



THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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JANUARY 2023

GIC ANNOUNCES HEALTH INSURANCE CARRIERS

Popular OME Plan Retained



October brought some highly anticipated news to the 460,000 enrollees covered by the state's Group Insurance Commission (GIC). After months of closed-door work to review and score the winning bids from respondents through the procurement process, the GIC unveiled the 4 Medicare and 7 non-Medicare health insurance plans to be offered starting in FY24 (7/1/2023).

Before reviewing the details of

which health insurance providers have been selected by the GIC, we must first point out that the details regarding plan design, out-of-pocket costs, monthly premium costs, and pharmaceutical plans and specific benefits are not yet known. The 17-member GIC will make those decisions over the next three months.

While the procurement process remains ongoing, *Mass Retirees* will host a special members only Tele-Town Hall meeting featuring GIC

officials on Friday, January 20, 2023. See page 3 for the full details.

Regardless of where a member may have retired from or whether you are enrolled within a GIC insurance plan, news generated by the GIC is of great importance to all retired and active public employees. Policy decisions made by the GIC are closely watched by local officials, who can very quickly replicate those

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FINAL PUSH FOR WEP REFORM BEFORE HOUSE CHANGES HANDS

In the waning days of the 117th Congress, which runs until January 3, 2023, *Mass Retirees* has embarked on a final call to action of our members with the hope of passing a reform of the Social Security Windfall Elimination Provision (WEP).

Specifically, we have called on our members and all those impacted by the WEP to contact their local member of Congress and US Senators to urge them to help get a WEP reform

Members Urged to Contact Local Federal Officials

deal approved before time runs out. This specifically involves including a reform bill within end-of-year legislation now in the works.

The Association fears that if a bipartisan compromise cannot be reached in 2022, the realistic opportunity for relief from the WEP law may

not occur again for several years – if ever.

Beyond the fact that the House will change hands and be under a slim Republican majority for the next two years, is the pending retirement of Texas Congressman Kevin Brady – the ranking Republican member on the House Ways and Means Committee. Together with Massachusetts Congressman Richard Neal, the current Chairman

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GIC

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policies at the local level with limited input from local retirees and active employee unions.

That is why *Mass Retirees* places so much importance on decisions made by the GIC. Those decisions can and do have a major impact on all public retirees and active employees.

VERY GOOD NEWS FOR MEDICARE ENROLLEES

According to President Frank Valeri. “We’re pleased to report some very good news. Medicare eligible retirees will have access to the same three Medicare supplement plans and one local Medicare Advantage plan currently offered by the GIC.”

The Medicare Supplement plans are Health New England, Harvard Pilgrim Health Plan, and UniCare’s Optional Medicare Extension (OME) Plan. Tufts Health Plan will continue to offer the locally networked Medicare Advantage Plan.

While both Aetna and United Healthcare submitted proposals to create a national Medicare Advantage Plan, GIC officials opted not to pursue the option at this time. It appears that the GIC had concerns that such a move might prove to be overly disruptive to retirees – a sentiment that our Association can certainly appreciate! However, the door remains open for the inclusion of such a national plan in the future and is something we will closely monitor.

Valeri continues, “Given that the vast majority of Medicare eligible retirees – and that includes myself, are enrolled under UniCare’s OME Plan, the announcement that UniCare will be retained is welcome news.” As the former John Hancock Plan, UniCare has been a key GIC

vendor for more than 40 years.

KEY CHANGES FOR NON-MEDICARE ENROLLEES

On the non-Medicare side, there are some interesting changes to announce. First, once again the four private companies providing the seven different non-Medicare health insurance plans are all based here in Massachusetts. All four are also current GIC vendors.

The non-Medicare carriers include AllWays Health Partners, Harvard Pilgrim Health Care, Health New England, and UniCare. AllWays, which is owned by the hospital network Mass General Brigham, will be rebranded as Mass General Brigham Health Plan, effective this coming January 1. Those currently enrolled in Allways will be receiving new insurance cards, by year’s end without any change in their existing coverages and benefits. Harvard Pilgrim Health Care (HPHC) and Tufts Health Plan are specific insurance plans offered by Point 32, the parent company of the now merged insurance companies.

For non-Medicare eligible retirees living outside of the six New England states, one key change is important to note. Starting July 1, 2023 HPHC will become the GIC’s National plan – replacing the UniCare Basic Plan. UniCare’s non-Medicare membership will be restricted to those retirees and active employees living in New England, as well as those living outside of the United States.

The GIC states that the reason for the change in the National Plan is that HPHC offers a “greater value and premium savings for the GIC and its members.” The GIC also reports that some 4,200 members are currently enrolled in the Basic plan outside of New England. Many of these members are non-Medicare retirees living year-round in states like North Carolina and Florida.

During the lead up to the procurement process, the GIC received

specific feedback from retirees, living outside of New England, who asked for a more affordable health insurance alternative. As a National Plan, HPHC will utilize the network offered by United Healthcare. According to the GIC, 97-98% of claims submitted in FY22 are in-network under HPHC.

NEXT STEPS

“As members might know, our Association continues to advocate for the transition of non-Medicare eligible retirees (age 65 and over) into

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HEARING FROM GIC MEMBERS

In addition to our special January 20 Tele-Town Hall Meeting with the GIC (see details on page 3), members, enrolled in the state insurance program, can participate in the online Public Information Sessions being conducted by the GIC. According to state officials, members, participating in these sessions, will learn about the GIC’s annual open enrollment this coming spring and participate in a Q&A session.

There will be three online sessions: two on January 24 at 12PM and 6PM, and one on January 26 at 9 AM. Members can register for one of the GIC Sessions at mass.gov/GIC.

“Please mark these dates (**January 20, 24 & 26**) on your calendar and participate if you can,” adds Association Insurance Coordinator Cheryl Stillman. “Before making such an important decision involving your health insurance coverage, being well informed is essential. Also, please remember that you can always contact us if you have any insurance problems or questions.”

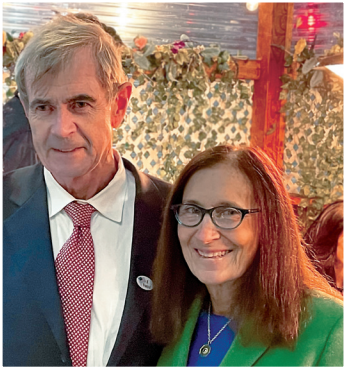
★ RETIREES HELP ELECT NEW ★ GENERATION OF STATE LEADERS

Pension Funding, COLA Improvements & Health Care Areas of Focus

Change is in the air across the Commonwealth, with four new state-wide officials set to be sworn into office in January. The change is represented not just in terms of a new governor, Lt. governor, attorney general, and state auditor taking office, but also in generational terms.

Mass Retirees is proud to have endorsed all four newcomers, as well as incumbent State Treasurer Deb Goldberg and Secretary of State Bill Galvin. More importantly, it was the extremely high voter turnout among public retirees that helped elect all six candidates to these important offices.

Born in 1971, Governor-elect Maura Healey will be the first member of Generation X to be elected to the office. She follows former acting-Governor and Lt. Governor Jane Swift as the second member of her generation elected to state-wide office in



SECRETARY OF STATE BILL GALVIN WITH STATE TREASURER DEB GOLDBERG



LT. GOVERNOR-ELECT KIM DRISCOLL, GOVERNOR-ELECT MAURA HEALEY, ATTORNEY GENERAL-ELECT ANDREA CAMPBELL & STATE AUDITOR-ELECT DIANA DIZOGLIO

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1.13.23
Tewksbury, MA
11:00 AM

2.1.23
Pompano Beach, FL
11:00 AM

U P C O M M I N G

MEETINGS & TOWN HALLS

WHEN: FRIDAY, JANUARY 13, 2023, 11:00AM
WHERE: TEWKSBURY-WILMINGTON ELKS
777 SOUTH STREET, TEWKSBURY, MA

WHEN: WEDNESDAY, FEBRUARY 1, 2023, 11:00AM
WHERE: POMPANO BEACH CIVIL CENTER
1801 N.E. 6TH STREET, POMPANO BEACH, FL

PLEASE JOIN US!



In addition to resuming in-person meetings, we will continue to reach out to our members with virtual Tele-Town Halls.

TELE-TOWN HALL: FRIDAY, JANUARY 20, 2023, 1:00PM
SPECIAL GUESTS: GIC OFFICIALS - Updating on Procurement & Open Enrollment plus answering member questions

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

DIALING IN: Mass Retirees members can also directly dial into the tele-town hall meetings, at the time of the event, by calling 833-491-0336.

WEP

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of Ways and Means, Brady helped bring about a bipartisan approach to the issue of the WEP and framed the argument for reform around the issue of fairness. Each filed their own version of a WEP reform bill in the current Congress.

On the Republican side of the aisle, Brady and Rep. Rodney Davis have served as the main advocates for reform or repeal of the WEP and GPO within the GOP's House caucus. Working with Democrat Abigail Spanberger of Virginia, Davis is the lead sponsor of HR82 – legislation that would fully repeal both the WEP and the Government Pension Offset (GPO) laws.

Earlier this year Davis lost his bid for re-election to his Illinois Congressional seat in the Republican Primary. His defeat represents a disappointing loss of a key Republican advocate for public retirees.

While the work to advance HR82 has brought needed attention to the issues of WEP and GPO, the likelihood of full repeal legislation passing both the House and US Senate is at best, very remote. As we have continually reported over the past several years, the national support needed to pass such legislation into law simply does not exist.

Within the US Senate 60 votes are required to pass legislation impacting Social Security. At present, no more than 43 US Senators are on record supporting full repeal. Of that total, just 4 Republican Senators support such a proposal – with the Senate's Republican leadership standing in staunch opposition to full repeal.

"The only way that the 2 million public retirees now impacted by the WEP will see any relief will be through a WEP reform bill. While we would love to see full repeal of both the WEP and GPO laws, the reality is that national support for it does not exist," said Association President Frank Valeri, who himself is victimized by the WEP law. "What I find to be very frustrating is the fact that

many of the individuals and organizations that have publicly taken an all or nothing approach when it comes to full repeal admit privately that victory is highly unlikely if not impossible. This political posturing has created an unnecessary roadblock that stands in the way of getting a WEP reform deal done in 2022. Instead of presenting Congress with a united front, our coalition has become needlessly fractured."

KEY POINTS OF WEP REFORM

As *Mass Retirees* officials and our allies across the country see it, there is one final opportunity to pass a meaningfully WEP reform proposal into federal law this year. That opportunity begins with a deal being struck between Neal and Brady – the senior Democrat and Republican members of the House Ways and Means Committee, the Congressional committee with direct oversight over Social Security. However, it is also important that a viable path exist in the US Senate for such a deal to be adopted.

While Neal and Brady have each filed their own version of WEP reform, the two proposals are largely similar. In fact, the main sticking points remain the length of the so-called hold harmless clause to ensure that existing public workers are not inadvertently and negatively impacted by the proposal, as well as a mechanism to pay for the cost of the up to \$150 per month in relief that would come to those retirees impacted by WEP.

An impacted retiree is someone age 62 or older, with at least 40 quarters earned under Social Security. Whether or not a retiree is collecting Social Security at the time the reform proposal would take effect is not relevant. The reform is based on Social Security eligibility, not whether someone is collecting the benefit.

If a deal is reached this year, impacted retirees would see an increase in their monthly Social Security checks starting roughly 10 months after the bill becomes law.

Future retirees (those not yet eligible for Social Security at the time the reform law takes effect) would see their Social Security benefit calculated using a new formula, which would accurately account for time paid into Social Security vs. time paid into a pension plan from employment not covered by Social Security.

"In order to get a deal done in 2022, Neal and Brady will need to compromise on 2 key points: A reasonable sunset date for the hold harmless clause that will protect those now in the workforce, as well as a fair way to pay for the retiree rebate. Of these two items, the second appears to be the main point of disagreement," explains *Mass Retirees* CEO Shawn Duhamel, who has been directly involved in WEP and GPO advocacy since 1997. "Congress will not pass a reform law without a payment method spelled out. The options are drawing on the Social Security Trust Fund via adjustments to the payroll tax accounting methods, utilizing federal general fund revenues, and/or changing the Social Security law in a manner that only credits Social Security quarters for future retirees (retiring after 2062) with employment actually covered by Social Security.

"As it now stands, retirees who left public service prior to vesting and are therefore not collecting a public pension outside of Social Security are not impacted by the WEP. Under Mr. Brady's proposal, only employment covered by Social would be included within a retiree's Social Security calculation in the future, when the hold harmless clause expires. We believe this is a fair approach, as it treats everyone exactly the same."

When members contact their local member of Congress and US Senators, we suggest that you ask that they make the passage of WEP reform in 2022 a personal priority and that they actively support a compromise being struck that will ensure the passage of a reform law this year.

NEW LEGISLATIVE SESSION BEGINNING

Brings New Opportunities

The January following an election year marks the beginning of a new legislative session. The 2023-2024 legislative session will commence on Wednesday January 4th. Along with the new legislative session, the Constitutional Officers will also be sworn in, marking a new era in state government. (See page 3.)

Part of the process of a new session is the election of leadership in both branches. The House of Representatives will elect a Speaker of the House and Minority Leader, and the Senate will elect a Senate President and Minority Leader. A leadership team will be selected in both branches and the announcement of Committee Chairs and appointments of members to the various committees will take place shortly after. The Association will be monitoring these appointments, in particular the appointments to the Joint Committee on Public Service, where the majority of the *Mass Retirees* legislation will be heard.

"The new session brings an

opportunity to file legislation that will be heard over the two-year cycle," explains Legislative Chairman Tom Bonarrigo. "Work starts well before the filing deadline, which is traditionally the third Friday of January, to determine which pieces of legislation will be included in the Association's legislative package."



TOM BONARRIGO
LEGISLATIVE CHAIRMAN

Building on the passage of legislation that allowed for the one-time 5% COLA for the State and Teachers' Retirement Systems and the passage of the local COLA legislation that allows the local systems to implement up to a 5% COLA for FY23 (see page 7), the legislative package will include legislation that seeks to make additional improvements to the COLA.

Working to improve the COLA benefits has been a cornerstone of the legislative work done by the Association. Fiscal Year 2024 will be the beginning of a new funding schedule for the State and Teachers' Retirement Systems. As part of the new schedule, the Association will be seeking to secure an increase in

the base that would be built into the new funding schedule. In addition, we will be examining other opportunities to improve the COLA as the session progresses.

In addition to legislation pertaining to the COLA, our legislative package will also include legislation in several subject areas that impact retirees including: insurance, pension benefits, survivor benefits and veterans' benefits. Highlights include legislation to increase the state Basic Life insurance benefit from \$5,000 to \$10,000, increasing the Veterans' Bonus, and legislation that would protect local retirees against any increase in their existing premium contribution rate and retention of insurance for survivors.

Once the legislative package is completed, we will secure both House and Senate members to file and cosponsor legislation on behalf of the Association. After the legislation is filed bill numbers will be assigned and the process will begin.

A comprehensive list of the legislation with brief descriptions and sponsors will be available in future editions of *The VOICE*.

POST RETIREMENT WORK WAIVER EXPIRING

For those retirees who are working post retirement in the public sector here in Massachusetts, the waiver on hours and earnings restrictions that is currently in place will expire on December 31st. Starting January 1, 2023, the restrictions will be in place and retirees should be cognizant of the hours and earnings they are

accruing.

This extension was the second extension since the waiver was put in place at the beginning of the pandemic. In April of 2020 as the demand for public health, emergency services and other essential public service jobs grew and active employees were stretched thin, retirees, many of them *Mass Retirees*

members, stepped up and filled the void. However, retirees were limited by the hours and earnings restriction that was in place and members were concerned about violating the law. As a result, the Association worked with legislative leaders, and legislation was passed as a part of a larger bill that would waive both the hours

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Election

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Massachusetts history.

Lt. Governor-elect Kim Driscoll is also a member of Generation X. Born in 1966, Driscoll was among the first members of her generation to lead a city when she was elected Mayor of Salem in 2005.

Not to be outdone, the generation known as the Millennials is now represented by two state-wide office holders. Born in 1982, Attorney General-elect Andrea Campbell is among the youngest officials ever elected to the position. The same can be said for State Auditor-elect Diana DiZoglio, who at age 39 is the youngest elected constitutional officer in decades.

"I would argue that what we will now have in the top state-wide elected positions represents a balance across the three main generation groups working in society today. This is good for Massachusetts, as it will bring different views and approaches to governing. At the same time, it is also important that we have experienced leaders such as Deb Goldberg and Bill Galvin

in roles that are of direct importance to public retirees," comments Association President Frank Valeri. "Most importantly, all six officials know our Association and our officers. They are also not strangers to the issues of direct importance to our members, such as the COLA, well-funded pension systems and retiree health insurance."

When Healey and Driscoll take office in January they will immediately be faced with several complicated and pressing issues that must be addressed – such as transportation and the growing crisis of housing availability and affordability.

An area of focus on Campbell's plate, which also impacts public retirees, are the various regulatory aspects of healthcare. This focus includes oversight of mergers, facilities expansion, and rate setting.

"As a member of Gen X (1970), it's exciting to see my generation coming of age in these major leadership roles. Our agenda at *Mass Retirees* is very straightforward and well known among state officials and legislative leaders alike. Continuing the commitment to fully funding our public pension plans,

while improving COLA benefits in response to inflation, are a primary focus as we head into 2023. For instance, increasing the State and Teacher retirees' COLA base, creating a senior COLA benefit, and increasing the Veterans' Bonus are our main priorities," explains *Mass Retirees* CEO Shawn Duhamel. "In the areas of retiree health insurance and overall health care policy, we are focusing on a few main points, with the first being the continuation of the highest quality and affordable insurance options possible. This means finding new ways to control price growth or even lower costs, without shifting a greater burden onto retirees living on fixed incomes.

"Working closely with the state GIC, we have made it clear that increasing the state's Basic Life Insurance benefit and finding a pathway for 10,000 non-Medicare eligible retirees enrolled in the GIC to access Medicare to lower costs are our focus."

After officially taking office on January 5th, Healey is slated to file her first budget proposal (FY24) in late January.

GIC

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Medicare through what is known as the Medicare Buy-In program," points out Association CEO Shawn Duhamel. At present the GIC enrolls some 10,000 non-Medicare eligible retirees in the same health plans being used by active employees.

"Experience in dozens of municipalities has proven the Medicare Buy-In program to be beneficial to both the employer and retirees," continues Duhamel. "Due to the procurement process, the GIC was unable to pursue implementing the program for FY23.

"However, once procurement

is completed this winter, our Association will advocate that the GIC implement the Medicare Buy-In program at the state level – possibly on a voluntary basis whereby retirees could choose to join Medicare or remain in the traditional non-Medicare plan. If we are successful, the program would take effect for FY25 (7/1/24)."

The next major step in the GIC's procurement process will be the announcement in December of the Medicare and non-Medicare pharmacy benefits. This will be followed in January by the announcement of plan design (copayments and deductibles) and then the finalization of insurance premiums in February and early March.

As highlighted earlier (see page 3), GIC officials will also join our Association for a special Tele-Town Hall meeting on January 20, where the FY24 plan offerings will be discussed in detail. Most important, this event will also present the opportunity for Mass Retirees members to ask questions directly of GIC leaders.

Duhamel offers the following. "While a lot of work remains to be done and many details are still unknown, this announcement is very good news for retirees. It is also encouraging that GIC officials listened to the feedback they received from retirees heading into the procurement process and took positive steps toward affordability, while maintaining high-quality offerings."

5% COLA LOCAL OPTION BECOMES LAW

Months of persistent hard work by the Association paid off. Our proposal, allowing the 102 local retirement systems to increase the FY23 COLA from 3% up to 5%, has become law.

“This marks completion of our efforts at the State House in 2022 to provide our members – state, teacher and local – with additional pension relief from inflation’s impact on our everyday costs,” comments President Frank Valeri. “Since our last update in the November *Voice*, here’s what transpired.”

In early November, the Senate

Months of Association Work Pays Off

acted on the local COLA language and concurred with the House. On November 16, Governor Baker signed Chapter 269 of the Acts of 2022, an act relative to cost-of-living adjustments for retirees. The law, which took effect immediately, allows the local retirement systems to implement a COLA above 3% up

to 5% for FY23.

While our original proposal called for the law being approved solely by the local retirement board, Governor Baker amended it, requiring additional approval by the local governing body. Because of time constraints imposed by the legislative process, the Association was unable to remove the Governor’s amendment without jeopardizing the proposal’s final enactment. We’ve included an explanation of the approval by the local governing body as outlined in a recent memorandum from PERAC.

For purposes of Chapter 269 only, approval by the local governing body means:

- In a city, the mayor must recommend the increase to the city council and the council must vote in favor.
- In a city having a Plan D or Plan E charter, the city manager must recommend the increase to the city council and the council must vote in favor.
- In a town, the chief executive officer - the select board in nearly all cases - must vote in favor to accept the increase rather than the town meeting as is the case for COLA base increases.
- In a district, or other political subdivision, the governing board, commission or committee must vote in favor to accept the COLA increase.
- In a regional system, two-thirds of the cities and towns within the system must approve the increase. This is done in the same fashion as stated above for municipalities: in a city, by the city council upon recommendation by the mayor or, in a city with a Plan D or Plan E charter, the city manager; or, in a town, by approval of the chief executive officer (likely the select board) as defined by G.L. c. 4, § 7.
- In a county, the county commissioners, who normally do not have a role in COLAs nor COLA base increases, must vote to accept and two-thirds of the cities and towns within the system must approve the increase in the same manner as stated above for regional systems.

Though many local systems are comprised of multiple units such as housing authorities and districts, the two-thirds language only applies to regional and county systems as the approval specified in the statute only refers to cities and towns as voting political subdivisions.

The above regulations will only apply to the process for FY23, and the local systems have until June 30, 2023 to implement. The COLA will be retroactive to July 1, 2022, and only applies to the base of that system.

Association President Frank Valeri added, “I’ll take this opportunity to thank all Chapter 269’s supporters including our members,

legislators, retirement board officials and other groups. But, the work continues with local retirement boards first adopting the new law

and we’ll be there to help in any way possible.”

HEALTH CARE COSTS AND TRENDS FOR 2022

During the November meeting of the Group Insurance Commission (GIC), Massachusetts Health Policy Commission (HPC) Executive Director David Seltz and David Auerbach, Senior Director of Research and Cost Trends, presented health care costs and trends for 2022. While the presentation reviews trends in Massachusetts as a whole and how the Commonwealth compares nationally, public retirees are also being impacted by these trends.

WHAT IS THE HPC?

Before reporting on its presentation to the GIC, let's take a closer look at the Massachusetts Health Policy Commission (HPC). Celebrating its 10th Anniversary in 2022, HPC is an

HPC Presents Key Findings to GIC

independent state agency that develops policy to reduce health care cost growth and improve the quality of patient care. The HPC's mission is to advance a more transparent, accountable and equitable health care system through its independent policy leadership and innovative investment programs. The HPC's goal is better health and better care – at a lower cost – for all residents across the Commonwealth.

The agency's main responsibilities are led by the HPC staff and overseen by an 11-member Board of Commissioners. HPC staff and commissioners work collaboratively to monitor and improve the

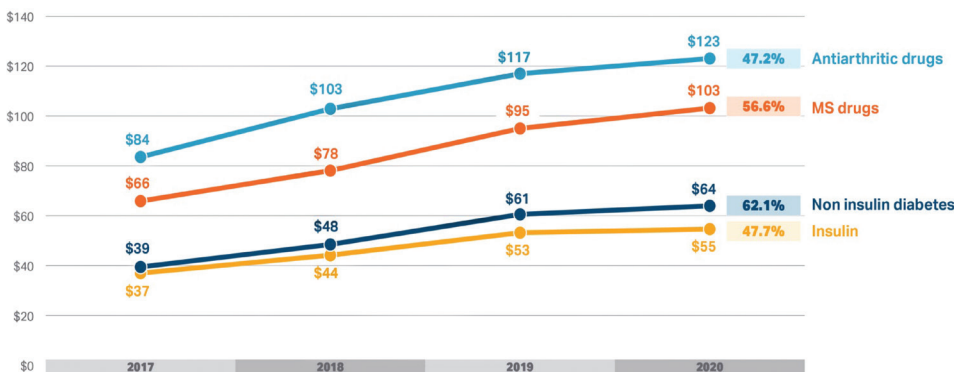
performance of the health care system. Key activities include setting the health care cost growth benchmark; setting and monitoring provider and payer performance relative to the health care cost growth benchmark; creating standards for care delivery systems that are accountable to better meet patients' medical, behavioral, and social needs; analyzing the impact of health care market transactions on cost, quality, and access; investing in community health care delivery and innovations; and safeguarding the rights of health insurance consumers and patients regarding coverage and care decisions by health plans and certain provider organizations.

HPC's Presentation: Highlights

The focus of the briefing was on spending and pricing trends and implications for affordability, access and equity. Some of the points that came out of the presentation regarding spending and pricing trends were:

- Hospital inpatient and emergency department stays remain below pre-pandemic levels, particularly scheduled inpatient admissions and avoidable ED visits. However, staffing shortages in discharge settings, among other factors, are likely contributing to longer stays in the hospital and the ED.
- The routine use of telehealth expanded significantly during the pandemic, particularly for mental health visits.
- Continued price increases and rebounds in utilization have led to a likely double-digit increase in health care spending in 2021.
- Commercial prices for common services such as lab tests vary more than two-fold across hospitals, are higher than when provided in office settings, and are typically more than double what Medicare would pay. These high prices result in higher patient out of pocket spending and higher premiums.

Average out of pocket spending for a 30-day supply of prescription drugs for common chronic conditions grew approximately 50% from 2017 to 2020.



Another highlight of note centers on prescription drug trends, in particular relative to Medicare spending. Medicare spending increased 10.5% in 2021 driven by prescription drug spending and a rebound in professional spending. Average annual spending growth was 3.2% from 2019 to 2021. In addition, average out of pocket spending for a 30-day supply of prescription drugs for common chronic conditions grew approximately 50% from 2017 to 2020.

Sources: HPC analysis of Center for Health Information and Analysis (CHIA) All-Payer Claims database, 2017-2020, V 10.0

Health Care

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Spending & Pricing Trends: Alarming Impact

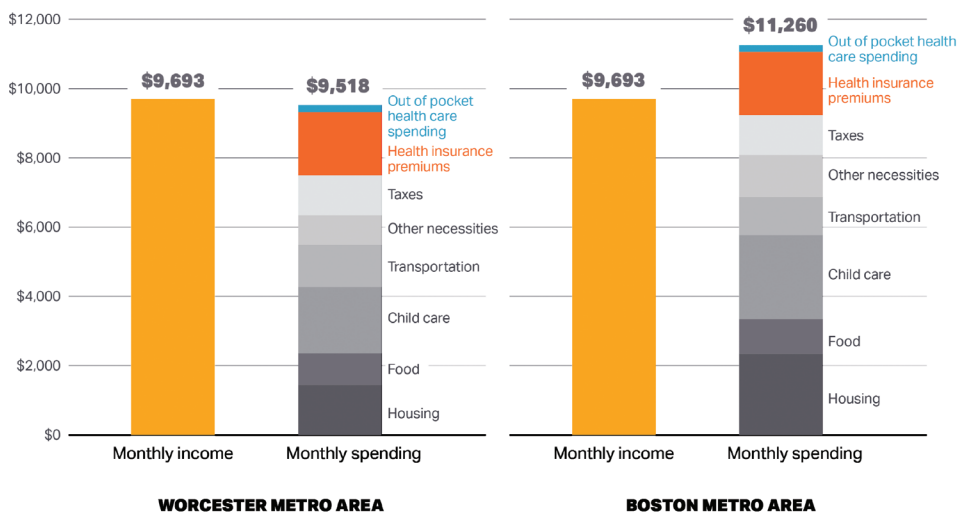
While the trends in spending and pricing are significant the implications for affordability, access and equity are alarming.

- Total family health insurance premiums, not counting out of pocket spending, averaged \$22,163 in Massachusetts in 2021.
- Average rate increases for plans in the individual and small group market averaged more than 7 percent from 2021 to 2023.
- People with lower incomes, people of color, those covered by high deductible plans, and people with activity limitations were more likely to report forgoing medical care due to cost.
- Avoiding care due to cost and other affordability issues are associated with using the emergency department for non-emergencies.
- Including the high cost of health care, middle class families in the Boston Metro area would be unable to meet basic expenses with their income.

The cost of health care (including premiums and out of pocket costs), combined with the average cost of other household necessities, exceeds the income of middle-class families in the Boston metro area.

Average income and typical spending for a middle-class family of 4 with income between 3 and 5 times the Federal Poverty Level, 2020

Sources: Economic Policy Institute (<https://www.epi.org/resources/budget/>), Medical Expenditure Panel Survey – Insurance Component, Current Population Survey, Annual Social and Economic Supplement.



A significant point that came from the presentation on the implications is that as out-of-pocket costs increase health care utilization dramatically decreases. People are forced to make choices between accessing health care, even basic primary care and dental services, and essential things such as food. The ability to access care not only impacts the individual but also results in increased health care costs overall.

This is the reason why insurance carriers such as Blue Cross and UniCare are focused on improving how health care is delivered, as well as on finding new ways to improve their enrollees’ overall health.

In addition to the work being done by the Blues, we recently reported on UniCare’s approach to *Whole Person Health*. We have also frequently reported on the innovative work being done by companies like Sencio Systems through their Ibis Health, telehealth platform. Ibis is an important tool in helping Medicare enrollees manage chronic disease.

According to Nancy McGovern, the Association’s point person with the GIC, “While HPC’s presentation to the GIC was sobering in terms of the fact that health care inflation is once again dangerously on the rise, we are encouraged that the data

shows that Massachusetts is ahead of the curve in terms of controlling costs. Over the past 10 years, our state has, on average, beat national health care cost trends. We also know that the GIC, as well as BCBS at the local level, have bested private sector in-state averages when it comes to costs.

“The trends that were presented illustrate why it is critical that *Mass Retirees* retains the relationships that have been developed with the agencies and carriers that provide your health care benefits. Engaging with leadership affords the opportunity to have an impact on the decision-making process.”



MASS RETIREES MEMBERS GATHER F

With the resumption of in-person meetings, Association members have been gathering together for the first time in three years. From the east (Westport) to the west (West Springfield), they came in unexpectedly large numbers.

"We say 'unexpectedly' because we weren't certain how many members would be coming post-pandemic," explains Association Meeting Coordinator Leo Delaney. "Well they did turn out and for that we say thanks for joining us."

At both meetings, members heard from Association President Frank Valeri and CEO Shawn Duhamel. They spoke on a wide range of federal, state and local retirement issues, including local and state/teacher COLA developments, the latest on GIC procurement process and the status of Social Security Windfall/GPO relief.

Our West Springfield meeting was attended by several

legislators, including Sen. John Velis of Westfield and Representatives Michael Finn of West Springfield, Daniel Carey of Easthampton and Jacob Oliveira of Ludlow. Members heard from them, as shown in the photos on Page 11.

At our Westport meeting, we saw several local retirement board officials in attendance. In fact, the largest local retirement systems in the region – Bristol County, Fall River and New Bedford – were all represented.

From the Bristol County Retirement Board, Steve Rivard, one of its two elected members, sat in. Steve is also the Association's Southeastern District V. P. Fall River had several representatives, including Board Chairman Bob Camara and its Executive Director Pasternak.

Bob has been known for his strong advocacy

WESTPORT



ASSOCIATION OFFICIALS



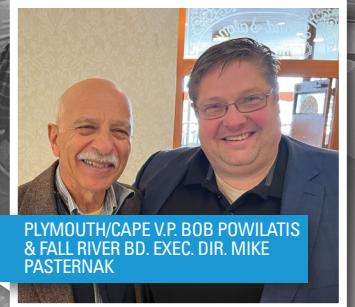
PRES. FRANK VALERI



CEO SHAWN DUHAMEL



TREASURER JOE CONNARTON

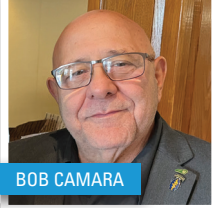


PLYMOUTH/CAPE V.P. BOB POWILATIS & FALL RIVER BD. EXEC. DIR. MIKE PASTERNAK



SENSCIO'S GARY BRODSKY EXPLAINING IBIS HEALTH TO MEMBERS

MEMBERS



BOB CAMARA



AREA MEETINGS

FROM EAST TO WEST

for Fall River retirees and survivors, as well as his work with the Association.

Also in the audience was the other elected member of the Fall River Board, retired Police Officer Dave Machado. Dave has worked tirelessly with Bob on behalf of his fellow retirees and their families. After many years of outstanding service on the Board, Dave chose not to seek another term, triggering a contested election for the open seat, the results of which had not been certified by the Board when we went to press. We will have a complete update on the election in the next (March) issue of the *Voice*.

From the New Bedford Retirement Board, its Chairman Len Baillargeon, a retired police officer and Association member, traveled to attend our meeting. As we went to press, Len is engaged in a tough

battle with city officials over a COLA Base increase.

A special guest attended the Westport meeting. Senscio's Gary Brodsky was there to meet with members and explain Ibis Health, the telehealth program, developed by Senscio, for Medicare enrollees with chronic conditions that *Mass Retirees* supports. Members will be seeing Senscio at future meetings.

"For our members in the Northwestern region of the state, we do have a meeting coming up in Tewksbury on January 13 (see details on page 3), continues Delaney. "We hope to see you there."

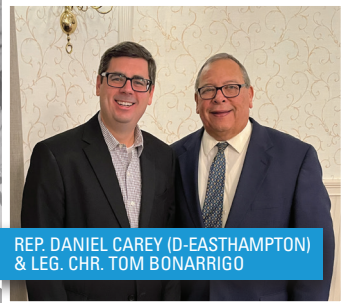
WEST SPRINGFIELD



SPECIAL GUESTS



REP. MICHAEL FINN
(D-West Springfield)



REP. DANIEL CAREY (D-EASTHAMPTON)
& LEG. CHR. TOM BONARRIGO



SEN. JOHN VELIS
(D-Westfield)



REP. JACOB OLIVEIRA
(D-Ludlow)



PRES. FRANK VALERI, WESTERN V.P.
KARL SCHMAELZLE &
CEO SHAWN DUHAMEL



MTG. COORDINATOR LEO DELANEY REGISTERING MEMBERS

MEMBERS



MORE PHOTOS
PAGE 16

LOCAL COLA BASE

INCREASES STILL ON THE RISE

Record-Setting Total of 37 Systems This Year

Local retirement systems continue to increase their COLA Base, raising the maximum amount of COLA that their retirees and survivors can potentially receive. Since our last report in the November *Voice*, the following four local systems have adopted a higher COLA Base: Braintree, Plymouth, Saugus and Springfield.

With these four, there are now 37 local retirement systems that have adopted a higher COLA Base in 2022. No question, with more than 36% of the Commonwealth's 102 local systems adopting an increase, it's a record-setting year.

Braintree is notable as one of the five systems that in our November *Voice*, we criticized as being at more than a 65% funded ratio (67.7% as of 1/21) but not increasing the original \$12,000 COLA Base. By increasing the Base to \$13,000, effective 7/1/24, and then a year later to \$14,000, it has moved off the list, leaving just four with that distinction.

Raising their COLA Base is nothing new for Plymouth. Before this year, the Plymouth Retirement Board, with the approval of the Select Board and Town Meeting, had upped the Base to \$14,000.

Now the Board has followed that same approval process to raise the Base once again to \$16,000, effective this coming July 1. It

marks a 25% increase over the original COLA Base.

"I'm honored to be serving with my fellow Board members – Dale Webber, Gerry Coughlin, Lynne Barrett and Bob Nees – and working together with them to improve the COLA for Plymouth retirees and survivors," says Chairman Tom Kelley, who along with Webber and Coughlin, are *Mass Retirees* members. "And, I look forward to continuing our efforts toward even better COLA benefits in the future."

Like Plymouth, Saugus also increased its \$14,000 Base but did so by \$4,000. Yes, Saugus has joined our \$18K Club. With this substantial increase, they have raised their Base by 50% from the original \$12K to \$18K. It's noteworthy that the increase is effective as of this December 1, 2022.

In addition to the COLA Base increase, Saugus also improved pension benefits for certain widows. Before state retirement law was amended in November 1996 (Chapter 306), accidental disability retirees were prohibited from electing an Option (c) or survivor's pension when they retired. Since the law's repeal in November 1996, accidental disability retirees can select Option (c).

Survivors of accidental disability retirees, who were subject to the earlier prohibition preventing them from selecting Option (c) and died from a cause other than their disability, were entitled to a Section 101 or "widow's pension." State

law sets the amount at \$6,000.

Under local option laws, successfully enacted by *Mass Retirees*, local retirement systems can increase the Section 101 pension to \$9,000 or \$12,000 annually. Saugus has opted to raise the widow pension to the highest amount under state law - \$12,000. The increase is effective as of this December 1, 2022

"As a Saugus resident myself, I'm proud to see that my town has raised the COLA Base by such a significant amount and has now joined an exclu-

sive club," comments Association President Frank Valeri. "And, I'm also pleased to see that they stepped forward to help these survivors who most assuredly could use the added benefits."

Chaired by Association member Bob Moynihan, the Springfield Retirement Board succeeded in having the city adopt a second COLA Base increase from \$13K to \$14K. Beginning next July (2023), city retirees and survivors will be eligible for the higher maximum COLA that becomes a permanent part of their pensions.

Association Western District Vice President Karl Schmaelzle also sits on the Springfield Board. On many boards across the state, Association members are serving and having an impact.

"We welcome these new entrants to our honorary list of local COLA Base increases," continues Valeri. "And, we look forward to adding more to it."

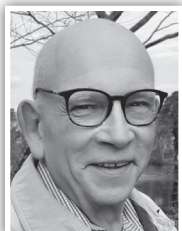


TOM KELLEY
PLYMOUTH

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS

Barnstable – Retired Dennis Firefighter **Bob Rolanti** was re-elected by the members of the **Barnstable County Retirement System**. Bob received 1,275 votes to defeat **Donna Miorandi retired**, who received 511 votes and Peter Gibbs who received 236 votes.



BOB ROLANTI
BARNSTABLE

This will be **Bob Rolanti's** sixth term on the board. Members declaring Bob re-elected were **Robert Lawton, Jr***, **Ronald Bergstrom**, retired Hyannis Fire District Firefighter **Harold Brunnelle** and **TK Menesale**. The new Executive Director for the Board is **Susy Bento-Holmes**. She replaced longtime Retirement Board Executive Director **Christine Tetreault** who served many years with the **Fall River Retirement Board** as well as the Barnstable County Board.

Bristol County- The **Bristol County Retirement Board** declared **William M. Downey** the only qualified candidate with nomination papers and therefore was re-elected to the first Elected member of the Board. Mr. Downey is a retired Easton fire captain and has been just elected to his twelfth term. Other members on the Board include retired Somerset Fire Chief **Stephen Rivard**, who also serves as the **Mass Retirees Southeastern District Vice President**, County Treasurer **Christopher Saunders***, County Commissioner **John Saunders**, and Seekonk Treasurer **Christine DeFontes**. **Roxanne Donovan** is



WILLIAM DOWNEY
BRISTOL COUNTY

the Retirement Board's executive director.

Everett – **Maria Bussell** was elected to the **Everett Retirement Board** to replace **Michael Matarazzo**, retired city clerk, who recently passed away. She will fill his unexpired term. Ms. Bussell defeated several other candidates, Police Department Secretary **Lisa Lamonica** who received 186 votes, Firefighter **Craig Hardy** with 179 votes and Facilities Maintenance staff member **Asima Memic** with 46 votes. The other members on the Board include, **Eric Demas**, **Keith Slattery**, Firefighter **William Pierce*** and **Peter Cocciaardi, CFP**. **Bob Shaw** is the Everett Retirement Board director.

Haverhill - Retired City Auditor **William Klueber*** received 487 votes to defeat **Timothy Riley** who received 272 votes and was re-elected to the **Haverhill Retirement Board**. Also serving on the board are retired Deputy Fire Chief **Lewis F. Poore, Jr.**, **Charles Benevento**, **James Cleary III, Esq.** and **Richard MacDonald**. The Board's retirement administrator is **David S. Van Dam**.

Hull – **Eileen White** was reappointed for the third time as the selectmen's appointee to the **Hull Retirement Board**. Other board members serving with Ellen are **Michael Buckley***, **Bartley Kelly**, **Jason Harris** and **Gregory Galvin**. The Board's retirement administrator is **Lauren Durham**.



EILEEN WHITE
HULL

MassPort – The **MassPort Retirement Board** members declared **Michael O'Brien** and **Betsy Taylor** re-elected as they ran unopposed in their reelection bid. The

Board's other members include **John Prankevicius, CPA**, **Michael Grieco** and **James Hoyte***. **Irene Moran** serves as the director of retirement and recently has added **Jan Coen** to the MassPort Retirement Board staff.

Middlesex – Tewksbury Fire Chief **Joseph Kearns** was declared elected to his third term by the **Middlesex Retirement Board**, as he was the only candidate to file nomination papers. The other members of the system include **Thomas F. Gibson, Esq***, **Brian Curtin**, retired Wilmington Fire Lieutenant and MACRS Vice President **John Brown** and **Bob Healy**. **Lisa Maloney Esq.** is the chief administrative officer of the Middlesex Retirement Board.

Norwood – **Eileen Hickey** received 252 votes to defeat Firefighter **Eric Henry** who received 180 votes to be elected to her ninth term on the **Norwood Retirement Board**. The other members on the Board include **Margaret Lamay, CPA**, **Ted Mulvehill***, retired Police Officer **Thomas O'Toole** and **Thomas Rorrie**. **Debra Wilkes** is the executive director of the Norwood Retirement Board.



EILEEN HICKEY
NORWOOD

Saugus – Fire Captain **Bill Cross III*** faced no opposition in re-election to his ninth three-year term on the **Saugus Retirement Board**. Cross is a life-long resident of Saugus, firefighter for 28 years and past President



BILL CROSS III
SAUGUS

CONTINUED ON PAGE 19 ►

GLOSSARY

Pension Terms

What do they mean?

ACCIDENTAL DEATH BENEFIT: A retirement allowance, also known as a “Section 9” benefit, that provides benefits to a surviving spouse or other eligible beneficiary in the event of the death of an accidental disability retiree (see below) who died from the same cause for which they retired.

ACCIDENTAL DISABILITY RETIREMENT: A pension payable to a retiree who has suffered a disability that was caused by their work and prevents them from continuing to perform their job, in contrast to an ordinary disability retirement – see below.

ACTUARIAL ASSUMPTIONS: Estimates used to forecast uncertain future events that may affect future benefits or costs associated with a pension fund. These assumptions include the pension fund’s investment rate of return, payroll growth, mortality, and other demographic data.

ACTUARIAL VALUE OF ASSETS (AVA): The value of a plan’s total assets that accounts for investment gains and losses on a “smoothed basis”. For example, a plan using a five-year smoothing period will only recognize 20% of investment losses or gains for a given year’s returns when calculating the value of assets. Each year thereafter the plan will recognize another 20% of losses or gains until they are fully recognized and accounted for.

AMORTIZATION METHOD: For Mass. pension plans, the amortization method features a particular date that they are targeting to eliminate unfunded liabilities. Each year the plan pays off a portion of the unfunded liabilities the schedule moves one year closer to its end date. If the plan experiences additional actuarial losses during the schedule that would add to the unfunded liabilities that need to be paid down, then the plan adds the new amounts owed to the existing debt.

ANNUITY RESERVE FUND: When an employee retires, all his deductions for his pension, that have

accumulated in the Annuity Savings Fund (See below) are transferred to this Fund.

ANNUITY SAVINGS ACCOUNT: While an employee is working, their payroll deductions for retirement accumulate in this account.

ASSET ALLOCATION: The allocation of invested pension assets between different types of investments. Asset allocation typically involves a mix of investments representing different levels of risk and return, and may behave differently over time. Mass. plans develops an investment strategy that apportions a plan’s assets according to a particular tolerance for risk and investment goals.

ASSET SMOOTHING: The process of recognizing only part of an actuarial gain or loss to plan assets in any given year in order to calculate the actuarial value of assets or AVA (see above.) This is done because smoothing in gains or losses to the plan’s assets means that unfunded liabilities are unlikely to make a big jump from one year to the next.

ASSUMED RATE OF RETURN: The rate of return adopted by a pension board as its assumption of what the plan will return on average in the long run. Pension actuaries use the assumed rate of return to determine how much should be contributed to the plan each year to ensure there is enough saved to pay out pension benefits to each retiree and employee.

COST-OF-LIVING ADJUSTMENT (COLA): An annual increase made to the pension benefit for eligible retirees. For state and teacher retirees, the increase is determined by the governor and state legislature while the increase for local retirees is set by their respective retirement board.

CONTINUED ON PAGE 15 ►

In addition to its advocacy and member services, *Mass Retirees* is also an educational organization. For members to remain active and engaged, we strive to keep them informed and knowledgeable.

Our special glossary of health care terms, in the May issue, exemplifies our efforts in that regard. We've heard from members who found this article informative and interesting.

And, with the positive feedback that it generated, we turned to the other major component of public

retirement – your pension. Here we have prepared a glossary that briefly explains pension-related terms that you may come across in our communications.

Our pension, as well as health care, glossaries are intended to serve as primers that we hope provide our members with a fuller understanding of the terminology being used. As we did with our health care glossary, the pension terms are presented here in alphabetical order.

DEFINED BENEFIT PLAN: A plan that provides specified retirement benefits that are guaranteed. Mass. plans satisfy this definition as well as the other key features of such plans. Namely, a typical defined benefit plan has an eligibility age and/or years of service minimum in order to qualify for retirement. Also its monthly retirement benefit is typically based on an average salary, years of work and age.

DEFINED CONTRIBUTION PLAN: A plan that provides retirement benefits for employees via regular deposits into a personal retirement account. The accumulated savings and investment income are used to fund the employee's retirement. In sharp contrast to a defined benefit plan (see above), benefits are not guaranteed and the liability of employers is only to make the regular contributions to these accounts. An example of such plans are 401(k) accounts for private employees.

FUNDED RATIO: The ratio of the plan's assets to its liabilities. This could be measured on a market value (see below) or actuarial value of assets. It is simply the MVA or AVA divided by the AAL. A funded ratio above 100% means the plan has more assets than liabilities; a funded ratio below 100% means the plan has not saved enough relative to the estimated value of the benefits it has promised.

MARKET VALUE OF ASSETS (MVA): The real value of the plan's total assets, measured by the price that would be received to sell an asset in a third-party transaction at that date.

NORMAL COST: Employees earn new pension benefits each year. The annual calculated contribution necessary to provide these benefits in the future is known as the normal cost.

ORDINARY DISABILITY RETIREMENT: A pension payable to a retiree who is unable to continue working at their job due to a non-job related disability.

OTHER POST-EMPLOYMENT BENEFITS (OPEB):

Other Post-Employment Benefits are guaranteed retirement benefits other than an employee's monthly pension check. OPEBs are most typically retiree healthcare benefits.

PENSION LIABILITIES: Also referred to as Actuarial Accrued Liabilities (AAL), pension liabilities are the present value of promised pension benefits, or pension obligations. In any given year, a plan calculates the total value of liabilities that have accrued, and this figure is used to determine its unfunded liability. See Below.

PENSION RESERVE FUND: This fund is established to place in reserve the monies for the future pension liabilities of a retirement system.

SUPERANNUATION ALLOWANCE: A non-disability pension payable to a retiree, who is eligible for a retirement.

UNFUNDED LIABILITY: Unfunded liabilities are the amount of liabilities – or promised benefits – that are greater than a pension plan's assets. Most often unfunded liabilities are measured as the amount greater than the valued assets of a plan. If a plan's assets were to be greater than the liabilities of the fund, the plan would be considered overfunded.

VALUATION: An analysis of the financial condition of a pension plan on a regular basis. The valuation determines the financial position of the plan and the level of funding needed to ensure its long-term funding.

VESTING PERIOD: The period of time by which an employee obtains rights to pension benefits that can't be forfeited. In Mass. plans, an employee is required to work for ten years before becoming vested in a pension.

VETERANS BONUS: Commonly used by the Association to describe the retirement benefit added to a regular (superannuation) or accidental disability pension paid to a veteran as strictly defined by state law.

ALERT

RETIREMENT COUNSELING SCAM

The Public Employee Retirement Administration Commission (PERAC) recently alerted the Association to a new scam that involves both retirees and active members of public retirement systems here in Massachusetts.

This new scam involves a person or entity contacting members directly and posing as a retirement

advisor. The "advisor" then offers to set up a meeting to discuss the member's pension as well as other possible retirement benefits such as 401k-type plans or Social Security benefits they may have.

In an attempt to appear authentic, the solicitations may refer to PERAC, their former employer or the retirement board. In addition to appearing authentic, these

solicitations are occurring directly with you, the member, without your board's knowledge. The "advisors" only objective is to obtain personal information such as bank account and Social Security numbers.

Members are urged to contact the retirement system that they are a member of to verify any of these communications.

Area Meetings

CONTINUED FROM PAGE 11

MORE PHOTOS OF ASSOCIATION OFFICIALS, MEMBERS & GUESTS

WESTPORT

WEST SPRINGFIELD



DAVE MACHADO



SOUTHEASTERN V.P. STEVE RIVARD w/MIKE PASTERNAK



SEN. VELIS w/MEMBERS



REP. FINN w/MEMBERS



FRANK VALERI ANSWERING QUESTIONS



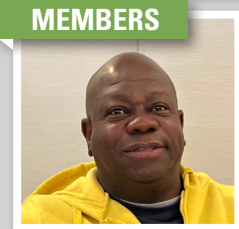
REP. CAREY w/MEMBER



TOM BONARRIGO w/REP. OLIVEIRA



SHAWN DUHAMEL ANSWERING QUESTIONS



MEMBERS



MEMBERS





THANK YOU!

2022 PAC Fundraising Drive a Success

Since the Association's founding in 1968, there has been a heavy focus on politics and supporting candidates for state and local public office who support the issues of direct importance to public retirees and demonstrate that our members are a priority.

The political arm of our Association is the Retired Public Employees Political Action Committee (PAC). Beginning each spring and continuing through the end of the year, the PAC partakes in an annual fundraising drive that is essential to its operation. Voluntary donations are solicited from members, with the average contribution in 2022 coming in just shy of \$25.

"Over the years I know that some members have questioned why we need a PAC, as well as why it is necessary for the Association to be involved in politics. The answer is simple: Every single achievement made by *Mass Retirees* over our

54-year history has come through the political process," said PAC Treasurer and *Mass Retirees* founder

'Every single achievement made by *Mass Retirees* over our 54-year history has come through the political process.'



RALPH WHITE
PAC TREASURER &
MASS RETIREES FOUNDER

Ralph White. "Unfortunately, we cannot win on the merits alone. There are countless public needs facing our elected officials, with many of the issues being both expensive and complicated.

"The PAC allows the Association

to be politically active, promote the issues critical to our members, as well as support candidates for elected office who will stand up for public retirees and ensure that we are not forgotten. It is that simple, but the work cannot be done without the generous financial support of our members."

As members know, the PAC is strictly a Massachusetts-based PAC – meaning that the funds can only be used to support or endorse candidates for state and local office here in Massachusetts. The PAC is not involved in federal elections, such as for Congress, the US Senate or President.

Those who wish to make a contribution to the PAC before the end of 2022 can still do so. Online contributions can be made at pac.massretirees.com. You can also pay by check at Retirees PAC, 11 Beacon Street, Suite 309, Boston, MA 02108.

Waiver

CONTINUED FROM PAGE 5 ►

and earnings.

The waiver and the subsequent extensions have allowed retirees to fill critical roles as we continue to deal with the strain on agencies and municipalities. The most recent extension legislation was signed into law in June and was retroactive to January 1, 2022.

While the waiver will expire, it should be noted that the hours a

retiree is able to work during a calendar year was increased from 960 to 1,200 hours. Working with legislative leadership, the Association was able to secure language that would increase the hours in the FY22 budget. The change in the hours reflects the more traditional 20-hour part-time work week.

Retirees who return to the public sector can only work a total of 1,200 hours in a calendar year AND earn only the difference between the current pay for their former job and their

pension, plus an additional \$15,000. It's important to emphasize, as we did, the conjunctive "AND" in the preceding sentence, meaning that a retiree must comply with both the hour and earnings restrictions (not just one of them) or unfortunately find themselves in violation of the law. The restrictions do not apply to those on a regular pension working for the federal government or in the private sector. (income restrictions still apply to disability retirees.)

MASS RETIREES SPECIALTY LICENSE PLATE

“We’re Almost There!”

It was two years ago exactly that we announced in the *Voice* that *Mass Retirees* was developing an official Mass Retirees license plate, and then COVID 19 hit. But, we were prepared for the challenges posed by the pandemic and kept at it.

Since then, we’ve been updating members on our progress. As reported earlier this year (March *Voice*), we were nearing the final stages with creating a non-profit Section 501(c)(3) organization that needs to be in place for approval of the plate by the Mass. Registry of Motor Vehicles (RMV).

“We launched the *Mass Retirees* Foundation for Retirement Policy & Education, with a focus on public retirement policy and education, that we announced in this past May *Voice*,” reports the Foundation’s President Shawn Duhamel. “To fund its mission, the Foundation can accept tax deductible donations or gifts, research grants, as well as the proceeds from the *Mass Retirees* specialty plate with the RMV.

“From our earlier reports, members also know that the RMV

requires that at least 750 members pre-order the plate. We’ve surpassed that number, but we want to exceed it before we move to the next stage.

“So, if you’re interested, let us know. Again, all of the funds gen-

then we’ll move into the final stages.

“That entails forwarding an application to those members who have indicated to us that they’re interested. They will need to complete and mail it back with a \$40



erated by the plate will go to the Foundation.”

According to Association Legislative Chairman Tom Bonarrigo, an RMV retiree who has extensive experience with its specialty plate program, “Once we’re comfortable with the number who are interested,

check for the specialty plate itself (with the standard \$50 fee being paid when the member registers their specialty plate for 2 years). We’ll be providing more details at that time.

“Again, we thank our members who have signed up and their patience throughout this process. We’re almost there!”



It’s never too late!

Please let us know that you’re interested by emailing us at

information@massretirees.com

or otherwise calling at

(617) 723-7283 and if need be, leave us a message.



STATE & TEACHERS' 2023 PENSION PAYMENTS

CALENDAR OF MAILING & DIRECT DEPOSIT DATES

As has been our tradition at this time of year, we're including a calendar of the 2023 mailing dates for the State and Teachers' pension checks. Direct deposit dates have also been included for those members who utilize that method of payment through State Treasurer Deb Goldberg's New England Automated Clearing House.

While Treasurer Goldberg is responsible for issuing pension checks and direct deposits for both the State and Teachers' Retirement Systems, both of their respective boards must provide her office each month with up-to-date records in order to ensure the most accurate payments possible. Please remember that if you need to make any address or deposit change, you must notify your respective board by the 15th of a month in which you plan to have the change made. Otherwise, you may have to wait another month.

Most members receive their pension by direct deposit, but some still prefer a check. Members should know that retirement boards can require direct deposit. That said, we hope that boards would respect the wishes of those who ask to be paid with a check.

According to Association President Frank Valeri, "While I use

STATE AND TEACHERS' RETIREMENT 2023 MAIL & DIRECT DEPOSIT DATES

Month	Mailing Date	Direct Deposit Date
January	Friday 1/27/23	Tuesday 1/31/23
February	Friday 2/24/23	Tuesday 2/28/23
March	Wednesday 3/29/23	Friday 3/31/23
April	Wednesday 4/26/23	Friday 4/28/23
May	Friday 5/26/23	Wednesday 5/31/23
June	Wednesday 6/28/23	Friday 6/30/23
July	Thursday 7/27/23	Monday 7/31/23
August	Tuesday 8/29/23	Thursday 8/31/23
September	Wednesday 9/27/23	Friday 9/29/23
October	Friday 10/27/23	Tuesday 10/31/23
November	Tuesday 11/28/23	Thursday 11/30/23
December	Wednesday 12/27/23	Friday 12/29/23

direct deposit, I also understand some fellow retirees prefer to have their checks mailed. Please remember that delivery by the Postal Service may take an extra day or two these days.

"If getting your pension

deposited ASAP is important, you may want to reconsider and decide to use direct deposit. As always, please let us know us if you're experiencing any problem."

Elections

CONTINUED FROM PAGE 13 ►

of Local #1003. Recently he led the effort to increase the Saugus COLA base to \$18,000, the highest maximum adopted by a select group of local retirement systems

in the state. Other members of the Saugus Retirement Board include **Donna Matarazzo, Gene Decareau, Mark Gannon** and **Doreen DiBari**. **Ann Quinlan** is the long-standing Retirement Board administrator.

Winchester – Fire Lieutenant Robert "Skip" Frary was unopposed in his re-election to the **Winchester**

Retirement Board. It will be Skip's fourth term on the Board. Other board members are **Stacie Ward, William Zink**, retired Police Officer **James Gray** and **George Morrissey, Esq.** The Winchester Retirement Board administrator is **Karen Manchuso**.

*Denotes Chair



RETIREED STATE COUNTY AND MUNICIPAL EMPLOYEES
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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*
BUZZY BARTON, *V. Pres., Northern District*
STEVE RIVARD, *V. Pres., Southeastern District*
ROBERT POWILATIS, *V. Pres., Plymouth Cape/Islands*
CHERYL STILLMAN, *Executive Board*
DAN TURCO, *Executive Board*
ANNE WASS, *Executive Board*
NANCY MCGOVERN, *Legislative Liaison*
WILLIAM G. REHREY, *Legal Counsel*

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

THE VOICE

January 2023

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*Happy Holidays
To All Our Members & Our
Troops Around The World.*

DECEASED MEMBERS

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

ALDRICH, ARTHUR G. – E. Falmouth, MA (Mass. Maritime Academy)	GAMBARDELLA, JAMES R. – Providence, RI (N. Attleboro Teacher)	REINO, JOHN S. – S. Deerfield, MA (Greenfield Community College)
AUCLAIR, KATHRYN M. – Monson, MA (Monson Teacher)	GRIFFITHS, WILLIAM T. – Winthrop, MA (Brookline DPW)	RESNICK, NATHANIEL J. – Brookline, MA (Brookline Teacher)
AUGUSTINHO, SANDRA C. – Fall River, MA (Fall River Teacher)	HERSEY, PETER B. – Middlebury, IN (Melrose DPW)	SALVINI, JOHN F. – Chester, MA (Gateway Regional School, Hampshire County)
BENNETT, CHARLES A. – Framingham, MA (Wellesley Teacher)	HOVEY, JOYCE – Lenox, MA (Stockbridge Teacher)	SCOTT, ROBERT P. – N. Reading, MA (Boston School Dept Custodian)
BENOIT, JAMES C. – Agawam, MA (Wilbraham Teacher)	KENNEDY, RICHARD D. – Seattle, WA (Framingham Teacher)	SHAW, LINDA M. – Madera, CA (Revere Housing Authority)
BOLLESEN, MARION G. – Lakeville, MA (Lakeville Treasurer)	LONGWORTH, JANE T. – Lakeland, FL (Framingham School Department)	SICO, FRED A. – Westfield, MA (Westfield Teacher)
BOUTIN, NORMAN – Homosassa, FL (Fall River Firefighter)	MAHONEY, JOSEPH P. – Lowell, MA (Lowell Fire Department)	SPENCE, WILLARD L. – Framingham, MA (Framingham State University)
BRADBURY, DAVID G. – Harpswell, ME (Randolph Teacher)	MAIETTA, Jr., MICHAEL – Milford, MA (Medway School Dept)	SPILLANE, DAVID P. – Bonita Springs, FL (State, Court Officer)
BULLETT, ALCIDE J. – N. Adams, MA (Dept of Revenue)	MARTIN, CONSTANCE K. – Tiverton, RI (Survivor, New Bedford Teacher)	TABER KIESSLING, CAROLINE – E. Walpole, MA (Walpole Teacher)
CHASE, GLORIA J. – Kensington, NH (Amesbury Teacher)	MARTINO, VINCENT E. – Watertown, MA (Watertown Fire Dept)	TARDIFF, NORMAN H. – Lowell, MA (State - Army National Guard)
DAILEY, CAROL A. – Burlington, MA (Weston Teacher)	McGOWAN, MARY A. – Lawrence, MA (Lawrence Teacher)	THETONIA, SANDRA G. – Taunton, MA (State, DMH)
DONNELLY, JOSEPH J. – Haverhill, MA (Newburyport Teacher)	MORSE, DOROTHY B. – Boston, MA (Webster Library)	THOMAS, ROBERT C. – Malden, MA (MWRA)
DOSKAL, VERONICA – Branford, CT (Billerica Teacher)	NEVARAS, JOSEPH – Abington, MA (State, DMH)	TURNER, ERIC A. – Littleton, MA (Littleton Teacher)
DRISCOLL, KATHLEEN S. – Melrose, MA (Stoneham Teacher)	NEWARK, FRANK J. – Burlington, MA (Woburn Teacher)	TWOMBLY, PATRICIA L. – Rockport, MA (Rockport Teacher)
DUKAKIS, STRATOS G. – Chelmsford, MA (Montachusett Reg. Voc. Tech. Teacher)	O'DONNELL, SHARLENE – Palmetto, FL (Northampton)	WARREN, RICHARD – Rehoboth, MA (Franklin Teacher)
FERREIRA, JOSE F. – Fall River, MA (Fall River Teacher)	O'LEARY, ALICE – Beverly, MA (Woburn Teacher)	WEBBER, EDWARD J. – Revere, MA (Revere Teacher)
FIORE, KATHLEEN – Needham, MA (Survivor, Milton Teacher)	ORELLANA EGAN, IRENE A. – South Yarmouth, MA (Nantucket Teacher)	WILLIAMS, L. BARBARA – Rehoboth, MA (Seekonk Teacher)
GADAIRE, JANE L. – Shelburne Falls, MA (Brockton Teacher)	PICARD, MURIEL S. – N. Andover, MA (Andover Housing Auth.)	WING, HOWARD – Southampton, MA (Pathfinder Rvths Teacher)
GADOURY, EDGAR R. – Chicopee, MA (Chicopee Fire Department)	REED, MICHAEL E. – San Diego, CA (Duxbury Teacher)	

Correction; Ellen Knowles listed as deceased - Richard is deceased, Ellen is his survivor - DCR Retiree