B. – Edenton, NC  
(Ayer Teacher)  
BLANCHARD, WILLIAM M. III – Beverly, MA  
(State, Agricultural Resources)  
BLIER, PAULINE E. – Melrose, MA  
(Survivor, State, D.O.C.)  
BOUTHILLER, PATRICIA M. – Vero Beach, FL  
(State, Tri County Voc. Tech.)  
CARDILLO, WAYNE – West Springfield, MA  
(Springfield Teacher)  
CARR, MARY T. – Quincy, MA  
(Boston Neighborhood Development)  
CARVER, NORMAN R. – Dracut, MA  
(State, D.O.C.)  
CASEY, MARY ELLEN – Carver, MA  
(Carver Teacher)  
CASSIDY, RALPH G. – Greenfield, MA  
(State D.P.W.)  
CHAPMAN, DANIEL A. – Everett, MA  
(Chelsea Soldier's Home)  
CLARKE, R. IRENE – Framingham, MA  
(UMass.)

COE, ROBERT K. – Rydal, PA  
(Cambridge)  
COLLINS, CORINNE – Pembroke, MA  
(State Dept of Industrial Accidents)  
CRONIN, NANCY R. – Concord, MA  
(Town of Concord)  
CYR, CECILIA – Gardner, MA  
(Survivor, State D.M.H.)  
DAUBERT, IRVIN R. – Cheshire, CT  
(Barnstable County)  
DAVIDOWICZ, NANCY C. – Salem, MA  
(Danvers Teacher)  
DAVIS, WALTER M. SR. – Wellesley, MA  
(Cambridge Teacher)  
DERDERIAN, LILLIAN A. – Beverly Farms, MA  
(North Shore Community College)  
DOHERTY, RITA H. – Woburn, MA  
(Woburn School Department)  
DRISCOLL, RUTH M. – Braintree, MA  
(Survivor, State D.P.W.)  
DUBOIS, JOSEPH A. – Cumberland, RI  
(State)  
ENNIS, JEANNETTE A. – Harwich, MA  
(Hampshire County, Amherst Schools)  
FECTEAU, GERALD E. – Chicopee, MA  
(Hampshire County)  
FLAHERTY, MARY L. – Bridgewater, MA  
(State, D.P.H.)  
FORCE, JOHN J. – Abington, MA  
(Boston Fire Department)  
FRYE, RALPH G. – Brockton, MA  
(Weymouth Teacher)  
GAUCHER, LEONARD M. – Rehoboth, MA  
(Bristol Community College)  
GILL, JOSEPH D. – Watertown, MA  
(Watertown Police Department)  
GRAY, DAVID L. – East Bridgewater, MA  
(Braintree Fire Department)

HANSON, MABELLE – Big Canoe, GA  
(Springfield Hospital)  
HENSCHER, CAROLYN J. – Apache Junction, AZ  
(Milford Geriatric Authority)  
HILL, LLOYD H. – Milton, MA  
(Quincy Teacher)  
HOBERG, JOYCE M. – Upton, MA  
(Worcester County)  
HOBERG, RICHARD P. – Upton, MA  
(Town of Hopedale)  
HUGHES, WILLIAM F. – Weymouth, MA  
(Weymouth Teacher)  
IRISH, DOUGLAS A. – Kingston, MA  
(Pembroke Fire Department)  
JAGODOWSKI, JOSEPH S. – Chicopee, MA  
(State Police)  
JOHNSON, ERIC – Northampton, MA  
(State, D.O.R.)  
JUAREZ, DIANNE J. – Plainville, MA  
(State, Dept. of Transitional Assistance)  
KINEAVY, JANET – Quincy, MA  
(Boston School Department)  
KUSHNIERUK, PETER A. – Danvers, MA  
(Minuteman RSD Teacher)  
LABRANCHE, ERNEST J. – West Springfield, MA  
(West Springfield Fire Department)  
LAMKIN, MARJORIE – South Hamilton, MA  
(Wilmington Teacher)  
LAMBERT, WILLIAM A. – N. Eastham, MA  
(UMass.)  
LATHAM, RUSSELL F. – Rehoboth, MA  
(Easton Teacher)  
LEONARD FRANCIS L. – Baneberry, TN  
(Taunton Municipal Lighting Dept.)  
LEWIS, PAUL D. – Westwood, MA  
(State Trial Court)  
LOW, CRAIG W. – Duxbury, MA  
(Hingham Teacher)



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**NANCY McGOVERN**, *Legislative Liaison*

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## DECEASED MEMBERS (continued)

MADIGAN, ANN L. – Malden, MA (Malden Supt of Cemeteries)	PAIGE, CYNTHIA A. – Ocala, FL (Town of Mattapoisett)	SIMMONS, PAUL H. – The Villages, FL (E. Bridgewater Police Department)
MALONEY, TIMOTHY – Little Compton, RI (Department of Correction)	PEKENIA, HELEN L. – South Harwich, MA (Franklin County Superior Court)	SIMMONS, ROBERT M. – Lakeland, FL (State, Traffic Division)
MARLBOROUGH, THOMAS L. – Bellingham, MA (Dover-Sherborn Teacher)	PELLETIER, MARCIA A. – Woburn, MA (Salem Retirement Board Administrator)	SIMPSON, JANICE M. – Millis, MA (Millis Teacher)
MARNELL, MARILYN – Falmouth, ME (Survivor, State D.P.W.)	PENDERS, FRANCIS L. – Wakefield, MA (State Auditor's Office)	SLADE, JOHN W. – Beverly, MA (Beverly)
MARSHALL, HENRY B. – Indian Lake Est., FL (Middlesex County)	PICARD, SALLY J. – Plympton, MA (State, Mass Highway)	SLADEK, KARL – Yarmouth, ME (UMass, Lowell)
MELANSON, THEODORE J. – Essex, MA (Town of Rockport)	PINKHAM, EDWIN W. – Burlington, MA (Somerville, Fire Alarm)	SLIVINSKY, WILLIAM J. – Reading, MA (Cambridge Police Department)
MILLETT, EARL L. – Leicester, MA (Leicester School Department)	POMERLEAU, ISABELLE M. – Epsom, NH (Tewksbury State Hospital)	SMITH, DONALD M. – The Villages, FL (Newton Teacher)
MORRISON, JOAN C. – N. Easton, MA (Survivor, Boston Police Department)	POWERS, RICHARD – Port Charlotte, FL (State Police)	SMITH, JANET T. – Hampton, NH (Essex County, Masconomet Reg.)
MORRISSEY, LOUISE J. – Needham, MA (State Retirement Board)	PRIMAVERA, PAUL J. – Peabody, MA (Bellingham Teacher)	STEINBERG, JOSEPH Z. – Roslindale, MA (State Rate Setting Commission)
MORTENSON, ALICE L. – Stow, MA (Stow Accountant's Office)	RAGAZZO, DANIEL A. – Pittsfield, MA (Mass. D.O.T.)	SULZER-AZAROFF, BETH – Naples, FL (State)
MULKERN, PATRICIA E. – West Roxbury, MA (Boston Fire Department)	RILEY, EDWARD J. – Trumansburg, NY (Brookline Fire Department)	SURETTE, ANN K. – Bedford, MA (Malden Library)
MULLIN, GILBERTE L. – Lowell, MA (Lowell Housing Authority)	ROGAZZO, RAYMOND P. – S. Easton, MA (Boston Fire Department)	TAYLOR, JEAN M. – Fernandina Beach, FL (Plymouth Teacher)
MURRAY, RALPH W. – Dracut, MA (Middlesex Sheriff's Department)	RUTKOWSKI, MAX F. – Chicopee, MA (Hampden County Sheriff's Department)	VERNADAKIS, JAMES A. – Tyngsboro, MA (Brookline Teacher)
McCARRON, THOMAS – Winchester, MA (Cambridge Teacher)	RYAN, GEORGE A. – Blackstone, MA (Wrentham State School)	WALL, LAWRENCE C. – Hudson, MA (State Police)
McGRATH, JOHN F. – Cotuit, MA (Brockton Fire Department)	SADOWSKY, ETHEL S. – Brighton, MA (Brookline Teacher)	WAYNE, RONALD F. – Southbridge, MA (Charlton Teacher)
McKENNA, HUGH M. – Pelham, NH (City of Lowell)	SHAW, RUTH S. – Rehoboth, MA (State, G.C.C.)	WEIR, MICHAEL J. – Weymouth, MA (Dedham Police Department)
NOBREGA, DOLORES – Fairhaven, MA (New Bedford City Hall)	SHEA, MARY E. – Rockland, MA (Rockland Teacher)	WHITMAN, GLENDA L. – W. Greenwich, RI (Barnstable County Registry of Deeds)
O'BRIEN, RUTH A. – Sandwich, MA (State, Department of Public Health)	SHIPPS, FRANCENE – Watertown, MA (State, Department of Education)	WILLIAMS, BETTY J. – Winchester, MA (Belmont Teacher)
OLSON, ROBERT M. – Bridgewater, MA (State, Trial Court)	SHULKIN, SANDRA L. – Salem, MA (Swampscott Teacher)	WINN, CHARLES H. – Middlefield, MA (Mass Turnpike Authority)