

RETIRED STATE, COUNTY AND MUNICIPAL EMPLOYEES ASSOCIATION OF MASSACHUSETTS

THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

11 BEACON STREET, BOSTON, MASSACHUSETTS 02108-3024 | (617) 723-7283 | WWW.MASSRETIRES.COM

MARCH 2024



REMEMBERING RALPH WHITE

PLEASE
SEE PAGE 3

COLA STUDY COMMISSION

Proposed By Governor Healey

Governor Maura Healey has officially proposed the creation of a "Special Commission for State and Teacher COLA". The proposal comes as a result of an official request from our Association to create a vehicle by which a new mechanism can be created to fund COLA base improvements for retired State Employees and Teachers, as well as create an additional COLA benefit geared

toward long-term retirees.

While the current COLA law has worked incredibly well at the local level (for the vast majority of the 102 municipal retirement systems), benefits have lagged behind for retirees belonging to the State and Teachers' Retirement Systems – where the base has not increased since 2011 when the benefit was improved from \$12,000 to \$13,000.

The reason for the lack of regular progress with the State and Teachers' COLA base simply comes



GOVERNOR MAURA HEALEY

down to the cost of increasing the benefit under the current pension funding schedule. As we have said in the past, each \$1,000 increase in the

**RALPH'S LEGACY
LIVES ON**

CONTINUED ON PAGE 16 ►



NO DEDUCTIBLE & COPAY INCREASES

Good news came by way of the state's Group Insurance Commission (GIC), which announced at the January commission meeting, that no health insurance plan design changes will take place for FY25. This marks the 7th consecutive fiscal year with no increases in copayments or deductibles.

In fact, the last time the GIC approved an increase in out-of-pocket costs was in January 2017. That increase represented some \$120 million in new costs foisted upon retirees and active employees. At that time the increase particularly stung since it was the 2nd substantial out-of-pocket increase in as many years. In January

CONTINUED ON PAGE 8 ►

WellpointSM

Unicare's New Name

Beginning this spring, UniCare will be rebranding to Wellpoint.

For more details, please read the Special Message by UniCare's General Manager David Morales on [Page 2](#)

As always, *Mass Retirees* will be updating members about this major development here, as well our weekly videos/emails and hotline messages.

CONTINUED ON PAGE 2 ►

AT WELLPOINT, YOUR WHOLE HEALTH IS OUR WHOLE POINT

By David Morales

CONTINUED FROM PAGE 1 ►

Did you know that up to 80 percent of health outcomes are determined outside of the doctor's office? Much of our health is affected by our circumstances and behaviors. Non-clinical factors like where you live, personal finances, exercise, access to nutritious food and reliable transportation, or social isolation can affect your overall health.

That's why at UniCare we take a broader view of health and have been working hard to address not only the physical factors that affect health, but the mental, emotional, and social factors that affect one's overall well-being – your whole health.

To more accurately reflect our mission of supporting your whole health, UniCare will begin rebranding as Wellpoint this spring.

Wellpoint

Please be on the lookout for our new name when you receive your Benefit Guide before Annual Enrollment in April. Starting July 1, UniCare's commercial and Medicare Supplement plans will officially use the Wellpoint name. It's important to note that there will be no changes to your healthcare access, benefits, or coverage. You will continue to have robust access to your primary care physicians, specialists, hospitals,



DAVID MORALES
WELLPOINT (FORMERLY UNICARE) G.M.

and other healthcare facilities. And you will continue to enjoy the same level of exceptional service you receive from our team today.

We believe that your health plan should empower you to live a healthy life and enable you to access healthcare services whenever and wherever you need them. That's why our plans include a range of well-being tools and services, including telehealth, real-time chat with providers, fitness reimbursement, a 24/7 nurse line, and access to integrated and collaborative behavioral healthcare services.

In addition, last year UniCare introduced a virtual chronic care management program called Ibis Health that offers personalized care, round-the-clock monitoring, and one-to-one monthly support for Medicare Extension plan members living with two or more chronic conditions. The goal is to help retirees live healthier lives with fewer instances of unnecessary hospitalizations through proactive member support. We have been working closely with the *Mass Retirees Association* to highlight the benefits of this unique program for eligible members. *Please see related Wellpoint/Ibis article on page 9.*

We also strongly believe that

improving whole health means ensuring our members have access to affordable care. Many retirees live on fixed incomes and any increase in the cost of care negatively affects personal and family budgets. That's why we continue to champion access to affordable healthcare for our members and Massachusetts taxpayers. One example of how we do this is by working closely with providers to negotiate contracts that preserve access to care, while keeping any increases in costs at reasonable levels. We also work closely with providers to promote payments that reward them for improving the whole health of our members instead of the volume of services provided.

For us, helping our members, Bay State residents, and communities means helping our own families, friends, and neighbors. Massachusetts is our home too and serving you is a mission that has fueled our work for nearly four decades, since 1988. We remain passionate about supporting you, finding novel ways to build a healthier Massachusetts, and maintaining affordable access to the healthcare benefits you deserve.

On behalf of the entire team at UniCare – soon to be Wellpoint – we look forward to continuing to support your health journey for many years to come. At Wellpoint, your whole health is our whole point.

David Morales is the general manager of UniCare, soon to become Wellpoint. [Learn more at unicaremass.com](http://unicaremass.com).



Mass Retirees cofounder and former Association President Ralph William White, 92, peacefully passed on the morning of January 26, 2024, surrounded by members of his loving family. Born in Boston, Massachusetts, on October 25, 1931, Ralph's early years were spent in East Boston and Westwood, MA, where he graduated from Boston Trade High School with the Class of 1950. Following his graduation, he embarked on a remarkable journey of service to his country and community, first enlisting in the Marine Corps.

REMEMBERING

RALPH WHITE



Ralph was stationed in Korea with the First Marine Division as a rifleman on patrol. On October 29, 1951, while on patrol, he encountered enemy fire and was subsequently wounded in action, defending his post. As a direct result of his courage and bravery under fire, Ralph was awarded the Bronze Star and the Purple Heart. Once he was safe behind the front lines, Ralph was transferred to a US Military Hospital in Japan for his lengthy recuperation.

Upon his return stateside, Ralph and his beloved wife, Geraldine "Geri," eloped on November 4, 1952, in Kingsland, Georgia. Their love story spanned an incredible 62 years, and together they created a warm and welcoming home in Walpole, Massachusetts.

Ralph's life was a shining example of dedication and service. After his military service, he continued to serve the public as a Corrections Officer at Boston's Charles Street Jail and as one of the first officers at Walpole State Prison. Later, he became a state Parole Officer. His service came with sacrifices, as he survived an on-the-job shooting in Boston's South End, an incident that nearly claimed his life.

In 1968, Ralph co-founded the *Mass Retirees* Association at the age

of 37, alongside a group of retired state employees and teachers to ensure that public retirees would never be forgotten. With more than 52,000 members from various public employment sectors, the Association has been at the forefront of advocating for public retirees' rights, particularly regarding pension and healthcare benefits. Ralph's leadership as Association President until his retirement in 2013 played a pivotal role in shaping public retirement laws and policies over four decades.

One area of particular focus for Ralph was the cost-of-living adjustment or "COLA." In fact, an early success of the Association was a change in state law to allow all retired public employees to receive a COLA. Due to Ralph's efforts, nearly every MA public retiree has received a regular and cumulative COLA in each of the past 26 years.

Ralph was a founding board member of the Commonwealth's Pension Reserves Investment Management (PRIM) Board, serving more than 20 years. He also served as a longtime elected member of the State Retirement Board.

"Ralph White was dedicated to making the lives of others better. I had the pleasure of knowing and working with Ralph throughout my

38 years of public service. There was never any question that he was 100% dedicated to helping people," recalls Association President Frank Valeri. "I will forever be grateful to Ralph for the opportunity to walk in his footsteps as president of this great organization. Helping to carry on his legacy is the privilege of a lifetime."

"Ralph was truly one of a kind. His passion for public service and helping people was unmatched. No one was more focused and driven by purpose than Ralph White," said *Mass Retirees* CEO Shawn Duhamel. "I had the honor of working directly with Ralph for twenty years. To say he was my mentor is a vast understatement. Like many others who Ralph touched throughout his life, I can say that I would not be where I am today without Ralph White. By every definition, he was a great man who will be deeply missed."

While Ralph worked hard to ensure the *Mass Retirees* had a dedicated support system, he knew the value of supporting his local community in Walpole. As a proud Marine,

Ralph served as Commander of the Thomas H. Crowley American Legion, Post 104, in Walpole for several years. His love for baseball led him to coach the Legion Team

CONTINUED ON PAGE 14 ►

UPCOMING AREA MEETINGS



3.6.24

Bonita Springs, FL
11:00 AM

3.7.24

Largo, FL
11:00 AM

3.8.24

Orlando, FL
11:00 AM



4.11.24

Leominster, MA
11:00 AM



3.29.24

2:00 PM

UPCOMING

FLORIDA WEST COAST MEETINGS

For our Florida members on the West (Gulf) Coast, *Mass Retirees* has scheduled a record 3 meetings that will be held in areas with the highest membership concentrations, over 3 consecutive days.

WHEN: WEDNESDAY, MARCH 6, 2024, 11:00AM

WHERE: BONITA SPRINGS ESTERO ELKS LODGE #2753
3231 COCONUT ROAD, ESTERO, FL 34134

WHEN: THURSDAY, MARCH 7, 2024, 11:00AM

WHERE: LARGO ELKS #2159
810 16TH AVE SE, LARGO, FL 33771

WHEN: FRIDAY, MARCH 8, 2024, 11:00AM

WHERE: VETERANS MEMORIAL AMERICAN LEGION POST 347
699 W LADY LAKE BLVD, LADY LAKE, FL 32159

**STRIVING
TO KEEP
MEMBERS
INFORMED
& ENGAGED**

UPCOMING

MASSACHUSETTS MEETINGS

WHEN: THURSDAY, APRIL 11, 2024, 11:00AM

WHERE: LEOMINSTER-FITCHBURG ELKS LODGE #1237
134 N. MAIN STREET, LEOMINSTER, MA 01453

**PLEASE
JOIN US!
AND BRING
A GUEST**

**STAY
TUNED!**

A COMPLETE SCHEDULE OF ALL MASS. AREA MEETINGS IN APRIL, MAY AND JUNE, WILL BE HIGHLIGHTED IN OUR NEXT (MAY) VOICE THAT WILL BE IN THE MAIL TO OUR MEMBERS IN EARLY APRIL.

TELE-TOWN HALL

FRIDAY, MARCH 29, 2024, 2:00PM

SPECIAL GUEST: DAVID MORALES WELLPOINT (FORMERLY UNICARE) GM
(SEE MORE DETAILS ON PG. 2)



AUTO-CONNECT: At the time of the event *Mass Retirees* members will receive a call from us. Simply answer the call and remain on the line to join the meeting. Members can find the toll-free number for all Town Hall Meetings on your membership card.



MASS RETIREES LEGISLATIVE UPDATE

NEW YEAR BEGINS WITH GOVERNOR'S PROPOSED FY25 BUDGET

2024 began with news that Governor Maura Healey would implement 9C cuts to the current FY24 budget due to declining revenues, thereby reducing certain line items in that budget.

On the heels of the 9C cuts the governor filed her Fiscal Year 2025 budget at the end of January, kicking off the budget season in the Commonwealth. The proposed \$58.15 billion FY25 budget attempts to balance moderate spending increases while simultaneously controlling costs through a variety of

measures.

Along with the COLA Study Commission language (see Page 1 lead article), the budget included several other items important to retirees. The budget proposes a 3% COLA for members of the State and Teachers' Retirement Systems. As we reported in the May 2023 edition of *The Voice* the FY24 budget included a new 3-year funding schedule for the Commonwealth Pension Liability Fund. Funding remains on track with the appropriation of approximately \$4.5 billion, meeting the obligation

of the second year of the schedule.

Finally, the proposal includes a direct appropriation of \$2.169 billion for the Group Insurance Commission (GIC). Also, no changes in contribution rates for retirees and active members have been made. State retirees contribute 10, 15, or 20% depending on the retirement date. Active members contribute either 20% or 25% depending on hire date.

CONTINUED ON PAGE 14 ►

SOCIAL SECURITY UPDATE

Latest on WEP/GPO

While attending the Annual Communications and Legislative Conference of the National Conference of Public Employee Retirement Systems (NCPERS), Association CEO Shawn Duhamel and Legislative Liaison Nancy McGovern had meetings with key Congressional staff and senior governmental affairs representatives of the AARP. We were joined at these meetings by Tom Lussier, our Washington, DC liaison and federal advisor.

On Capitol Hill, we had an in-depth meeting with the majority staff for the House Ways and Means Committee, who work at the direction of Committee Chair Jason

Smith (R-MO). While we cannot violate the confidential nature of the discussion, we can say that it was both productive and encouraging. We say encouraging, because members of both political parties understand the unfairness of the current WEP and GPO laws. It is also clear that both Chairman Smith and the Committee's ranking member Richie Neal (D-MA) want to find a workable solution to WEP and GPO.

Whether or not the solution embraced by the Committee is full repeal of both laws, as called for within HR82, or takes the form of a reform proposal remains to be seen. However, in listening to Chairman Smith's and other Republican leaders' public comments, it's reasonable to assume that full repeal remains a tough sell – especially absent a broader reform of Social Security

that would help absorb the projected \$180+ billion cost of full repeal. This political hurdle exists despite the fact that HR82 now has 304 House cosponsors.

As history demonstrates, cosponsors do not necessarily translate to "yes" votes if and when a bill reaches the floor. In reality, cosponsors validate that the proposal is warranted and should be considered.

MEETING WITH AARP

Conversations with AARP, which has not taken a position on the current WEP/GPO legislation, largely centered on the overarching big picture. Specifically, AARP is strongly advocating for a wider reform of Social Security occur before the system closes in on potential insolvency

CONTINUED ON PAGE 19 ►

**SEE WEP/GPO
TESTIMONY PAGE 6**



WEP/GPO CONGRESSIONAL TESTIMONY FROM MASS RETIREES

Social Security's Disservice to Public Servants:

How the Windfall Elimination Provision & Government Pension Offset Mistreat Government Workers

Thank you for the opportunity to present written testimony regarding the devastating and unfair impact of the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws on retired public employees. We are also respectfully requesting that this Congress finally bring an end to both the WEP and GPO laws – two unfair laws that continue to cause considerable unjust financial harm to millions of public retirees across the country.

Founded in 1968, the Retired State, County and Municipal Employees Association of Massachusetts (*Mass Retirees*) is a bi-partisan organization representing some 52,000 retired Massachusetts public employees. Our Association is somewhat unique in that we represent retirees from all walks of public service across the Commonwealth. *Mass Retirees* members include firefighters, police officers, state workers, teachers, and all other public retirees from across Massachusetts.

Our Association has been a leader in the advocacy effort to end the WEP and GPO since the laws' creation in 1983. In fact, *Mass Retirees* was among the first organizations in the country to call the inclusion of WEP and GPO within the Social Security Reform Act a mistake.

For the past forty years, *Mass Retirees* has been at the forefront of the national effort to repeal or reform both the WEP and GPO. We maintain that these two laws are not only unfair to retired public employees, but also inherently flawed in the arbitrary way they were designed and subsequently applied.

As you may know, the entire Massachusetts public workforce is outside the coverage of Social Security. The fact is that the Commonwealth's public pension systems predate Social Security originally prohibiting our public workforce from participation in Social Security.

Like many other public workers across the country, Massachusetts public retirees often

qualify for Social Security through employment that was covered by Social Security. Our members paid their federal FICA taxes through military service, private sector employment, and government employment that is covered service – work that often supplements the modest incomes of public servants.

Lack of Notification and Public Awareness

Rarely does a day go by where we do not hear from a member unfairly harmed by WEP or GPO. Retirees often report that they were unaware of the existence of these laws until they began to actively plan for retirement. However, it is not unusual to hear from retirees who first learned of WEP/GPO when they applied for Social Security – only to be told that their monthly benefit would be reduced by the WEP or eliminated entirely by the GPO.

The lack of notification and public awareness of these two laws creates a significant problem. First, by no fault of their own, retirees and their families are not properly prepared for retirement in that part of what they believed to be reliable retirement income has been suddenly taken from them.

Second, insufficient notification and education leads to confusion and the spread of misinformation. Few retirees know how WEP/GPO function or have a general understanding of the Social Security benefit formula. They are unaware of these laws because they are rarely notified that they exist – that is until it is too late.

Finally, we believe that the characterization of "double dipping" is a misnomer. Frankly, the term is insulting to the hard-working public retirees who spent their careers keeping us safe, educating our children, and ensuring the proper administration of public services.

Our members are not seeking a handout. They are not asking for anything that they did not pay for and earn through their labor – no different than any other American.

CONTINUED ON PAGE 18 ►

MEDICARE BUY-IN: LOCAL UPDATE

CALLING ON STATE TO IMPLEMENT PROGRAM

More local retirees will be participating in the Medicare Buy-In program next year. Through this program retirees, 65 or over and non-Medicare eligible, are enrolled in the federal health insurance program.

Earlier in our May issue, we reported that the Towns of Foxboro, Georgetown, Swansea and Sutton were implementing Medicare Buy-In. They are now being joined by Winchendon, Winchester and Wrentham.

To provide health insurance for their retirees, all of these local governments are participants in MIIA (Massachusetts Interlocal Insurance Association). Over the years, *Mass Retirees* has worked with MIIA, promoting Medicare Buy-In that as we see it, is a win-win for the retirees as well as local taxpayers.

While Blue Cross Blue Shield provides the health insurance plans for MIIA participants, it has also been promoting the Buy-In program in other communities, like Methuen

and New Bedford, that offer Blues health plans but are not participating in MIIA. "Since *Mass Retirees* first supported Buy-In seven years ago (2017), some 37 local governments have implemented it."

"Special thanks to MIIA Health Benefits Director Chris Bailey and Manager of Retiree Programs Kawanda Boyd for their commitment to Medicare Buy-In."

ASSOCIATION CEO
Shawn Duhamel

Most of the local governments have done so through their MIIA participation. And, we expect that with the continued promotion by MIIA and the Blues, more will be recognizing the program's advantages for all interested parties and signing up."

GIC BUY-IN REMAINS TOP PRIORITY

"While continuing our efforts at the local level with MIIA, we've made the implementation of a state Buy-In program by the GIC (Group Insurance Commission) a top priority," reports Duhamel. "For the past 4 years, we've been actively engaged with the GIC staff on implementing Buy-In for its retirees."

We note that as part of its 2023-2024 Legislative Program, the Association has proposed that the GIC implement Medicare Buy-In by July 1, 2024. Our proposal, **H2563**, filed by Rep. Brad Jones (R-N. Reading) who is the House Minority Leader and longstanding Association supporter, has been heard by the Joint Public Service Committee and awaits further action (see September 2023 *Voice*).

Duhamel continues, "And, the GIC knows that *Mass Retirees* will be there to help them in any way we can to get this done. It's worked for our local retirees and will for those in the GIC."

NATIONAL RETIREMENT LEADERS CONVENE IN WASHINGTON, DC



In late January, our Association participated in the Annual Communications and Legislative Conferences of the National Conference of Public Employee Retirement Systems – known as NCPERS.

The Washington, DC based organization advocates on behalf of public retirement systems from all

across the country. NCPERS is also a leader in providing education services for retirement board members and professional staff. In addition to the annual Washington, DC based conferences, NCPERS hosts a wide variety of educational forums across the country each year.

The January conferences

CONTINUED ON PAGE 14 ►

GIC

CONTINUED FROM PAGE 1 ►

2015, the GIC approved \$160 million in cost shifts onto enrollees.

These facts are not only important to the 450,000 GIC enrollees, but also to members of municipal health insurance plans. Remember, state law allows cities and towns to mimic the GIC's plan design without the legal requirement to bargain with retirees or active employee unions. This means that designs made by the GIC can quickly become local policy – policies that can negatively impact all public retirees.

This is why we place so much emphasis on the GIC. All retirees can be impacted.

However, GIC enrollees are not entirely out of the woods in terms of cost increases for FY25. As we have previously reported, officials continue to warn of a potential average premium increase in the range of 9% across all GIC plans. The sharp rise in medical inflation is not only present here in Massachusetts, but to varying degrees across the country. While some increased costs can be directly tied to the emergence from the pandemic and general inflation, the larger issue appears to be specific to medical cost trends.

One important point of note is that cost increases for Medicare supplement plans is anticipated to be far less than non-Medicare plans. If true, it will follow recent trends whereby inflation under Medicare has come in at less than half that of non-Medicare plans.

This fact is even more reason why the GIC needs to pursue implementing the Medicare Buy-In plan in 2024. The realized savings will benefit both non-Medicare eligible retirees and the Commonwealth alike. Working with the GIC to finally move this initiative forward is among our top priorities.

Regardless, our Association is grateful that that GIC chose not to

increase out-of-pocket costs and instead address any new costs through premium increases. While we would prefer to see no cost increases at all, spreading costs across all subscribers through monthly premiums is – in our minds – the fairest method.

It also bears repeating that for state retirees the government pays the lion's share of the monthly

premium (90%, 85%, or 80% based on the date of retirement). At the local level, premium contributions run from 50/50 to 90/10, with the state-wide average roughly 75/25. Contribution splits for local retirees, including retired teachers (other than teachers participating in the GIC's RMT plan, who have a fixed rate of 85/15), are set by municipal governments.

There are several key factors that have influenced the GIC's recent approach to holding the line on increased out-of-pocket costs (OPC):

- **Enrollee backlash:** The OPC increase in 2017 was met with great anger from retirees and active employees alike. Forcing retirees to adapt to higher costs, particularly at a time of high general inflation, would be a difficult sell.
- **Adverse effect of higher OPC:** A growing number of studies prove that higher OPC often leads to increased medical costs over the long run. This is particularly true for those enrollees living on fixed or modest incomes. Retirees will avoid seeking needed medical care if they believe they cannot afford the cost. The Mass Health Policy Commission has done an excellent job of illustrating this point in recent years.
- **Approach of GIC has changed:** Since the winter of 2020, the GIC has been led by Executive Director Matt Veno. As he has stated publicly on more than one occasion, Matt's belief is that OPC increases should be approached cautiously, and changes made in coordination with overall plan design set during the periodic procurement process.

The GIC held a series of virtual Public Information Sessions in late January following the announcement. The annual sessions were focused on the upcoming open enrollment period (beginning April 5) and what enrollees can expect in the coming fiscal year. The sessions were recorded and can be viewed on the GIC's YouTube channel.

The GIC will hold the annual premium rate setting meeting on February 29th. This meeting, like all of the commission meetings, can be viewed on the GIC YouTube channel as well. However, a report on that meeting will be given via the Association communication platforms on March 1st.



IBIS HEALTH AND WELLPOINT (FORMERLY UNICARE) LAUNCH TRIAL STUDY



To Prove Benefits of the Program for Retirees

Since first announcing a partnership last spring, Ibis Health has enrolled nearly 300 Wellpoint beneficiaries in its groundbreaking chronic care management program, providing an average 634 minutes of support per member to help retirees feel their best from the comfort of home. **Ed Note:** Please see related Wellpoint message, page 2.

Now the companies hope to prove the benefits of the program by launching a clinical trial study, designed to test whether participation in Ibis Health helps members stay out of the hospital, stay on top of their medications and feel more confident in their ability to take care of themselves.

“After nine months of collaboration with Wellpoint to see whether their beneficiaries would appreciate a service like Ibis Health, we’re seeing high engagement rates that suggest that yes, this is working, and yes, this program is of interest to the Wellpoint population,” said Brenton Stoddart, director of Ibis Programs for Senscio Systems. “We are grateful for Wellpoint’s efforts to advance health equity in the form of better access to care, and this is our biggest opportunity to prove to them — and to the larger health care community — that Ibis Health works to keep people out of the hospital, help them feel healthier at home, and lower health care costs in the process.”

The study will test the ability of Ibis Health to significantly move the needle in three specific areas: a reduction in all-cause hospital

admissions over a period of 18 months; an increase in participants’ confidence in their own self-management; and an effective adherence rate of 80 percent or greater to taking medications prescribed for chronic conditions.

By launching the study now, investigators hope to take advantage of a natural experiment created by the large-scale rollout of Ibis Health in Massachusetts over the coming year, which aims to enroll up to 63,000 new Wellpoint members into the program. Limited capacity means that enrollment must occur in waves over a six-month period, based on geographic location. Patients in locations that have not yet been targeted for enrollment will serve as a naturally occurring comparison group to those already enrolled.

Jointly led by Dr. Soeren Mattke, PhD and Director of the Center for Improving Chronic Illness

Care at the University of Southern California, and Dr. Michael Arciero, PhD, a professor of mathematics at the University of New England, the study received IRB approval in December and began enrolling patients as of January 1. To qualify, beneficiaries must be 65 years or older, living in a Massachusetts community, and have two or more chronic conditions such as diabetes, chronic obstructive pulmonary disease (COPD), congestive heart failure, chronic kidney disease, asthma, hypertension, and depression and anxiety, among other requirements.

Designed to empower retirees with two or more chronic conditions to take control of their well-being in between doctor visits, Ibis Health utilizes a remote care team and the patented AI-powered IbisHub platform that connects members to clinical specialists in real time. Self-reported data create insights

CONTINUED ON PAGE 11 ►

“The Ibis program provides continuous remote support to patients living with complex chronic disease, thereby avoiding exacerbations and potential hospital admissions,” Dr. Mattke explains. “It does so in coordination with the patient’s established in-office clinicians to not fragment their care pathway.”

“Mass Retirees looks forward to reviewing the study’s findings,” adds Association CEO Shawn Duhamel. “We’re confident that they will substantiate our continued support for Ibis as a vital health service that enables our members to remain healthy at home and not in a hospital.”



MASS RETIREES CLOSING OUT 2023 AND ENTERING 2024

Mass Retirees closed out its 2023 area meetings and entered into its 2024 schedule on a high note. Members turned out in large numbers at both the December 5, 2023 meeting in Auburn and then our Tewksbury meeting on January 5, 2024.

As always, Association officials had the opportunity to talk with members before and after the meetings. "We look forward to these face-to-face conversations," comments CEO Shawn Duhamel. "And, I think that members also enjoy this opportunity."

Members and guests were welcomed by the Association vice president for their respective regions. While Ed Pietrewicz (Central Mass VP) joined with members in Auburn, Denis Devine (Middlesex VP) did the same in Tewksbury.

Several retirement board officials, PEC (Public Employee Committee) retiree designees and IAC (Insurance Advisory Committee) retiree reps were in the audience. That includes: Woburn Retirement Board Chairman Denis Devine who also serves as an Association Vice President, Middlesex County Retirement Board's John Brown, Arlington Board Chairman



CEO SHAWN DUHAMEL



PRES FRANK VALERI & LEG. CHAIR TOM BONARRIGO



LEG. LIAISON NANCY MCGOVERN



PRESIDENT FRANK VALERI AT THE PODIUM



TREASURER JOSEPH CONNARTON



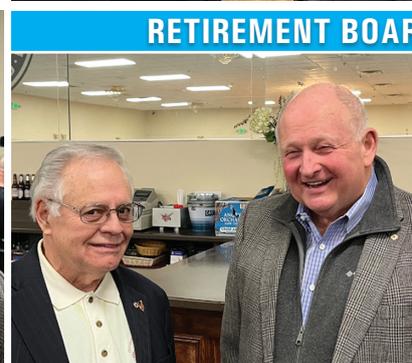
LEG. TEAM NANCY MCGOVERN & TOM BONARRIGO WITH ASSABET VALLEY RTSD DAVID STOCKBRIDGE



V. PRES., CENTRAL DISTRICT ED PIETREWICZ



LOWELL PEC ANDY LACOURSE



WOBURN BD DENIS DEVINE & MIDDLESEX CTY JOHN BROWN



TEWKSBURY PEC PHIL ZEROFSKY



ARLINGTON BD KEN HUGHES

RETIREMENT BOARD & PEC MEMBERS

S AREA MEETINGS

ENTERING INTO 2024 ON A HIGH NOTE

Ken Hughes, Lowell PEC's Andy Lacourse, Tewksbury PEC's Phil Zerofsky and David Stockbridge who serves on the IAC for Assabet Valley RTSD. All are Association members.

"We can't overstate the importance of the advocacy by these members and many more across the state," continued Duhamel. "They're invaluable in protecting and improving benefits for local retirees and survivors. Thanks for your service."

Senscio's Gary Brodsky also attended our Auburn meeting to explain Ibis, the telehealth services program

developed by Senscio that we've been promoting in *The Voice* (see related article, page 9). They also had the opportunity to talk with him privately (see photo below on this page).

"They are a great sendoff for our area meetings in 2024," sums up Meeting Coordinator Leo Delaney. "Here's hoping they're a good sign of what we can expect this year."



Ibis

CONTINUED FROM PAGE 9 ►

for timely intervention and early detection, and advocates work to personalize the program to members' needs and wants, helping to

determine what matters most to each individual. This ongoing coordinated support has allowed many Ibis Health members to improve their health and achieve their goals in ways that work for them.

While the clinical trial study

will involve only Wellpoint beneficiaries, Ibis Health is available to all Massachusetts retirees with Medicare Part B coverage who qualify. To learn more about the program, log onto www.ibishealth.org/voice.

COLA

CONTINUED FROM PAGE 1 ►

State/Teacher base adds \$50 million to the annual State Budget and \$500 million in new unfunded liability to the Commonwealth's pension debt.

This means that our proposal to increase the COLA base to \$16,000 brings an annual cost of \$150 million and adds some \$1.5 billion in unfunded liability. The high price tag is caused, at least in part, by the assumptions and requirements of the Commonwealth's pension funding schedule. The State and Teachers' Retirement Systems are now set to be fully funded in 2036 – just twelve years from now.

Within the outside sections of the FY25 State Budget, the governor has proposed the following:

The language below is modeled after the 1996 Special COLA Commission, which led to the successful passage of the landmark COLA reform law in 1997 (Chapter 17). That law returned the responsibility for the COLA to municipal retirement systems, as well as created the framework that has allowed for regular annual COLAs to be granted to nearly all public retirees over the past 26 years.

"Ralph (White) always impressed upon us that the COLA is at the very cornerstone of this Association. We're grateful to Governor Healey for including this important language within her budget proposal, further perpetuating his legacy on behalf of public retirees and their families.

"This model worked very well in 1996, spearheaded by Ralph and led

to a COLA reform law that has benefited retirees for the past 26 years," said Association President Frank Valeri. "The challenge we face is due to the massive size of the State and Teacher Retirement Systems, combined with the requirements of the pension funding schedule and the 2036 deadline. A new method is needed to finance these benefits over time.

"While paying off unfunded liability and becoming fully funded is generally a good thing, the short time frame associated with the 2036 date grants little time to pay off new debts. What this means is that a new debt, caused by improved COLA benefits, is more costly to pay for over a short period of time than if the schedule was longer. The goal of the Special Commission will be to develop a mechanism to address the costs of adjusting our COLA base in a more timely fashion during high inflationary times like we have recently experienced."

Combined, the State and Teachers Retirement Systems have 138,000 retired and some 187,000 active members. When the COLA base is raised, the pension funding schedule is adjusted to account for the new benefit being paid to both current and future retirees. This is due to the fact that the pension funding schedule assumes that a 3% COLA will be routinely paid each year on the allotted COLA base. Pension law and national accounting standards require that all benefits be "funded", which prohibits benefits to be increased on a pay-as-you-go basis.

For these reasons a new approach is needed, which is why the establishment of a Special Commission is vital. The next step in the legislative process is the release of the House version of the budget in early April, followed by debate later in the month. The Senate will follow suit their budget version in May.

Mass Retirees has asked the

Section 90: Special Commission for State and Teacher COLA

There shall be a special commission analysis and study of cost-of-living adjustments for the members of the state employees' retirement system and state teachers' retirement system. The study shall include, but not be limited to, the development of a policy that provides for increases in the maximum base amount, on which timely periodic cost-of living adjustments are calculated, and determination of its fiscal impact. The study shall explore methods of funding timely periodic cost-of-living adjustments for members of said systems and enhanced benefits for long term retired members of said systems. The commission may request, and shall receive, any and all actuarial reports and studies from the public employee retirement administration commission relevant to support the work of the commission.

The commission shall consist of the following members or their designee: the chairs of the house and senate committees on ways and means, the chairs of the joint committee on public service, the secretary of administration and finance, the executive director of the public employee retirement administration commission, and the following 3 members to be appointed by the Governor: 1 of whom shall be a representative appointed by the Retired State, County and Municipal Employees Association of Massachusetts, 1 of whom shall be a representative appointed by the state board of retirement, and 1 of whom shall be a representative appointed by the state teachers' retirement board. The board shall select a chair.

Not later than February 1, 2025, the commission shall file a report with the clerks of the house of representatives and the senate providing the results of its study and its recommendations, if any, together with proposed drafts of legislation necessary to carry its recommendations into effect.

CONTINUED ON PAGE 19 ►

LOCAL INSURANCE DEVELOPMENTS

MNHG Insurance Pool Discontinuing Benefits

For decades, we've highlighted the important role that joint purchasing groups (JPGs) have played in providing quality affordable health insurance for retirees and their families across the state. We also refer to JPGs as local insurance pools.

One of the long-established pools is the Minuteman Nashoba Health Group (MNHG) that has been operational since December 1990 – some 34 years. MNHG is governed by its participating public employers through a Board and a Steering Committee.

MNHG employers pool risk, and the Group self-funds health plans with reinsurance protection for high-cost claims. As of March 2021, MNHG had 6,788 covered members (employee/retiree plus dependents). Carrier options under MNHG were Harvard Pilgrim Health Care, Tufts Health Plan and Fallon on the Medicare side. See the list of the towns and governmental units participating currently in the MNHG.

According to Association Legislative Liaison and PEC Coordinator Nancy McGovern, "In early December we were notified that MNHG would no longer administer benefits for its participating communities come July 1, 2024. It's noteworthy that several of the communities had gone to bid, prior to the vote of the MNHG governing bodies to discontinue benefits, purely as a result of the significant rate increases that would be incurred during the next plan year.

"But, others were completely in the dark, leaving both management and members in flux with a short window of time to seek alternatives. Unfortunately, the timing of the decision and notification also removed the option of entering the Group

MNHG Participating Towns & Governmental Units:	
Town of Ayer	Town of Groton
Town of Bolton	Town of Harvard
Town of Boxborough	Town of Pepperell
Town of Clinton	Town of Phillipston
Town of Concord	Town of Stow
Concord Carlisle Reg. School District	
North Middlesex Regional School District	
C.A.S.E. Collaborative	
Narragansett Regional School District with Town of Phillipston	

Insurance Commission (GIC) as it was beyond the December 1 notification deadline of the GIC."

When we went to press, *Mass Retirees* officials were aware that the Towns of Ayer, Concord, Groton, Pepperell, Phillipston and Stow have entered into contracts with the Massachusetts Interlocal Insurance Association (MIIA) to provide benefits to the retirees and active members as of July 1, 2024. See related MIIA report on page 7. We are awaiting information on the remaining communities and school districts in the purchasing group.

McGovern continued, "We wanted to note that none of these changes or the current discussions possibly being had in the remaining communities have occurred under any coalition bargaining process. This has left our members without a formal voice at the table once again.

"We have been kept abreast of these changes due to information we have received from members as well as the partnerships we have with our friends in labor as well as the carriers we work closely with. Please remain vigilant when it comes to health insurance and reach out to

me and Shawn (Duhamel) should you have questions or concerns.

"We want to make it very clear that no retiree or employee from these communities will be left without health insurance coverage. While the situation is not ideal, everyone will remain fully insured. We will continue to closely monitor this issue and will keep members informed of new developments."

INTERESTED IN SERVING ON A PEC?

When a Public Employees Committee (PEC) is created in a community or other governmental unit to negotiate local health insurance coverage, *Mass Retirees* designates the only retiree representative that serves on this all-important committee. No question, local retirees and their families need a strong voice who will protect and promote their interests during these critical negotiations.

If you're interested in volunteering to serve, please contact the Association's PEC Coordinator Nancy McGovern by calling (617) 723-7283 or emailing mcgovern@massretirees.com. Thank you.

Ralph White

CONTINUED FROM PAGE 3 ►

and later become the head baseball coach at Walpole High School. For his outstanding coaching and years of mentoring the youth of Walpole, the sports complex at the Bird Middle School was dedicated in Ralph's honor in 2015, ensuring that his contributions to the community would be remembered for generations to come.

Ralph was a true beacon of warmth, kindness, and generosity. His unwavering commitment to public service and helping others was unparalleled. Describing

him as loving, caring, and friendly would only scratch the surface of the remarkable man he was. His presence radiated warmth, inviting conversation, and his laughter resonated as a cherished melody in the hearts of all who had the privilege of knowing him.

Ralph is survived by his brother, Terry White of Whitinsville, MA and the late Fred White, and leaves behind a legacy of love as the cherished father of Susan Rehrey and her husband Bill of Sharon, MA; Nancy Delaney and her husband Leo of Walpole, MA; and Lori Hastings and her husband Tim of Norton, MA and the late William "Billy" White. He was the loving grandfather of William Rehrey (deceased),

Christopher Rehrey, Jill Rehrey, Benjamin Hastings, Emily Hastings, Kevin Delaney, and Joseph Delaney, and the great-grandfather of Bridget Rehrey, Liam Rehrey, Alice Rehrey, Teddy Hastings, and Callahan Hastings. Ralph's warmth, sense of humor, and companionship also enriched the lives of many nieces, nephews, and friends, who will always remember him fondly.

Ralph White's legacy of service, love, and camaraderie will forever resonate in the hearts of those he leaves behind. His memory will continue to inspire and uplift us as we remember the remarkable life he led.

NCPERS

CONTINUED FROM PAGE 7 ►

provided two and a half days of back-to-back meetings focused on retirement system communication with members, as well as a full federal and state legislative update.

Hundreds of public retirement leaders from across the country were in attendance.

Tuesday's Legislative Conference focused on a variety of topics directly related to public retirement policy, as well as the potential impact of the 2024 federal election cycle. Jonathan Capehart, associate editor for the *Washington Post*, and Matt Lewis,

senior columnist for the *Daily Beast* served as keynote speakers kicking off the program by providing their professional insight.

In addition to our Association's Shawn Duhamel and Nancy McGovern, officials from several MA public retirement systems as well as PERAC were in attendance.



CA PENSION FUND BOARD MEMBER FRANK RUFFINO ASKING A QUESTION



ATTENDEES AT COMMUNICATIONS SESSION



KEYNOTE SPEAKER: WASHINGTON POST'S JONATHAN CAPEHART

Legislative

CONTINUED FROM PAGE 5 ►

LEGISLATIVE BILLS: STATUS

When we went to print, we were still awaiting further action by the

Joint Committee on Public Service on the Association's legislation that is before the committee. The legislature has a joint rule that would require them to act on legislation by February 7th.

At press time, this date had not been extended, but there is a

possibility that the committee could execute an extension order on bills within the committee itself. Any additional action after press time, will be shared via weekly videos/emails, the hotline, or future editions of *The Voice*.

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS

Berkshire County – Town of Lanesborough retired Police Chief **Timothy Sorrell** was elected by the members of the **Berkshire County Retirement** system by receiving 451 votes to defeat Ms. **Brandi Page**, town administrator from Otis who received 301 votes. Mr. Sorrell will fill the seat vacated by **Karen Williams**, retired treasurer of Stockbridge. Chief **Sorrell** will join **Michael Ovitt***, Egremont Town Treasurer **Susan Funk**, retired Lanesboro Police Chief **Mark Bashara** and **Beth Matson** who recently was appointed the Natick Retirement Board director. **Sheila LaBarbera** serves as the Board's executive director.

Chicopee – Retired Fire Captain **Paul Mailhott** was unopposed and declared elected to his 3rd term by the **Chicopee Retirement Board**. In addition, **David Ference** was reappointed to his second term as the Board's 5th member. Also serving on the Board are **Sharyn Riley**, **Debra Boronski**, and retired Firefighter **Timothy O'Shea***. The Board's executive director is **Ana Gomes**.

Clinton – The **Clinton Retirement Board** members declared Police Officer **James McNamara** re-elected to his second term as he was the only qualified candidate. The members declaring the election were retired Police Lieutenant **Joseph Casasanto**, **David Baird**, **Diane Magliozzi** and **Paul Cherubini***. The Clinton Retirement Board's administrator is **Patty Hazel**.

Gardner – The **Gardner Retirement Board** reappointed Gardner Court retiree **Neil Janssens** as their 5th member for his 5th term. The Board members making the

reappointment were: **John Richard**, **Kevin McInerney**, retired Fire Captain **Robert Newton** and retired DPW Administrative Assistant **Denise Merriam***. The Board administrator is **Cheryl Bosse**.

Greater Lawrence Sanitary District – The **Greater Lawrence Sanitary District Employees Retirement Board** voted to reappoint their 5th member, retired Internal Revenue Tax Auditor **Ronald Pollone**. The four members voting to reappoint were **Joseph Quartarone**, retired Greater Lawrence Staff Accountant **Sandra Grenier**, **Laurie Elliott** and District Administrative Assistant **Kristin Politano**. The Retirement administrator is **Heather Thibeault**.

Hampden County – The Hampden County Advisory Council appointed East Longmeadow Treasurer **Dawn Fonte** as their appointment to the **Hampden County Retirement Board**. She is replacing **Michelle Hill**. The other members on the Board include **Karl Schmaeizle***, who also serves as our **Association's Western Mass**



DAWN FONTE
HAMPDEN COUNTY

Area Vice President and an executive board member of the **Mass. Association of Contributory Retirement Systems (MACRS)**, **Robert Taylor**, **Thomas Sullivan**, and **Patrick O'Neil**. The Hampden Board executive director is **Karen Martin**.

Hampshire County – Incumbent **Harry Chadwick** chose not to run for re-election and **Sean Mangano** resigned on 12/31/23 from the **Hampshire County Retirement Board**. An election was held to fill both seats concurrently and the membership elected two new members, Amherst Treasurer **Jennifer**

LaFountain, received 450 votes to replace Chadwick and Hampshire County Insurance Trust Director **Joseph Shea** received 408 votes to fill the unexpired term of Mangano. **Jean Fay**, retired Amherst School Department employee also was a candidate who received 334 votes. In addition, the Advisory Council re-elected **Jane Wolfe** to her 3rd term as their representative to the Board. The other two members on the Board are **Patrick Brock*** and **Joe Cook**. The Board administrator is **Mary Baronas**.

Hull – In a concurrent election held by the **Hull Retirement Board**, both seats were filled without opposition by Building Inspector **Bartley Kelly** who was re-elected and **Christopher Dilorio**. They will join the other three members: **Michael Buckley***, **Eileen White** and **Gregory Galvin**. The Retirement Board administrator is former State Retirement Board Administrator **Darrell Bright** who was recently appointed by the Board.

Lexington – The **Lexington Retirement Board** declared retired Firefighter **Joseph Foley** elected, as he was the only candidate who filed nomination papers and was re-elected to his 7th term. In addition, the Board members reappointed **Alan Fields** as their fifth member for his 9th term and the Board of Selectmen reappointed **Fredrick Weiss** as their representative for his 8th term. The other two members on the Board are retired Fire Lieutenant, **Robert Cunha*** and **Carolyn Kosnoff**. The Lexington Retirement administrator is **Michele Malone**.

Lynn – After a diligent and competitive search, the **Lynn Retirement Board** saw fit to reappoint

CONTINUED ON PAGE 16 ►

Elections

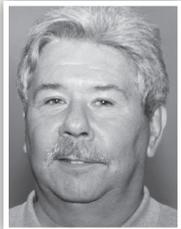
CONTINUED FROM PAGE 15 ►

Michael Marks, Esq.* to his 8th term as its fifth member. Board members making the reappointment were retired Firefighters **Robert "Moona" Mullins** and **Richard Biagiotti**, City Comptroller **Stephen Spencer** and Association President **Frank Valeri** who serves as Mayor Nicholson's appointment. The Lynn Retirement Board's executive director is **Gary Brenner**.



MICHAEL MARKS
LYNN

Medford – The Medford Retirement Board declared retired Fire Captain **Rick Jordan*** elected to his 7th term as he was the only qualified candidate. The Board members also reappointed retired MDC Director of Human Recourses, **Jim Vieira** to his 10th consecutive term. And **Mayor Breanna Lungo-Koehn** reappointed retired City Councilor **Robert Maiocco** to his 3rd term. Retired Deputy Fire Chief **Patrick Ripley** is the other elected member. The Medford Retirement Board's executive director is **Mark Minervini**.



RICK JORDAN
MEDFORD



JIM VIEIRA
MEDFORD

Methuen – Retired Fire Lieutenant Michael Hennessey had served 27 years on the **Methuen Retirement Board** and decided not to run for re-election. Upon calling for an election there was only one qualified nominee, Fire Chief **John Sheehy*** who was declared elected by the Methuen Board members. Also, Mayor Neil Perry appointed Human Resources Director **Gina LaGreca** as his designee. Chief Sheehy had been serving as his appointed member prior to being elected. **Kaitlyn Doucette** is the Board's retirement administrator.

Montague – The Montague Retirement Board members reappointed retired Greenfield Board Administrator, **Marianne Fiske** as their 5th member. It will be Marianne's 7th term as the board's 5th member and one term as an elected member just prior to that. Marianne also served as the Montague Retirement Board Administrator before retiring as the administrator for the Greenfield Retirement Board. The other Board members include Town Administrator **Steven Ellis**, **Carolyn Olsen***, retired Firefighter **David Dion** and **Cheryl Clark**. **Debra Underhill** is the Retirement Board administrator.



MARIANNE FISKE
MONTAGUE

Norfolk County – The Norfolk County Retirement Advisory Council determined with only one qualified candidate it declared incumbent retired Sharon Firefighter **Edwin Little** re-elected to the **Norfolk County Retirement Board**. The other members on the Board include Norfolk County Treasurer **Michael G. Bellotti***, retired Randolph Town Administrator **Paul Connors**, Walpole Treasurer **Lisa Sinkus** and retired Acting Sheriff **Josephine Shea**. The Norfolk County Retirement Board executive director is **Kathleen Kiely-Becchetti, Esq.** who also serves as the president of the **Mass. Association of Contributory Retirement Systems (MACRS)**.

North Adams – Mayor Jennifer Macksey reappointed **Beverly Cooper**, current city treasurer and former Retirement Board administrator to her second term. In addition, the Mayor re-appointed **Kathleen Wall** to fill a 3-year term. Kathleen will begin her 8th term on the Board. The other members include Firefighter **Matthew LaBonte**, **Fred Thompson, Esq.** and retired Fire Lieutenant **Lawrence O'Brien***. The Board administrator is **Shawn Flynn**.

Saugus – The Saugus Retirement Board voted to reappoint **Doreen**

DiBari as their 5th member on the Board. Members making the reappointment were **Donna Matarazzo**, **Eugene Decareau**, Fire Lieutenant **Mark Gannon** and Fire Lieutenant **Bill Cross, III***. The Saugus Board administrator is **Ann Quinlan**.

Stoneham – The Stoneham Retirement Board declared retired Firefighter **John Scullin** and Fire Captain **Francis Gould** reelected as they were the only ones filing nomination papers for their election. It will be **John Scullin's** 4th term and **Francis Gould's** 3rd term. The other Board members include **Lauri Plourde**, **Kathleen Sullivan** and **Janice Houghton***. The Stoneham retirement administrator is **Christopher Delisi**.

Wakefield – The Wakefield Retirement Board declared Assistant Town Assessor **Scott Morrison** elected to replace **Dennis Fazio** who chose not to run for reelection. Scott was the only qualified candidate nominated. In addition, **Dan Sherman**, licensed actuary, was reappointed the Board's fifth member. The other Board members include **Kevin Gill***, **Erin Kokinda** and **Sheri Dalton**. The Wakefield Retirement Board executive director is **Cathy Creek**.

Webster – Subsequent to a competitive search, the Webster Retirement Board reappointed retired investment banker **Brian Perry** as their 5th member. The other Board members include **Timothy Bell**, **Eleanor Doros**, **Robert Craver*** and retired Police Officer **James Hoover**. The Retirement Board administrator is **Kristin LaPlante**.

Weymouth – Retired police officer Richard "Dick" Hayes was re-elected by the members of the **Weymouth Retirement System**, as he was unopposed in his 5th term on the Weymouth Retirement Board. Joining Mr. Hayes on the Board are: **Brent Lydon**, **Gregory Hargadon**, retired Fire Chief **Joseph Davis*** and **Barbara Costa**. The Weymouth Retirement Board director is **Ed Masterson**.

*Denotes Chair

REVIEWING COVID'S IMPACT ON STATE RETIREES/SURVIVORS

Increase in Deaths During Pandemic

It has been a widespread fact that throughout the COVID pandemic older Americans were the most negatively affected and exposed to the greatest loss of life than the younger population. And, retirees and survivors of the State Retirement System were no exception to this pandemic outcome.

After our review of the State Retirement Board's Annual Reports for the pre-COVID years pandemic (FY2018-2019) as well as those made throughout the COVID pandemic years (FY2020-2022) and the first post-COVID pandemic year (FY2023), there is a direct correlation to a similar impact on the State Retiree population. It must be noted that these years are documented on a Fiscal Year basis in the Reports. and we reviewed the two fiscal years, FYs 2018-2019, as pre-COVID (July 1, 2017- June 30, 2019) along with the ensuing three fiscal years, FYs 2020-2022, when beginning in early 2020, the pandemic raged and ultimately changed life for us all.

Officially COVID's onset was in the middle of fiscal year 2020 (June 30, 2019- July 1, 2020). Given that Annual Report data is only on a fiscal year basis, we are considering FY20 as a COVID pandemic period, especially since the beginning of the COVID virus was so prevalent for the first 6 months of 2020.

After examining the data that is outlined in the Chart here. President Valeri, who is an elected member of the State Retirement Board, concluded, "In summary the State Retirement System reported an average death total of 1,931 for the two pre-COVID years (FYs18-FY19) and an average of 2,122 deaths for

CONTINUED ON PAGE 19 ►

TEACHER IMPACT WILL BE FEATURED IN THE MAY VOICE

Based upon our review of the records from FY18 thru FY23 , we can make the following findings:

- During the two pre-pandemic fiscal years 2018 and 2019, the total number of reported deaths for retirees and survivors was very consistent at 1,933 and 1,928 deaths respectively.
- During FY20, when at the beginning of 2020, the first official designation of an emergency was declared, retiree and survivor deaths increased to 2,022 deaths - an almost 5% increase from the prior two pre-COVID years.
- During the next fiscal year of the COVID pandemic (FY21), retiree and survivor deaths rose by more than 8%, a record total of 2,186 deaths.
- During the final fiscal year of the COVID pandemic (FY22) in our review, deaths remained very high with another 2,158 members passing away.
- During the first post-COVID year (FY23) in our review, while deaths remained high (as compared to the two pre-pandemic fiscal years 2018 and 2019), there was a slight decrease over the final fiscal year of the COVID pandemic (FY22).

HIGHLIGHTS STATE RETIREE & SURVIVOR DEATHS

Fiscal Year 2018 – FISCAL YEAR 2023

FISCAL YEAR (7/1-6/30)	TOTAL RETIREES & SURVIVORS	DEATHS	% CHANGE (Compared to Prior Fiscal Year)
2018	63,365	1,933	
2019	64,500	1,928	-0.26%
2020	65,883	2,022	4.88%
2021	66,789	2,186	8.11%
2022	67,899	2,158	-1.28%
2023	68,582	2,109	-2.27%

DATA SUMMARY

PRE-PANDEMIC VS. PANDEMIC YEARS

Pre-Covid Death Average (FY18-19)	1,931
Covid Death Average (FY20-FY22)	2,122
Percent Increase	9.92%

WEP/GPO

CONTINUED FROM PAGE 6 ►

Financial Harm and Diminished Quality of Life

Public retirees whose Social Security benefits have been reduced by the WEP or eliminated by the GPO experience true financial harm, as well as a diminished quality of life in retirement. As we stated above, the lack of notification of the existence of these laws prevents public employees from properly planning for their future.

The loss of earned benefits due to the WEP or the GPO's elimination of a spousal benefit normally paid to a widow represent a real financial blow to retirees and their surviving spouses. Many are forced to return to work, if that is possible, to make ends meet. Others adapt by changing life plans, which may sadly include selling their home.

After playing by the rules, working hard, and earning a benefit the impact of the WEP is a harshly unfair blow upon public retirees. Not to mention the fact that public retirees generally earned modest incomes with working, which is a reason why many maintained a second job. These facts leave public retirees financially vulnerable to the impact caused by loss of income from WEP/GPO.

Detriment to Recruitment and Retention of Public Employees

Like many sectors of our economy, public service struggles to recruit and retain qualified employees. This is particularly true in positions that require skills that are often built through private sector employment.

The existence of WEP/GPO further diminishes the ability of public sector employers to recruit qualified employees, as well as retain existing workers. The allure of higher paid private sector jobs, combined with the protection of earned Social Security benefits, is an ever-growing obstacle to public sector careers.

Our communities will become less safe, while public education suffers, and the effectiveness of government services eroded if we cannot maintain a vibrant public workforce.

Ending the WEP/GPO is not only fair to existing and future retirees but is also essential to the future of our public sector workforce. This is an important factor, given that the number of public retirees impacted by WEP/GPO continues to significantly grow each year.

Restore Faith in Congress

The length of time WEP/GPO have existed, along with the number of starts and stops taken by Congress in addressing these issues, has given rise to public distrust and cynicism of our democratic process. Many retirees have grown to not only distrust the legislative process but have lost faith in the ability of their elected officials to address what we see as a critical problem.

Congressional action to end WEP/GPO, taken this session, will serve to demonstrate to both current and future public retirees that their service is valued and that our federal government will once again honor its commitments.

Given the now widespread agreement that WEP/GPO are unfair and unjustly harm public retirees, now is the time to act. Now is the time to end both WEP and GPO. Public retirees deserve to receive the Social Security benefits in which they and their spouses have earned – nothing more and nothing less.

Mass Retirees has a long and consistent history of working directly with our elected officials to address issues of mutual concern. We are good faith partners in this process and look forward to continuing to work with the various Congressional Committees and staff to finally bring an end to this 40-year unfair financial penalty.

Thank you for the opportunity to voice our members' concerns and our thoughts.

Respectfully Submitted,

Frank Valeri
Mass Retirees President

Shawn Duhamel
Mass Retirees CEO

WEP/GPO

CONTINUED FROM PAGE 5 ►

– now projected to occur in 2033, just 9 years from now. *Mass Retirees* agrees with this sentiment.

We also agree that passing a standalone WEP/GPO bill is far more difficult than the inclusion of repeal or reform language within a larger omnibus reform bill. This is especially true given the large price tag associated with full repeal, as well as with the more modest price of WEP/GPO reform.

A critical hurdle that cannot be

overlooked is the 60-vote requirement within the US Senate on any legislation involving changes to Social Security. And while advocates for HR82 have achieved a record 50 Senators in support of full repeal (including former CA Senator Diane Feinstein, who passed away in September), the support of at least another 11 US Senators is required for the bill to pass.

We believe that the next most likely step in the legislative process will be a Congressional hearing on solutions to WEP/GPO, including full repeal and reform of the two laws.

If held, the hearing will most likely take place on Capitol Hill.

There is no denying the effect that the pressure brought forth by retirees continues to have on keeping the issue on the Congressional front burner. In fact, Chairman Smith’s staff shared with us that they have received more letters on WEP/GPO than on any other issue pending before the Committee. Please see our full written testimony on WEP/GPO as submitted to Ways and Means on pages 6 and 18.

COLA

CONTINUED FROM PAGE 12 ►

legislative leadership to support the creation of the Special Commission and include the governor’s proposal

within the House and Senate versions of the budget. If all goes well, the Commission will likely begin its work shortly after the FY25 budget becomes law this summer.

While the work of the

Commission is focused on the State and Teachers’ Retirement Systems, new funding methodologies or recommendations could be adopted locally as well.

Covid Impact

CONTINUED FROM PAGE 17 ►

the COVID fiscal years (FYs 20-22).

“That’s almost a 10% increase in deaths during the COVID years.

Also importantly, the data shows that the implementation of various public safety protocols, the rise in more and more employees working remotely and the development of vaccines and antibiotics, among key factors, have stabilized the

terrible effects of COVID 19. In fact the FY23 numbers show that the number in deaths appears to be trending downwards.”

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

- BLACK, STEPHEN A. – Dublin, NH (Wellesley Fire Dept.)
- BOSWORTH, THOMAS H. – Lenox, MA (Lenox Teacher)
- BRANGAN, DOUGLAS – Melbourne, FL (State Police)
- BRANT, WILLIAM B. – Palm Coast, FL (Mass. College of Art)
- CABUCIO, KARL – Fall River, MA (E. Bridgewater Teacher)
- CAIN, MARGARET S. – Avon, MA (Avon Retiree)
- CANUEL, PAUL R. – Fall River, MA (Fall River School Dept.)
- CARLSON, ROBERT C. – Worcester, MA (Worcester Water Dept.)
- CARROLL, EUGENE T. – Abington, MA (Boston Police Dept.)
- CARTY, ANNE M. – Ipswich, MA (Attleboro Teacher)
- CASIERI, SABINO R. – Middleboro, MA (State DPW)

- CATON, LOUIS – S. Carver, MA (Dartmouth Police Dept.)
- CLOHERTY, LAURETTA M. – Salem, MA (Cambridge Public Library)
- COFFONE, ANTHONY, A. – Worcester, MA (Dept. Mental Health)
- COMINGS, ROBERT F. – Amherst, MA (Amherst Fire Dept.)
- CRANE, LEONARD – Plymouth, MA (State National Guard)
- CURRAN, Sr., RICHARD M. – Wayland, MA (Boston DPW Lighting Dept.)
- DANIELS, JOHN J. – Dedham, MA (Boston Teacher)
- DELOUCHERY, EILEEN M. – Grafton, NH (Cambridge DPW)
- DODIER, GEORGE L. – Homosassa, FL (W. Andover Teacher)
- DOYLE, Jr., FRANCIS J. – S. Weymouth, MA (Hingham School Dept.)
- DUNN, AUSTIN J. – Prescott, AZ (Boston Fire Dept.)

- FANNING, KATHERINE – Clearwater Beach, FL (Boston School Dept.)
- FEMA, SALVATORE – Arlington, MA (Arlington School Dept.)
- FONTANA, JOSEPH A. – Tewksbury, MA (Malden Fire Dept.)
- FORNI, VIOLET T. – Southampton, MA (Harwich School Lunch Program)
- GAINES, BETTYE L. – Middleboro, MA (Dept. Mental Health Tewksbury Hospital)
- GALLOP, Jr., WILLIAM G. – Maricopa, AZ (New Bedford School Dept.)
- GAUGHAN, MARTIN R. – Ludlow, MA (Dept. Transitional Assistance)
- GERACI, JOHN R. – E. Longmeadow, MA (Hampden County Sheriff’s Dept.)
- GOYEA, JANET I. – Mansfield, MA (Attleboro School Dept.)
- HEBERT, MARK – Ipswich, MA (Labor & Workforce Development)
- HERTZOG, CONRAD – Holiday, FL (Medway School Custodian)



RETIRED STATE COUNTY AND MUNICIPAL EMPLOYEES
ASSOCIATION OF MASSACHUSETTS
11 BEACON STREET • BOSTON, MASSACHUSETTS • 02108-3024

**NONPROFIT ORG.
U.S. POSTAGE
PAID
BOSTON, MASS.
PERMIT 54933**

FRANK VALERI, *President*
SHAWN DUHAMEL, *Chief Executive Officer*
JOSEPH CONNARTON, *Treasurer*
JUDITH LANGONE, *Secretary*
THOMAS BONARRIGO, *Legislative Chairman*
PAUL SHANLEY, *Executive V. Pres.*
RALPH WHITE, *V. Pres., At Large*
TIM HANNIGAN, *V. Pres., Berkshire District*
KARL SCHMAELZLE, *V. Pres., Western District*
ED PIETREWICZ, *V. Pres., Central District*
DENIS DEVINE, *V. Pres., Middlesex District*
BILL FLIPPIN, *V. Pres., Eastern District*
STEVE RIVARD, *V. Pres., Southeastern District*
ROBERT POWILATIS, *V. Pres., Plymouth Cape/Islands*
ANNE WASS, *Executive Board*
JACQUELINE GORRIE, *Executive Board*
CHERYL STILLMAN, *Executive Board*
DANIEL TURCO, *Executive Board*
WILLIAM G. REHREY, *Legal Counsel*
NANCY MCGOVERN, *Legislative Liaison*

VISIT OUR ASSOCIATION'S WEB SITE:
www.massretirees.com

THE VOICE

March 2024



We Support Our Troops.

DECEASED MEMBERS (continued)

HOBBS, VIRGINIA C. – White River Junction, VT (Newton School Administrator Survivor)	MANTON, JOHN J. – Mashpee, MA (State Purchasing)	PHELPA, BARBARA A. – Webster, MA (Shepherd Hill Regional HS)
HULBERT, STEPHEN E. – Westboro, MA (Dept. Mental Health)	MARZOCCA, NICHOLAS – Abington, MA (Abington Police Dept.)	PISHKIN, JOSEPH F. – Abington, MA (Boston Police Dept.)
HUTCHINSON, JOHN J. – Concord, MA (Wellesley Recreation Dept.)	MATHESON, GORDON – Rutland, MA (Worcester State College)	PRENTISS, MARION – Upton, MA (Hopedale School Dept.)
JONES, EDWARD A. – Belmont, MA (Belmont Fire Dept.)	MATURO, WILLIAM J. – W. Bridgewater, MA (Boston Fire Dept.)	RAPOSA, CAROL W. – Attleboro, MA (Retired Teacher)
KEITH, LOIS, F. – Braintree, MA (Survivor Braintree Retiree)	MAZZARELLA, VICTOR E. – New London, NH (Barnstable Teacher)	RIVARD, ROBERT C. – Lima, NY (Pittsfield Water Dept.)
KELLEY, MARJORIE L. – Stoughton, MA (Stoughton Police Dept. Survivor)	MEEHAN, GABRIELLE E. – Manchester, NH (Lawrence Retiree)	RIVERA, CARMEN – Springfield, MA (Springfield Housing Authority)
KELLEY, SHAWN – Princeton, MA (Sudbury Fire Dept.)	MIGLUCCI, DONNA M. – Schenectady, NY (Craneville Elementary School)	SANFORD, Jr., RALPH E. – Hookset, NH (Bristol Community College)
KELLEY, THOMAS A. – Boothbay Harbor, ME (Turnpike Authority)	MITCHELL, BARBARA A. – Amherst, MA (UMass)	SCANLON, JOHN J. – Lynn, MA (Lynn Fire Dept.)
KELLY, LIAM M. – Dublin, NH (Boston Retiree)	MOONEY, DANIEL A. – Plymouth, MA (Boune Retiree)	SCHERZ, LAURA B. – Austin, TX (Suffolk County District Attorney)
KING, MELVIN H. – Boston, MA (State Retiree)	MORESI, ROBERT F. – N. Adams, MA (Dept. Employment & Training)	SHEA, RONALD L. – Weymouth, MA (Boston Police Stable Foreman)
KLOTZ, MELVIN A. – Milton, MA (Boston Park Dept.)	MOTTRAM, RUTH M. – Bradenton, FL (Dept. Public Health Tewksbury Hospital)	SMITH, PATRICIA L. – Chicopee, MA (Survivor Chicopee Teacher)
KONETCHY, EDWARD – Norwood, MA (New Bedford Housing Authority)	MOYNIHAN, RICHARD F. – Merrimac, MA (Haverhill Hale Hospital)	SHAW, ROBERT M. – Raynham, MA (Boston Retiree)
LAUGHLIN, ROBERT A. – Southwick, MA (Southwick Police Dept.)	NORMAND, ROLAND H. – Sunderland, MA (UMass Amherst)	ST. CLAIR, WILLIAM A. – Saugus, MA (MDC DCR)
LEONARDO, EMILY R. – Palm Coast, FL (New Bedford Retiree)	O'BRIEN, EDWARD A. – Andover, MA (N. Reading Fire Dept.)	WEDLOCK, DOROTHY A. – Wayland, MA (Middlesex County)
LUSSIER, GERALD R. – Barefoot Bay, FL (Division of Medical Assistance)	O'CONNOR, GERARD – Methuen, MA (UMass Lowell)	WERTZ, RUSSELL – Brockton, MA (State College System)
MAHONEY, JAMES P. – Berkley, MA (Dept. of Correction)	O'CONNOR, THOMAS – Port St. Lucie, FL (Fall River, MA)	WEST, RUSSELL B. – Melrose, MA (Malden Fire Dept.)
MALONEY, JAMES J. – Methuen, MA (Methuen City Clerk)	PARE, DONALD R. – Punta Gorda, FL (Fall River Police Dept.)	WHITE, RALPH W. – Walpole, MA (Parole Officer)
MANNING, WILLIAM R. – Holbrook, MA (State Probate Court)	PERENICK, CHARLES H. – Woburn, MA (Concord District Court)	WINNIE, WILLIAM J. – W. Springfield, MA (State Retiree)