



THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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MAY 2024

STRONG PERFORMANCE BY COMMONWEALTH'S PENSION FUND

Positive news on 2023 investment returns has been reported from the Commonwealth's pension fund, PRIT (Pension Reserves Investment Trust) Fund, that contains the pension funds for both the State and Teachers' Retirement Systems. According to the PRIM (Pension Reserves Investment Management) Board that manages and invests PRIT, as well as all or a portion of the investment funds for 97 of the 102 local retirement boards (95% of the



PRIT Records 11.4% Investment Gain in 2023

total), the Fund realized a very strong performance on its investments last year, achieving a robust return of 11.4% gross (11.2% net of expenses).

Association President Frank Valeri responded to the news as follows. "This is a very welcome rebound from the double-digit downturn in the prior (2022) year. As we entered 2023, there appeared to be some favorable signs, but with the focus on a potential recession,



FRANK VALERI
PRESIDENT MASS RETIREES

no one predicted the strong performance that we experienced throughout the year. Our Association applauds the PRIM Board, chaired by State Treasurer Deb Goldberg, its

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AS HEALTHCARE COSTS RISE GIC OPTS NOT TO COST SHIFT

Health insurance premiums under the state's Group Insurance Commission are increasing for FY25. While increased costs are most certainly unwelcomed news, the fact that rising healthcare costs would result in higher monthly insurance premiums has been anticipated for months.

What had been unknown until recently, was how the GIC would respond to rising costs. Would the 17-member Commission opt for cost shifting the burden onto enrollees by increasing copayments and deductibles? Or would the state decide to absorb the lion's share of the higher costs by increasing

insurance premiums?

Thankfully, the Commission chose the latter option, rejecting the option of higher copayments and deductibles and instead voting to increase premiums.

"No one is happy that insurance premiums are going up. From the public comments of the Commissioners and staff, as well as through private conversations, it is evident that that GIC is very concerned about the impact of higher costs on enrollees. They are also concerned about what can be done in both the short and long-term to gain control over costs, without cost shifting or diminishing the quality of benefits," said *Mass Retirees* Chief

Executive Officer Shawn Duhamel. "It is also important that we publicly credit GIC Executive Director Matt Veno and his staff for their cautious and thoughtful approach. Concern for the impact on retirees is top-of-mind and very much appreciated."

For state retirees and active employees, the decision to address rising healthcare costs through premiums means that the Commonwealth will cover at least 75-80% of the higher monthly premium. State retirees' share of the monthly premium varies depending on the date of retirement (90/10; 85/15; 80/20), with recent retirees paying 20% of the monthly premium. Active employees contribute

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GIC

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either 20 or 25%, depending on the date they were hired.

As we reported in the March edition of *The Voice*, the GIC’s decision not to increase out-of-pocket costs for FY25 represents the 7th consecutive year without an increase in copayments or deductibles. However, the prices charged for specific prescription drugs will vary depending on retail pharmacy and general market price fluctuations – similar to any other product that we purchase.

Following several years of health insurance cost increases of roughly 5%, the average increase across the GIC’s 8 non-Medicare plans is 9.5% for FY25. Thankfully, the news for Medicare enrollees is a little more positive across the 4 Medicare plans with an average increase of 4.1%.

To be clear, the growing price difference between Medicare and non-Medicare plans speaks volumes as to why the GIC must initiate a path forward for a Medicare *Buy-In* program for the 10,000 or so non-Medicare eligible retirees now insured under the GIC’s non-Medicare plans. The GIC is aware of *Mass Retirees* strong desire to see a *Buy-in* plan implemented in 2024, which would bring financial relief to both non-Medicare retirees and the GIC – all while maintaining excellent quality health insurance.

Healthcare cost increases are being driven by a few different factors. In recent years, medical inflation has begun to sharply rise once again. This comes after more than a decade of relative calm that came following the passage and implementation of the Affordable Care Act.

WHAT’S DRIVING HIGHER COSTS?

One major driver of higher costs is the continued escalation in prescription drug spending, which continues to account for a growing share of the GIC’s overall budget. Within the drug spend increase is also the high cost of new potentially life altering medications. For instance, new weight loss drugs that have recently come to market account for some \$60 million in projected new FY25 costs to the GIC for non-Medi-

it cannot be overlooked that it comes with a high price tag.

(Editor’s Note: With FDA’s approval of Wegovy for patients at risk for heart disease and cardiac events, Medicare has approved coverage of the drug for the same patients. Wegovy still will not be covered by Medicare if only being used for weight management. For non-Medicare enrollees, the GIC can cover weight loss drugs, like Wegovy.)

We should also point out what most members already know, the GIC does not set nor control drug prices. While one function of CVS Health as the GIC’s pharmacy benefits manager (PBM) is to negotiate pricing deals, the prescription drug marketplace remains a free market where manufacturers largely call the shots in terms of pricing. Even the state government has little direct say over drug pricing. Only the US Congress has the legal authority to truly rein in drug costs, but so far has failed to provide immediate relief.

Another key driver of costs is hospitalizations and ambulatory care. And the push by many Massachusetts hospitals to increase reimbursement rates, whether justified or not, only adds to the financial stress placed on health plans.

We should point out that the health plans provided by the GIC are almost all self-insured plans. What this means is that the Commonwealth assumes the risk and directly

pays insurance claims. Under the self-insured model, the role of the insurance company is that of plan administrator and, therefore, they do not benefit from higher premiums.

In addition, there is very good news to share when it comes to the retiree dental plan through MetLife. The current rates of \$29.27

REMINDER: UNICARE IS NOW



As we reported in March, UniCare has changed its name to Wellpoint. The change will take effect on July 1, 2024. In June, all UniCare enrollees will receive new insurance cards with the Wellpoint name and logo.

We must reemphasize that the name change is nothing more than a name change, designed to reflect the mission of the company: Wellness.

Wellpoint has operated the GIC’s most popular Medicare plan since acquiring John Hancock in 1997. Coincidentally, immediately following the acquisition the plan was renamed “Wellpoint” before changing the name to UniCare in the early 2000s.

Members currently enrolled in a UniCare plan do not need to take any action – unless you choose to switch plans. Your medical providers will also be notified of the name change prior to July 1. Plan design and benefits will remain unchanged.

care insurance plans – which equals 7% of prescription drug spending.

New and expensive treatments place the GIC and other insurers in a difficult bind. They can either refuse to cover the new treatments, which is not a popular option for those enrollees who can benefit or approve the drugs for coverage and incur the new costs. Thankfully the GIC has opted to cover these new medications, but

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MASS RETIREES LEGISLATIVE UPDATE FAVORABLE COMMITTEE ACTION ON SEVERAL ASSOCIATION PROPOSALS

As you may know, 2024 is the 2nd year of the two-year legislative cycle which runs concurrent with the state legislature's two-year term in office. Per legislative rules, the formal session ends on July 31, 2024. While the legislature will continue to meet

twice a week in informal sessions until the first week of January, when the new 2025-26 session begins, no budgetary or controversial matters are voted outside of formal sessions. In practice, that means that some four months remain in which the majority of *Mass Retirees* proposed

legislation has a realistic chance of being acted on in 2024. All of the bills listed below had a public hearing in 2023. The eight proposals that have received a favorable report have been discharged to either the House or Senate. As a rule, bills carrying a

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UPCOMING SPRING MEETINGS

MASS RETIREES HAS SCHEDULED 4 SPRING MEETINGS FOR OUR MEMBERS IN DIFFERENT REGIONS ACROSS THE STATE.

4.11.24
Leominster, MA
11:00 AM

WHEN: THURSDAY, APRIL 11, 2024, 11:00AM
WHERE: LEOMINSTER-FITCHBURG ELKS LODGE #1237
134 NORTH MAIN STREET, LEOMINSTER, MA 01453

5.3.24
Peabody, MA
11:00 AM

WHEN: FRIDAY, MAY 3, 2024, 11:00AM
WHERE: BOSTON MARRIOTT PEABODY
8A CENTENNIAL DRIVE, PEABODY, MA 01960

5.10.24
Boston, MA
11:00 AM

WHEN: FRIDAY, MAY 10, 2024, 11:00AM
WHERE: FLORIAN HALL
55 HALLET STREET, BOSTON, MA 02122

6.5.24
Hyannis, MA
11:00 AM

WHEN: WEDNESDAY, JUNE 5, 2024, 11:00AM
WHERE: EMERALD RESORT: IRISH VILLAGE/HYPOR T CONFERENCE CENTER
35 SCUDDER AVE, HYANNIS, MA 02601

**STRIVING
TO KEEP
MEMBERS
INFORMED
& ENGAGED**

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

2024 ANNUAL MEETING PLEASE STAY TUNED FOR DETAILS IN THE JULY VOICE.

PRIT FUND PERFORMANCE*: 2023 – 2014

Calendar year (as of 12/31)	Rate of Return	Total Fund
2023	11.42%	\$100.8B
2022	(10.79%)	\$91.9B
2021	20.54%	\$104.2B
2020	12.53%	\$86.9B
2019	3.32%	\$72.7B
2018	(1.83%)	\$69.2B
2017	17.66%	\$71.8B
2016	7.99%	\$62.6B
2015	1.1%	\$59.6B
2014	13.9%	\$60.3B
10 yr. average = 7.92%		Total increase = \$40.5B

Prepared by *Mass Retirees*

***GROSS OF FEES**

PRIT

CONTINUED FROM PAGE 1 ►

Executive Director/Chief Investment Officer Michael Trotsky and staff for all their hard work in achieving this result.”

Also, it’s significant that with last year’s net asset gain of \$10 billion, PRIT has crossed the important milestone of \$100 billion plus in total assets. “As our Chart here shows, PRIT’s value has grown by an amazing 67% over the past ten years – basically from \$60 billion to \$101 billion,” continues Valeri. “Just this past year, the \$10 billion asset gain represents excess earnings of more than \$2.5 billion over

the assumed 7% rate of investment return.”

“PRIM Board’s diversified, long-term investment strategy has enabled the PRIT Fund to perform well in a variety of market conditions,” adds Association Executive Vice President Paul Shanley, who has served as an elected Board member and on its Investment Committee since 2008. “No question, our commitment to achieve successful investment returns will continue now into the future.”

Valeri concludes, “When it comes to improving the Cost-of-Living Adjustment (COLA), *Mass Retirees* has always believed that

the investment success of retirement systems should be shared with their retirees and survivors with better COLAs. Since July 2022, our core belief has been adopted by 98% of the 102 local retirement systems that have increased their COLA with two exceptions, Amesbury and Fall River. Thank you and we’ll be there with you to do even more.

“PRIT’s success also will be of tremendous help in *Mass Retirees’* ongoing campaign to improve the State & Teacher COLA. Our work on this is unwavering, and we remain confident, will produce positive results.”

GIC

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(Individual) and \$70.54 (Family) will remain unchanged for FY25. Remember, this is a retiree-pay-all plan which receives no subsidy from the state. This fact presents a challenge in keeping the monthly premiums affordable, while maintaining meaningful benefits.

We also understand that some retirees are having difficulty finding dentists who are part of the MetLife network. This challenge has more to do with the nature of dental insurance in general and the ongoing tensions between dentists and insurers than it does with the specific benefits offered by MetLife. These challenges will likely exist regardless of the insurance company involved.

Members enrolled in a GIC plan should have received your Benefit Decision Guide in late March. Open Enrollment now runs from April 3 to May 1, 2024. During this time enrollees can make changes to your coverage – if you choose. If you do not want to change plans, there is nothing you need to do.

Remember, you can access your coverage information online through **MyGICLink**.

PERAC

BILL KEEFE SUCCEEDS JOHN PARSONS

New Executive Director For Pension Oversight Agency

After a comprehensive search process by the Public Employee Retirement Administration Commission (PERAC) that spanned several months, the agency's Commissioners voted to appoint Assistant Deputy Director Bill Keefe as the new PERAC Executive Director.

Keefe succeeds John Parsons, who served as Executive Director for the past 5 years after serving as the agency's General Counsel for several years prior to his appointment. When he retired, Parsons had 43 years of state service including a number of years as Deputy Auditor for Audit Operations within the State Auditors' Office, a PERAC Commissioner and member of the Teachers' Retirement Board.

The PERAC Commission's decision to stay within the agency was especially rewarding to Parsons, "I think it is fair to say that the Commission has a comfort level with the staff and direction of PERAC and decided to maintain that effort. At the same time they made an excellent choice in Bill Keefe."

Bill Keefe, in his capacity as Assistant Deputy Director at PERAC, was responsible for the management of legislative priorities, as well as the Audit, Compliance and Communication Units. He had served as Director of Audit Planning under State Auditor Suzanne Bump and various other capacities for over 23 years. He holds a degree in Journalism and Political Science



BILL KEEFE WITH FRANK VALERI

from Syracuse University and was a former reporter at the Metro West Daily News.

The Commission's appointment of Bill Keefe represents the fourth Executive Director since PERAC's creation in 1997. Bob Stalnaker, former Alaskan State Retirement Board Director, was named as the first leader of the independent state pension oversight commission that was created to address certain disability retirement issues surfacing in the mid-90s. His tenure was short lived, departing after less than a year for family reasons.

When Stalnaker stepped down, acting Executive Director Joseph Connarton was elevated from his Deputy's position and served for more than 20 years. Joe, who is currently serving as the Association's Treasurer, was also pleased with the Commission's decision

"Each time when the position of

Executive Director was vacant, the Commission rightly conducted an open, competitive and comprehensive search process with the goal of selecting the very best person for the demanding position. Each time as the process was concluded an in-house candidate was selected, which speaks to the strong senior management leadership of this agency.

"This process has yet again proven the Commissioners' belief in the direction of the agency and commitment to continuing that direction. I congratulate Bill on his appointment and wish him well moving forward."

Association President Frank Valeri offered the following. "Throughout Joe's tenure, PERAC strove to be a unique pension oversight agency, encouraging excellence, efficiency, but fair and reasonable administration of the 104 retirement systems of the Commonwealth. Its effectiveness continued with the appointment of General Counsel John Parsons as Executive Director 5 years ago, who continued to emphasize the concept of the agency's collaborative role for the success of the Board's operations and management.

"With the resounding success of most all of the retirement systems within the Commonwealth over the past two decades, we are confident that the legacy of PERAC's effective oversight will continue under the leadership of Bill Keefe and the outstanding professional staff of this all important agency."

Leg. Update

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House number go to the House, while Senate bills are discharged to the Senate. However, there are exceptions to the rule that could be based on the overall focus of one branch or the other at a given time.

For instance, two of the favorably reported bills pertain to veterans. (See spotlight on our veteran proposals, page 7.) With the Joint Committee on Veterans Affairs reportedly crafting an omnibus bill that may be voted on this spring, the Committee may have an interest in the newly reported bills. This is particularly true given the fact that the Senate sponsor of our veterans' proposals, Senator John Velis (D-Westfield), is Senate co-chair of the Veterans Committee. Together with the House co-chair, Rep. Jerry Cassidy (D-Brockton), the Committee is closely considering how our bills might fit into the omnibus bill.

Another issue that is being considered outside of the normal committee process is the COLA. As you know, at our request Governor Maura Healey has proposed the creation of a Special COLA Commission. Once formed, the Commission will examine new ways to fund increases in the State/Teacher retirees' COLA base, as well as explore new COLA benefits geared toward long-term retirees (those retired 15-years or more).

As such, the Public Service Committee chose to hold our COLA proposals in committee for the time being and given an extension order until June 30th. This makes sense given the bigger picture and what the Special Commission will be tasked with studying.

The remaining six bills in the Association Legislative Program were reported to a study order by the Committee. This does not mean

The following list are the bills that were released with a favorable report from the Joint Committee on Public Service and referred on:

HB2475 - An Act relative to certain option B and option C retirees
– Rep. Chan – Referred to House Ways & Means

HB2495 - An Act relative to health insurance for surviving spouses
– Rep. Decker – Referred to Joint Health Care Financing

HB2626/SB1753 - An Act relative to the veteran allowance for public retirees
– Rep. Parisella / Senator Velis – Referred to House Ways & Means

HB2494/SB1662 - An Act relative to protecting local retiree
– Rep. Day / Senator Feeney – Referred to Senate Rules

HB2578- An Act further regulating group insurance benefits for state employees and retired state employees (Basic Life)
– Rep. Lawn – Referred to House Ways & Means

HB2625 - An Act relative to estimated first pension payments to certain public retirees
– Rep. Parisella – Referred to House Ways & Means

SB1678 - An Act relative to the annual allowance for certain survivors of public retirees and employees
– Senator Freidman – Referred to Senate Ways & Means

SB1752 - An Act relative to the definition of veteran for public retirees
– Senator Velis – Referred to Senate Ways & Means

the legislation will not have any further action. In some cases, another version of the legislation may have moved forward or as in the case of the GIC related Medicare Buy-In bill work will continue along other tracks.

For the remainder of the session our primary focus will be on continuing to advance these eight proposals forward with the goal of each becoming state law. Second, the creation of the Special COLA Commission (on which *Mass Retirees* will have a seat) within the FY25 state budget is critical.

GOVERNOR'S PROPOSED MUNICIPAL BILL

Governor Maura Healey has filed An Act empowering municipalities and local governments (the Municipal Empowerment Act) in late

January. The bill, S2571, was filed in the Senate and then split between the Joint Committee on Municipalities and Regional Government and the Joint Committee on Revenue for the public hearing process. While the legislation would have an impact on a variety of areas of municipal government, two sections in particular, Section 83 and Section 16 would impact all public retirees. These two sections were heard by the Joint Committee on Municipalities and Regional Governments, at a hearing in late February. The Association took part in the hearing, offering public testimony.

Section 83 of the legislation which would create a special commission on retiree health insurance, also known as Other Post Retirement Benefits (OPEB). The commission would be studying

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SPECIAL SERIES

LEGISLATIVE PROGRAM

H I G H L I G H T S

#2



SPOTLIGHT ON



VETERANS' LEGISLATION SPECIAL RECOGNITION OF THEIR MILITARY SERVICE

IN THIS ISSUE WE'RE CONTINUING OUR SPECIAL SERIES ON THE ASSOCIATION'S LEGISLATIVE PRIORITIES AND OUR LEGISLATION RELATED TO VETERANS



It is no surprise that many of those who have served our country in the armed services seek employment in the public sector when they have completed their military service. There are also many who have chosen careers in public service and served our country simultaneously. *Mass Retirees* has long believed that one of the pillars of our advocacy program is working



SEN. JOHN VELIS
(D-WESTFIELD)

Working closely with two long time *Mass Retirees* supporters, Senator John Velis (D-Westfield) and Representative Jerald Parisella (D-Beverly), the Association filed two pieces of legislation relative to the vets' bonus. Both Senator Velis and Representative Parisella, themselves veterans, have been advocates for improving the vets' bonus as well as addressing language that left a group of veterans behind when a change to the definition of veteran was made in 2004.

The status of the two bills and the work the Association is engaged with relative to the bills is included in the Legislative update. (See pages 6 & 13.) Below is a summary of the two bills.

Veterans' Bonus S1753/H2626

Currently a superannuation or accidental (work related) disability retiree who is a veteran receives an additional annual allowance or veterans' bonus equal to \$15 for each year of creditable service up to 20 years, so that the maximum "vets' bonus" is \$300 annually. **Ed Note:** *Veterans on ordinary (non work related) disability are entitled to a higher benefit for their veteran status. It was some 57 years ago when the vets bonus was passed into law.*

Our bills, S1753 (Sen. Velis) and H2626 (Rep. Parisella) would update the bonus formula to \$50 for each year of creditable service up to 20 years, so that the maximum "vets' bonus" would increase to \$1,000

annually. There is a local option provision for acceptance by local retirement systems.

Extend Definition of Veteran for Vets Bonus S1752

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

That meant the expanded definition of veteran did not apply to those, who retired on a superannuation (regular) retirement before 8/26/04 and had peacetime military service (or National Guard duty in limited cases). These veterans were not eligible for the vets' bonus (up to the annual maximum of \$300 currently), despite their military service.

Sen. Velis has introduced our proposed bill (S1752) that would extend the expanded definition of veteran to those, who have the requisite peacetime or National Guard duty and retired on a superannuation retirement before 8/26/04 for purposes of the vets' bonus only. If enacted, they would then be eligible to receive the vets bonus prospectively from the effective date of the law. There is a local option provision for acceptance by local retirement systems.

on behalf of our retired Veterans. This advocacy includes filing legislation that seeks to provide, in special recognition of their military service, more fair and equitable benefits for veterans in retirement.

STATE RETIREMENT BOARD COMMENCES ESTIMATED FIRST PAYMENTS



ASSOCIATION PRESIDENT FRANK VALERI WITH STATE TREASURER DEB GOLDBERG

Perseverance can lead to success. And, that's particularly true when looking at Association President Frank Valeri's tenure as an elected member of the State Retirement Board. We're referring to his successful efforts to implement an estimated first pension payment by the State Retirement Board.

Over the years, we reported on Valeri's attempts to remedy what he perceived to be serious problem for new retirees, namely the four to five months waiting period for the first pension payment being issued. Since first being elected to the Board, he focused on this issue and never quit, resulting in a 2022 vote by the Board members to establish

an estimated benefit plan.

Currently the plan is called the Estimated Initial Benefit Payment (EIBP). An EIBP-eligible retiree will receive their first pension payment within 2 months of their retirement date.

"While the plan faced several challenges, I'm pleased to report that perseverance did lead to success and estimated payments are now being issued to state retirees who satisfy certain prerequisites," reports Valeri.

"This couldn't have been realized without the commitment and support of the Board members and its Chairwoman, State Treasurer Deb Goldberg, as well as the dedicated work by staff."

- FRANK VALERI -



SULLIVAN APPOINTED TO EXECUTIVE BOARD

Retired Trooper Fills Vacancy

Retired State Police Trooper Larry Sullivan has been appointed to the Association's Executive Board to fill the unexpired term of former Board Member Dan Turco.

A retired State Police Trooper himself, Turco resigned from his position in February during his 7th consecutive 2-year term.

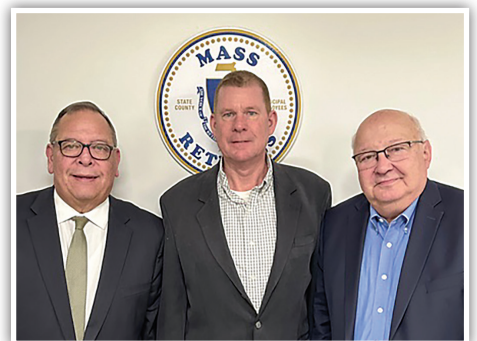
After beginning his career in state service as an MDC Police Officer in 1988, Sullivan became a member of the MA State Police following the merger in 1992. He retired in 2018.

A resident of Milton, Sullivan held various roles and assignments

throughout his 30-year career. In addition to being assigned to the State House and the Mass Turnpike Tunnels E-4, he was also a member of Troop E and Troop H.

"I'd like to thank Dan Turco for his service, as well as welcome Larry Sullivan to the Executive Board. Following a career in public service, having the chance to serve your fellow public retirees is a great honor," said *Mass Retirees* President Frank Valeri.

"Larry will be a great addition to our Association and will continue the tradition of a retired Trooper serving on the Board. Like fellow Board



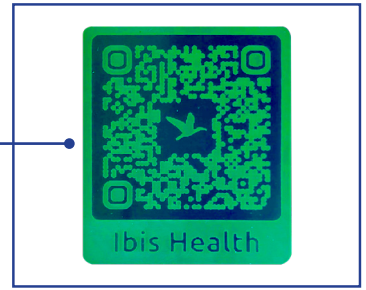
EXECUTIVE BOARD MEMBER LARRY SULLIVAN (CENTER) WITH LEGISLATIVE CHAIR TOM BONARRIGO & PRESIDENT FRANK VALERI

member Bill Flippin (retired Boston Police Officer), Larry will help with outreach to the retired law enforcement community."



IBIS HEALTH'S [NEW IBIS PASSPORT]

*Offers Access to Health Data
on the Go*



Curious how your blood sugar levels are trending, or trying to stay on top of your weight or blood pressure? For Ibis Health members, access to that information could soon be as close as a wallet or in the palm of their hands.

Last month, Ibis Health launched a pilot program to introduce its newest innovation, known as the **Ibis Passport**. A plastic card the size of a credit card (see image above right), the Ibis Passport allows members to access their self-reported health data on the go, creating an easy way for them to share it with medical providers or family.

The goal is to bridge the gaps between care that members receive in their doctor's office and the efforts and work they are doing at home through the Ibis platform in order to help keep themselves healthy in between visits, according to Dr. Karthik Ravindran, MD, Medical Director for Ibis Health and a board-certified internist who specializes in chronic care management.

"It's an exciting way to help strengthen the connection between the care at home and the care in the clinic, and hopefully improve the experience that patients have with their providers out in the community," Dr. Ravindran said. "The Ibis Passport is mobile, and it travels with the member."

Each Ibis Passport contains a QR code that is unique to the member. A quick scan allows members or anyone else they choose to share it with access to reports that show their latest vitals, adherence to medications,

exercise and other data, including graphs that display trends over time. The health data accessible through the QR code is completely secure, with end-to-end data encryption and no personal identifying information attached, to protect members' privacy. Members can take the Ibis Passport to their appointments, allowing their medical providers to quickly see how they are doing and any progress they've made.

"In a 15-minute visit, physicians spend about 8-9 minutes just trying to gather information about what's happened in the last six months or year, and this allows members to just hand the information to them," Dr. Ravindran continued. "This gives you more time with your provider to actually discuss your goals and any other concerns you have, because you are not spending time on data gathering."

The Ibis Passport could also help providers make better informed decisions for patients by adding historical context to what they observe in the office, Dr. Ravindran said. For example, if a blood pressure reading in the office is high but data show a member's readings at home have been great, the provider may be more inclined to ignore that single high reading and continue to monitor rather than jumping to a more invasive approach.

The pilot program for the Ibis Passport initially includes 10 members, with the goal to begin rolling it out to all existing members by mid-year. If all goes well, the Ibis Passport could be available to new Ibis Health members as soon as the

end of 2024. "I believe members are going to like this, because it gives them the power in their hands," said Melissa Tutlis, an Ibis Health Member Advocate who has helped spearhead development of the Ibis Passport. "They have something they can show to their providers and it's easily accessible — it fits easily into their wallet and they can carry it with them."

Powered by
Senscio 

Senscio Systems has been partnering with *Mass Retirees* to offer the Ibis Health program to its members. 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 for timely intervention and early detection, and advocates work one-on-one to provide coaching and support, allowing many Ibis members to improve their health and achieve their goals in ways that work for them. 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.

You can learn more about Ibis Health online at ibishealth.org or by calling 888-626-9995.



GROUP INSURANCE

MONTHLY GIC INSURANCE

NON-MEDICARE RETIREE PLANS

HEALTH PLAN COSTS (INCLUDING \$5,000 BASIC LIFE)	PLAN TYPE	TOTAL MONTHLY PREMIUM (WITHOUT BASIC LIFE)		RETIRED ON OR BEFORE 10/10 COV
		INDIVIDUAL	FAMILY	INDIVIDUAL*
Harvard Pilgrim Access America**	PPO	1,255.62	2,800.86	126.20
Harvard Pilgrim Explorer	POS	1,064.68	2,637.99	107.11
Harvard Pilgrim Quality	HMO	785.68	1,999.81	79.21
Health New England	HMO	775.92	1,861.38	78.23
Mass General Brigham HP Complete	HMO	974.74	2,577.69	98.11
Wellpoint (Formerly UniCare) Total Choice**	Indemnity	1,496.86	3,321.75	150.33
Wellpoint (Formerly UniCare) Community Choice	PPO-Type	742.74	1,843.56	74.91
Wellpoint (Formerly UniCare) Plus	PPO-Type	955.75	2,277.22	96.22

MEDICARE PLANS FOR RETIREE & SURVIVOR

HEALTH PLAN COSTS (INCLUDING \$5,000 BASIC LIFE)	PLAN TYPE	TOTAL MONTHLY PREMIUM (WITHOUT BASIC LIFE)
		PER PERSON
Harvard Pilgrim Medicare Enhance	Supplement	\$434.83
Health New England MedPlus	Supplement	437.48
Tufts Health Plan Medicare Preferred***	Advantage	362.75
Wellpoint (Formerly UniCare) Medicare Extension	Supplement	443.35

A SAMPLING OF GIC MEDICARE CO-PAYMENTS

FOR MORE DETAILS, PLEASE REFER TO GIC'S BENEFIT DECISION GUIDE

HEALTHCARE SERVICES	WELLPOINT (FORMERLY UNICARE) MEDICARE EXTENSION		HARVARD PILGRIM ENHANCE & TUFTS MEDICARE PREFERRED		HEALTH NEW ENGLAND MedPlus	
	RETAIL	MAIL	RETAIL	MAIL	RETAIL	MAIL
PRESCRIPTIONS						
1st Tier	\$10	\$25	\$10	\$25	\$10	\$25
2nd Tier	\$30	\$75	\$30	\$75	\$30	\$75
3rd Tier	\$65	\$165	\$65	\$165	\$65	\$165
OFFICE VISIT*		\$10		\$15		\$15
RETAIL CLINIC		\$10		\$15		\$15
RADIOLOGY		\$0		\$0		\$0
MENTAL HEALTH*		\$10		\$15		\$15
		(First 4 visits: \$0 co-pay)				
EMERGENCY ROOM		\$50		\$50		\$50
		(waived if admitted)		(waived if admitted)		(waived if admitted)
INPATIENT		None		None		None

*Telehealth Visits: Co-pay may differ.

PREMIUM RATES

RATES EFFECTIVE JULY 1, 2024

OPEN ENROLLMENT
April 3 - May 1, 2024

BEFORE JULY 1, 1994 (90/10 COVERAGE)	RETIRED AFTER JULY 1, 1994 & BEFORE FEBRUARY 1, 2010**** (85/15 COVERAGE)		RETIRED ON OR AFTER FEBRUARY 1, 2010**** (80/20 COVERAGE)		MUNICIPAL RETIREES (FULL MONTHLY COST + Admin. Fee)	
	FAMILY*	INDIVIDUAL*	FAMILY*	INDIVIDUAL*	FAMILY*	INDIVIDUAL
280.73	189.29	421.08	252.39	561.44	1,259.39	2,809.26
264.44	160.65	396.65	214.21	528.87	1,067.87	2,645.90
200.62	118.80	300.92	158.41	401.23	788.04	2,005.81
186.78	117.34	280.16	156.45	373.55	778.25	1,866.96
258.41	147.16	387.60	196.22	516.81	977.66	2,585.42
332.82	225.48	499.21	300.64	665.62	1,501.35	3,331.72
185.00	112.36	277.48	149.82	369.98	774.97	1,849.09
228.36	144.31	342.53	192.42	456.71	958.62	2,284.05

RETIRED ON OR BEFORE JULY 1, 1994 (90 / 10 COVERAGE)*	RETIRED AFTER JULY 1, 1994 & BEFORE FEBRUARY 1, 2010**** (85 / 15 COVERAGE)*	RETIRED AFTER FEBRUARY 1, 2010**** (80 / 20 COVERAGE)*	SURVIVOR NO BASIC LIFE (90 / 10 COVERAGE)	MUNICIPAL RETIREES (FULL MONTHLY COST) PER PERSON
\$44.12	\$66.17	\$88.24	\$43.48	\$436.13
44.39	66.57	88.77	43.75	438.79
36.92	55.36	73.82	36.28	363.84
44.98	67.45	89.94	44.34	444.68

IMPORTANT REFERENCE INFORMATION

*Premium listed includes the state retiree cost for Basic Life Insurance. Based upon your retirement date, the basic life costs \$0.64 (10% of the total life premium), \$0.95 (15%) and \$1.27 (20%).

**Wellpoint (formerly UniCare) Total Choice is offered only to retirees/survivors who are not enrolled in Medicare and reside either in New England (MA, CT, RI, NH, ME, & VT) or internationally. Harvard Pilgrim Access America is offered to retirees/survivors who are not enrolled in Medicare and reside outside New England (MA, CT, RI, NH, ME, & VT) and not residing internationally.

***Tufts Medicare Preferred is the only Medicare Advantage Plan offered by the GIC.

****If application to retire was filed after 10/01/09, also subject to 80/20.

PREMIUM PAYMENT: Premiums are effective beginning July 1, 2024 and will be deducted from June 2024 pension checks (one month in advance).

MUNICIPAL RETIREES: For municipal retirees enrolled in the GIC, the percentage of retiree premium contribution is determined locally. Amounts shown here are the total premium charged to the retiree and municipality, plus the administrative fee of 0.30%.

SURVIVORS: With the overwhelming majority of surviving spouses enrolled in Medicare, we have not included survivor non-Medicare rates within these charts. State survivors contribute 10% of the total monthly premium (without Basic Life).

RETIREE DENTAL PLAN: For FY25 the Retiree Dental Plan rates are not changed from those in FY24. Members in the Plan pay 100% of the monthly premium. Beginning July 1, the monthly premium rates are: \$29.27 for an individual and \$70.54 for a family.

KEY HEALTH INSURANCE TELEPHONE NUMBERS

GROUP INSURANCE COMMISSION
617-727-2310

WELLPOINT (FORMERLY UNICARE)
800-442-9300 (MEDICARE)
833-633-4176 (NON-MEDICARE)

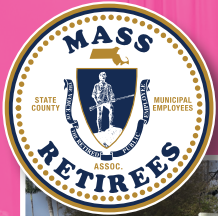
CVS CAREMARK / SILVERSCRIPT
877-876-7214

GIC RETIREE DENTAL PLAN
866-292-9990

MEDICARE
800-633-4227

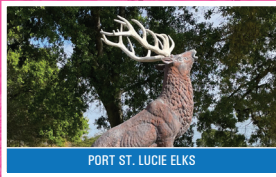
SOCIAL SECURITY
800-772-1213

STATE RETIREE VISION PLAN
800-224-1157



FLORIDA AREA MEETINGS

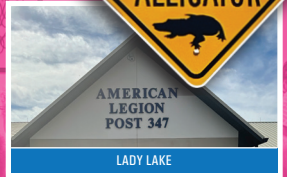
FROM SUN COAST TO GULF COAST



PORT ST. LUCIE ELKS



LARGO ELKS 2159



LADY LAKE

Last year – three years after the COVID outbreak, the Association returned to Florida where thousands of members reside either permanently or as snow birds. “Traditionally, Mass Retirees had always conducted meetings for its many Florida members, and regrettably the pandemic brought that to an immediate halt,” according to

Meeting Coordinator Leo Delaney. “But then last year, we decided to test the waters again and held a meeting at the Pompano Beach Civic Center.

“Pompano was so well received that we decided on a full slate of meetings this year, including on the Gulf Coast for the first time in three years. Frank (Valeri), Shawn (Duhamel) and myself conducted a whirlwind of

meetings on the Sun Coast and then the Gulf.”

As the photos here show, they were greeted by an enthusiastic audience at each stop. Delaney sums it up: “We thank our members for turning out and taking the opportunity to talk directly to us on what their concerns are.”



MEETING COORDINATOR LEO DELANEY



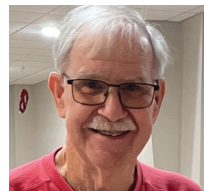
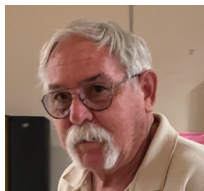
CEO SHAWN DUHAMEL WITH MEMBERS



PRESIDENT FRANK VALERI WITH MEMBER



MEMBERS



SOCIAL SECURITY WEP/GPO UPDATE

Pressure being placed on Congress to end the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws continues to grow, resulting in a growing number of House and Senate cosponsors.

The specific bills in question, H.R.82 and S.597, would fully repeal both the WEP and GPO laws. As of late March, H.R.82 has 311 cosponsors out of the 435 members of the House. While S.597 lists 53 cosponsors in the 100 member US Senate, the true number is 52. Senator Dianne Feinstein, a staunch opponent of WEP/GPO, passed away last September. California's interim US Senator, Laphonza Butler, also cosponsored S.597. In March, Senate Majority Leader Chuck Schumer signed on as a cosponsor for the first time.

When it comes to S.597, what is most significant is the fact that for the first time in memory a bill changing WEP/GPO has crossed the simple majority threshold in the Senate.

In fact, we are unaware of any time when a bill gained more than 48 cosponsors in the Senate. It should also be noted that for any bill impacting Social Security to pass the US Senate a minimum of 60 votes is required.

In the House, where a simple majority of 218 votes is required for a bill to pass, achieving a supermajority of support to repeal WEP/GPO is somewhat routine. In the late 1990s and early 2000s, there were several Congressional sessions where cosponsors in the House exceeded 320 members.

"Cosponsoring a bill and voting for that bill to become law can be two different things. While many sponsors do intend to vote for a bill, others sign on because they believe the proposal has merit and should be fully vetted – vetting which often involves cost analysis and funding methods," explains *Mass Retirees* CEO Shawn Duhamel.

"At the end of the day, full repeal remains a very tough sell – especially in the Senate. It does help having Senator Schumer now onboard, but key Republican leaders remain opposed. For instance, despite Texas having over 215,000 retirees impacted by the WEP (2nd highest in the US next to CA), neither of the state's US Senators support full repeal.

"That being said, we do anticipate the House Ways and Means Committee holding a second hearing on potential solutions to WEP/GPO prior to the summer break. Such a hearing will be the next step following the informational hearing that took place in Louisiana last November. We firmly believed that change will come, it is simply a matter of when and in what form it will take."

Members should monitor *Mass Retirees* weekly news updates for all breaking news on WEP/GPO as it happens.

Leg. Update

CONTINUED FROM PAGE 6 ►

current and future costs of public retiree healthcare and propose cost containment measures. As drafted, *Mass Retirees* would have a seat on the commission.

This commission is modeled after the 2012 commission of the same name. At that time, several municipal governments and budget watchdog groups pushed for cuts in future retiree healthcare benefits as a means of cutting costs.

While our Association continues to support and help promote initiatives aimed at gaining control over the growth of healthcare costs, we staunchly oppose cost shifting and steps that would restrict or

reduce the quality of the benefits. It is entirely unfair to target retirees' healthcare benefits as a source of cost savings. Rising healthcare costs are a source of concern for all citizens of Massachusetts and the problem is not unique to public retirees nor are public retirees the cause. Therefore, public retirees should not be singled out as a source for future cost savings.

Section 16 of the legislation proposes a new waiver of post-retirement work restrictions under certain circumstances. The public entity would need to demonstrate there is a critical shortage within their agency, municipality, or specific job titles. Upon approval by the Executive Office of Administration and Finance the waiver would be applied and retirees would be

allowed to work without the hours and earnings restriction for the specified period. As drafted the language does not create permanent change or blanket waiver to the current law. Retirees who are working post-retirement are playing a critical role in ensuring there are no gaps in essential services. To that end, it is important that they have a clear set of parameters, whether under this proposed language, the current law or permanent changes to the law apply, so they remain in compliance.

Finally, along with the work the legislature will do on the municipal bill, the House and Senate will begin the FY25 budget process in April. The House will file their version mid-April followed by the Senate in May.

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS

Attleboro – The **Attleboro Retirement Board** members appointed retired North Attleboro Retirement Board Executive Director **Debra Bush** as their fifth member. In addition, the Board voted to appoint **Rachel Dindy** as the new Executive Director to replace **Ken Badertscher** who has served for the past several years but has chosen a new career path. The Board members making the appointments were, **Deborah Gould***, **Barry LaCasse**, **Scott Charette**, and retired Fire Lieutenant **Bruce Tondreau**.



DEBRA BUSH
ATTLEBORO

Belmont- After much deliberation and compromise, the **Belmont Retirement Board** decided to reappoint the most qualified and experienced candidate for appointment as their 5th member on its board.



THOMAS GIBSON, ESQ.
BELMONT

Thomas Gibson, Esq.* who also serves as the Middlesex County Retirement Board Chairman. He was appointed by board members Firefighter **Ross Vona**, retired Firefighter **Walter Wellman** and appointed member **Brian Antonellis**. Ex-officio member **Donna Tuccinardi** abstained from voting. The Board's executive Ddirector is **Ryan Horan**.

Greater Lawrence Sanitary District – The **Greater Lawrence Sanitary District Employees Retirement Board** voted to elect **Karen A. Driggers**, a chemist/lab

supervisor who received 34 votes, to defeat **Vincent Buonanno**, district custodian who received 24 votes. She will replace **Sandra M. Grenier**, a retired payroll clerk who chose not to run for re-election. The other members of the Board are **Laurie A. Elliott**, the District appointed member, **Joseph R. Quartarone** and **Ronald Pollone***. **Heather Thibeault**, is the retirement administrator.

Malden – In a very highly contested election, retired Deputy Fire Chief, **Warren Atkinson*** topped the ticket receiving 271 votes. Retired Firefighter **John Hall** secured the second elected position by receiving 247 votes. Also, retired Firefighter **Brian Parow** received 234 votes while retired Senior Administrative staffer **Laurie MacDonald** received 228 votes. Retired Firefighter, **Donald Boyce**, who topped the ticket in the last election, chose not run for re-election. Recently appointed **Robert Soohoo**, who also served on the Belmont and State Retirement Boards, is now the Malden retirement director.

Marlborough – **Marlboro Retirement Board** members, retired Police Officer **Gregory Brewster***, Firefighter **William Taylor**, **Diane Smith**, **Daniel Stanhope**, and **Robert Gustafson**, voted to appoint **Mark Bingle** as the new director. The former Retirement Board Director **Beth Matson** is now the **Natick Retirement Board** director.

Methuen – After a diligent interview process, the **Methuen Retirement Board** appointed **Christine St. Onge** as their 5th member. Board members Fire Chief **John**

Sheehy*, **Kathleen Beam**, **Gina LaGreca** and retired Fire Lieutenant **James Trott III** made the 5th member appointment. The Board's retirement administrator is fellow Friar **Kaitlyn Doucette**.

Natick - The **Natick Retirement Board** reappointed their 5th member **Michael Reardon**. This will be Michael's fifth term as the Board's 5th member. Natick's Board members making the reappointment were, **Marco Gargurevich**, **Michelle Laramee**, **Nicholas Mabardy** and **Michael Melchiorri***. The new Natick Retirement Board director is **Beth Matson**, who replaced the retired Director **Kathleen Bacon**.

Stoneham – **Stoneham Retirement Board** members voted unanimously to reappoint **Janice Houghton*** to her 10th term as the Board's 5th member. Board members making the reappointment were, **Laurie Plourde**, **Kathleen Sullivan**, **John Scullin** and **Francis Gould**. The Board's retirement director is **Christopher Delisi**.

Swampscott – **Swampscott Retirement Board** members voted to reappoint financial journalist **Robert Powell III** as their fifth member. Board members making the reappointment were **Amy Sarro**, **Thomas Driscoll, Jr. Esq.***, retired police officer **John Behen** and **Kevin Breen**. **Nancy Lord** is the administrator of the Board. **Taunton** – **Taunton Retirement Board** members reappointed **Barry Amaral** of the Bristol County Registry of Deed as their fifth member. Board members making the reappointment were, **Ian Fortes**, **Gill Enos**,

CONTINUED ON PAGE 19 ►

REVIEWING COVID'S IMPACT ON TEACHERS RETIREES/SURVIVORS

Increase in Deaths Similar to State Results

In our recent (March Voice) report on COVID's impact on state retirees and survivors, we asked our readers to stay tuned for a similar report involving retired teachers and survivors. Here's that report.

Upon review of the Mass Teachers' Retirement System's (MTRS) Annual Reports for the pre-COVID years and throughout the pandemic years (FY2018 -2023), we found that COVID impacted the teacher retiree population in much the same way as it did to state retirees.

Like the State system, these years are documented on a Fiscal Year basis in the MTRS Reports and we reviewed the two fiscal years, FY's 2018-2019 as pre-COVID (July 1, 2017- June 30, 2019) along with the ensuing four fiscal years, FY's 2020-2023, with, as we indicated earlier, the pandemic beginning in early 2020. Technically, the official beginning of the COVID- 19 was in the middle of the fiscal year 2020 (June 30, 2019- July 1, 2020). Again, given the Annual Report data is only on a fiscal year basis, we considered that fiscal year as a COVID pandemic period.

In reviewing the two pre-pandemic years, fiscal years 2018 and 2019, the total number of reported deaths for retirees and survivors was very consistent, 1,704 and 1,633 deaths respectively. During the next four COVID years, beginning in early 2020, in the middle of FY2020 when the first official designation of an emergency was declared, retiree and survivor deaths increased approximately 11.5% from the prior two pre-COVID years to a total of 1,822 deaths. While deaths leveled at a comparably high number (1,807)

Based upon our review of the records from FY18 thru FY23 , we made 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 1,704 and 1,633 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 1,822 deaths - an almost 11.5% 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 1,807 deaths.
- During the final two COVID years (FY22 & FY23) in our review, deaths remained very high with another 1,958 and 1,959 respectively, members passing away.

HIGHLIGHTS TEACHER 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	66,661	1,704	
2019	67,675	1,633	-4.17%
2020	68,528	1,822	11.57%
2021	69,615	1,807	-0.82%
2022	70,306	1,958	8.36%
2023	71,282	1,959	0.05%

DATA SUMMARY

PRE-PANDEMIC VS. PANDEMIC YEARS

Pre-Covid Death Average (FY18-19)	1,669
Covid Death Average (FY20-FY22)	1,887
Percent Increase	13.07%

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LOOKING

RALPH WHITE: 45 Years

When *Mass Retirees* was founded in 1968 by Ralph White and a handful of retired state employees, public safety and teachers, he also became its first president. Serving in that capacity for the next 45 years, White's record of success in establishing the Association as the state's premier public retiree organization is unparalleled.

September 1974: With Attorney General Frank Bellotti at Annual Meeting



1985

With Gov. Michael Dukakis signing Survivor Insurance Law



1998

JANUARY Council and 1997 CO



1977

With Senator Ted Kennedy at Association Sponsored Health Conference

1992

With State Treasurer Joe Malone

STRENGTH IN NUMBERS: M

Having been a union activist, Ralph was accustomed to advocacy and grass-roots political activism. And, when he retired, he quickly realized that there was no unified organization representing the unique interests of public retirees who back then, were treated as second class citizens.

As he saw it, there is strength in numbers and public retirees needed a strong unified voice to better their retirement. No question, a single statewide organization, *Mass Retirees*, could be that.

From its inception, *Mass Retirees* has sought, under Ralph's direction, to bring all public retirees together to address their many common interests. As a result, the Association has experienced tremendous growth over the decades to become the largest public retiree organization with 53,000 dues-paying members.

1971



1971 Annual Meeting



19

GOING BACK

with Leading Mass Retirees



"With Ralph recently passing, we decided to remember first his life (see March *Voice*) and then in the next (May) issue, as *Mass Retirees* president from 1968 through 2013, according to Association Counsel Bill Rehrey who worked with Ralph for almost all those years. "And, when looking back over four plus decades we soon

CONTINUED ON PAGE 18 ►

Y 1998: With Boston City
after it adopted the landmark
A law



2007

March 2007: With GIC Dolores Mitchell on signing Retiree Dental Contract with MetLife (Shelley Molnar, Senior Account Executive)

2011

JULY 2011: With Shawn Duhamel & Nancy McGovern (to his left) at Gov. Deval Patrick's press conference on Municipal Insurance Law



2012

With State Treasurer Steve Grossman



2011

September 2011: With State Senator (now Congresswoman/Minority Whip) Katherine Clark at Annual Meeting

Member Growth Over the Decades

1979



1979: Ralph Welcomes Member #25,000

1988



1988: Annual Meeting

2002



June 2002: Parker House Annual Luncheon

2013



2013: Annual Meeting

ASSOCIATION MAJOR LEGISLATIVE ACHIEVEMENTS (1968 - 2013)

COLA

- 1971 (Ch 1011): Created COLA on first \$6,000
- 1974 (Ch 724): COLA becomes permanent part of pension
- 1980 (Ch 542): Raised COLA Base to \$7,000
- 1986 (Ch 517): Raised COLA Base to \$9,000
- 1997 (Ch 17): New Local COLA law for Locals
Raised COLA Base to \$12,000
- 2010 (Ch 188): Allows Locals to Raise COLA Base above \$12K
- 2011 (Ch 176): Raised State/Teachers COLA to \$13K

PENSIONS

- 1968 (Ch 600): Accidental Death Benefit: For survivors of retirees
- 1987 (Ch 697): Pension Funding
Reverts Option C to A if beneficiary predeceases
- 1996 (Ch 315): Merged State & Teachers into PRIT
- 1998 (Ch 194): Establishes \$10K minimum for state/teacher retirees
w/25 yrs of service
- 2000 (Ch 159): Retains pensions for widows who remarry
- 2005 (Ch 157): Vets Bonus extended to Accidental Disability retirees

HEALTH INSURANCE

- 1971 (Ch 791): Contribute 50% of state survivor premiums
- 1973 (Ch 888): Contribute 75% to state retiree premiums
- 1974 (Ch 834): Created Retiree seat on Commission
- 1978 (Ch 260): Allows locals to contribute more than 50% of premium
- 1983 (Ch 562): State to contribute 90% of survivor premium
- 1984 (Ch 310): Prohibits Balance Billing
- 1993 (Ch 110): Coalition Bargaining (Sec 19)
- 1996 (Ch 80): Expands Balance Billing
- 2001 (Ch 177): Required GIC to design Retiree Dental Plan
- 2007 (Ch 61): Created SRBT (OPEB) Fund
- 2007 (Ch 67): Expands Municipal Access to GIC

LIFE INSURANCE

- 1972 (Ch 763): Allowed locals to retain Basic \$2,000
- 1973 (Ch 888): Maintained State Basic \$2,000 (not dropped to \$1,000)
- 1985 (Ch 648): Increased State Basic to \$5,000
- 1986 (Ch 705): Allowed Locals to provide life over \$2,000

RETIREE RIGHTS

- 1970 (Ch 90): State Retiree eligible for election to Board
- 1971 (Ch 481): Retired Teachers & locals eligible for election
- 1978 (Ch 523): Voting rights to Local retirees
- 1980 (Ch 329): Voting rights to Retired Teachers

White

CONTINUED FROM PAGE 17 ►

realized what a daunting challenge we faced in highlighting his career with the Association."

During his leadership, *Mass Retirees* sponsored or played a primary role in enacting over 175 retirement related laws. Included here is a table that briefly summarizes a sampling of them.

While Association President, Ralph sat on numerous study commissions and boards to ensure that retirees and survivors would have their voices fully heard. That includes serving on the all-important State Retirement Board and the state PRIM (Pension Reserves Investment Management) Board. Both these boards are chaired by the sitting State Treasurer. And, his service and contributions on these Boards spanned the terms of several state treasurers, some of whom are pictured here.

"When I succeeded Ralph, I said that I could not fill his shoes but only follow in his footsteps," adds President Frank Valeri. "Because of all that Ralph did for this Association, public retirees and their families, I'm honored to be serving and striving to live up to the amazing legacy that he has left."



Elections

CONTINUED FROM PAGE 14 ►

retired Police Officer **Dennis Smith*** and retired Fire Lieutenant **Thomas Bernier**. The Taunton Retirement Board executive director is **Paul Slivinski**.

Waltham – Waltham Mayor **Jeannette McCarthy** appointed **Deborah Flanagan**, retired asst. housing supervisor, to replace **Elizabeth Arnold**, retired benefits coordinator. The other members on the Board include, **Paul Centofanti**, Police Officer **Scott Hovsepan**, retired

Firefighter, **William MacDonald*** and **Mary Rosen, Esq.** The Board's executive director is **Andrew Malis**.

Worcester County -The **Worcester Retirement Board** membership elected **Michael Donoghue** to his sixth consecutive term as he received the highest vote total of 1,756 votes. **Patrick Purcell**, Westboro fire chief, was second with 428 votes, and also **Robin Grimm, PhD**, town administrator of Sturbridge received



MICHAEL DONOGHUE
WORCESTER COUNTY

PHOTO CREDIT:
WORCESTER TELEGRAM

236 votes. Prior to his five terms as elected member of the Board, **Michael Donoghue** had served as County Treasurer and ex-officio member of the Board for 18 years. The other Board members certifying the election were retired Board CEO **Kevin Blanchette***, **Rebecca Tuttle**, **Pauline Lajoie**, and retired president of the Mass Public Pension Forum, **Eugene Durgin**. The Worcester County Retirement Board executive director is **Rachel Grimaldi** who is the former assistant director at the State Board.

***Denotes Chair**

Covid Impact

CONTINUED FROM PAGE 15 ►

in FY21, deaths reached an all-time high during the final two fiscal years of the COVID era (2022-2023) with another 1,958 and 1,959 members passing away respectively. These increases constitute a total increase in deaths during the COVID years to more the 13% above pre-COVID years.

In summary the MTRS Retirement System reported an average death total of 1,669 for the two pre-COVID years, FY18-FY19, and an average of 1,887 deaths for FYs 20-23, by 13% increase. (See Chart)

Valeri continued, "While we recognize the increased growth in total retiree membership during these years, the significant jump

from pre-COVID years to the COVID era and the percentage increase of deaths exceeding such membership increase, we feel is worth noting. However, ending on a more positive note, early implementation of various public safety protocols, shutdowns of public buildings and events, the development of vaccines and antibiotics have stabilized the terrible effects of COVID – 19."

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

ADORNETTO, SALVATORE – Pittsfield, MA
(Pittsfield Fire Dept.)
AHERN, FRANCIS X. – Natick, MA
(Boston School Dept.)
AMIRAUULT, ALBERT A. – Athol, MA
(State - National Guard)
ANDERSON, BEVERLY J. – Medfield, MA
(DMH - Medfield State Hospital)
BAILEY, ROGER E. – Port St. Lucie, FL
(Harwich Fire Dept.)
BAPTISTA, ROBERT – Taunton, MA
(State Retiree)
BEAN, CORDIS – Florence, MA
(UMass Amherst)
BERNHARDT, WALTER F. – W. Townsend, MA
(Mass Highway Dept.)
BOROWIEC, FREDERICK – Chicopee, MA
(Mass Turnpike Authority)
BRENNAN, JAMES H. – Melrose, MA
(Woburn Teacher)
BUCHANAN, MAUREEN M. – Leominster, MA
(Boylston Teacher)
CAHILL, MICHAEL M. – Worcester, MA
(UMass Medical Center)
CAMPBELL, ELLEN R. – Belchertown, MA
(UMass Amherst)

CARR, THERESA – Ft. Myers, FL
(N. Attleboro Teacher)
CARROLL, JOHN L. – Danvers, MA
(Boston School Dept.)
CASEY, DOROTHY M. – Quincy, MA
(Stoughton District Court)
COSTA, MARY F. – North Port, FL
(DMR - Dever State School)
CRUZ, ALEXANDRINA – Davenport, FL
(Worcester Teacher)
CUNNINGHAM, NORMA F. – Salem, NH
(Lawrence Teacher)
CZERWONKA, A. ISABEL – Fall River, MA
(Surv - DMR)
DAVIS, PAUL G. – Lynnfield, MA
(Winchester Teacher)
DEACON, CHARLES W. – Weymouth, MA
(Weymouth Fire Dept.)
DEBECK, EMERY W. – Franklin, ME
(Reading Teacher)
DESMOND, ANNE – W. Bridgewater, MA
(Brockton Police Dept.)
DEWOLF, JAMES S. – E. Longmeadow, MA
(Hampden Wilbraham Teacher)
DUNN, ROBERT – Quincy, MA
(State Police)

ERNEST, ELLIOTT R. – Venice, FL
(UMass Boston)
EVANS, MYRNA M. – Concord, NH
(Reading Teacher)
FINKELSTEIN, NORMAN H. – Framingham, MA
(Brookline Teacher)
GELINEAU, MARY F. – Blackstone, MA
(Bellingham Teacher)
GILMARTIN, THOMAS F. – Worcester, MA
(Welfare Dept.)
GONZALEZ, PERFECTO C. – Longmeadow, MA
(Agawam School Dept.)
GRANT, THURSTON D. – Shapleigh, ME
(Dighton Rehoboth RSD Teacher)
GRAY, ROSELYN – N. Reading, MA
(Cambridge Teacher)
GREEN, STEPHEN – N. Adams, MA
(Mass College of Liberal Arts)
HALL, JAMES M. – Arlington, MA
(Dept. Transitional Assistance)
HARTMAN, MARIE V. – Seabrook, NH
(Dept. Employment & Training)
HUNTER, LOUIS F. – Marston, NC
(Springfield Housing Code Dept.)
HURLEY, ADALINE C. – Belmont, MA
(Surv - Waltham Teacher)



RETIREED STATE COUNTY AND MUNICIPAL EMPLOYEES
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May 2024
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DECEASED MEMBERS (continued)

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|--|--|--|
| JANKOWSKI, FRANCIS S. – S. Boston, MA
(Boston Police Dept.) | MILLER, AVIS S. – Winter Haven, FL
(Somerset Teacher) | SIENKIEWICZ, JANE T. – Springfield, MA
(UMass Amherst Registrar's Office) |
| KEATING, HELEN G. – Warminster, PA
(Melrose Teacher) | MILLER, DONNA M. – S. Hadley, MA
(State Retiree) | SIMARD, DORIS C. – Ludlow, MA
(Chicopee Electric Light Plant) |
| KEAVENEY, MARY F. – Hull, MA
(Hull Teacher) | MORIN, LINDA C. – Marstons Mills, MA
(State Courts) | SODERHOLM, ELIZABETH – Needham Heights
(Commission for the Blind) |
| KENNETT, JEAN M. – Duxbury, MA
(Supreme Judicial Court) | MORRIS, EVELYN P. – Revere, MA
(Revere Teacher) | STAPLETON, CLARA T. – Framingham, MA
(Framingham Teacher) |
| LAMPHIER, GLORIA M. – N. Andover, MA
(Methuen Retiree) | MORRISSEY, ARLENE L. – Quincy, MA
(Milton Teacher) | STEVENS, JOHN J. – Wilmington, MA
(Shawsheen Tech. HS) |
| LESSARD, NORRY J. – Marblehead, MA
(Swampscott Teacher) | MOSTO, JOHN – Salem, NH
(Chelmsford Teacher) | SURETTE, ROBERT N. – Tewksbury, MA
(Wakefield Light Dept.) |
| LOUIS, PHYLLIS M. – Norton, MA
(Randolph School Dept.) | MULLEN, MATTHEW J. – Bridgewater, MA
(Dept. Mental Health) | SWARTZ, JOAN G. – Concord, MA
(DMR Region V) |
| LUKIS, KENNETH M. – Palmer, MA
(Springfield Tech. Community College) | NUNNALLY, WILLIAM L. – Mattapan, MA
(Mass Rehabilitation Commission) | SZEGDA, ROUDOLPHE – Dorchester, MA
(Boston Retiree) |
| MACOMBER, EUGENE G. – Naples, FL
(Quincy Teacher) | OBST, LORRAINE D. – Melrose, MA
(Melrose Teacher) | TAVARES, MARY LOUISE – New Bedford, MA
(New Bedford Teacher) |
| MAGGIACOMO, DENNIS – Swansea, MA
(Somerset Police Dept.) | PENN, NANCY SUE – Huntington, MA
(Springfield Teacher) | TRIGGS, ROBERT F. – Springfield, MA
(Springfield Teacher) |
| MALAVICH, ROBERT P. – Lowell, MA
(Lowell Planning & Development) | PRATT, HOWARD E. – W. Warren, MA
(Division of Employment Security) | TOMASIONIS, MARY G. – Norwood, MA
(Welfare Dept.) |
| MARTINACK, ROBERT P. – Cape Elizabeth, ME
(State Retiree) | QUINN, HELEN J. – Whitman, MA
(Norfolk County Retiree) | TURNER, NANCY C. – Scituate, MA
(Norwell Teacher) |
| McCARTHY, GENEVIEVE O. – Braintree, MA
(Brookton Teacher) | RILEY, MARGUERITE M. – Boston, MA
(Surv - Boston Retiree) | VALCOURT, PATRICIA A. – E. Freetown, MA
(Surv - Fall River Police Dept.) |
| McCARTHY, JOHN R. – Quincy, MA
(Weymouth Teacher) | ROBBINS, MEL – Sutton, MA
(UMass Medical Center) | WALSH, JANE M. – Leominster, MA
(Clinton Teacher) |
| McHUGH, JOHN F. – Sandwich, MA
(Bourne Teacher) | ROSSMEISL, GEORGE A. – W. Springfield, MA
(W. Springfield Fire Dept.) | WALSH, JANET M. – Stoughton, MA
(Stoughton Teacher) |
| McHUGH, JOSEPH J. – Milton, MA
(State DPW) | SAINSBURY, GORDON P. – Belmont, MA
(Administration & Finance) | WILLIAMS, JAMES W. – Sagamore Beach, MA
(Stoughton DPW Superintendent) |
| McNAMARA, HELEN A. – Chapel Hill, NC
(Waltham Teacher) | SCOPPETTULO, ROBERT P. – Arlington, MA
(Weymouth Teacher) | WOJCIECHOWICZ, JOHN – Mashpee, MA
(Registry of Motor Vehicles) |
| MERRILL, LILIAN J. – Hull, MA
(Dept. Mental Health) | SHATTUCK, RENNIE P. – Lunenburg, MA
(N. Middlesex RSD Teacher) | WOJTKOWSKI, THOMAS – Pittsfield, MA
(House of Representatives) |
| MESSIER, LUCILLE A. – E. Freetown, MA
(Division of Employment Security) | SHAY, ELEANOR – Jupiter, FL
(State Trial Court) | WOLF, ALICE – Cambridge, MA
(House of Representatives) |