



THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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

MARCH 2023

STATE GIC HEALTH PLAN DETAILS EMERGE

As the Group Insurance Commission (GIC) completes its health insurance procurement process, retirees and survivors continue to receive overall good news relative to provider choices, pharmacy benefits, and healthcare plan design. While some changes are always to be expected when it comes to health care, we are pleased to report that the GIC has not proposed any drastic changes or cost shifting policies like we have seen during past procurements.

For instance, there are no proposed changes when it comes to prescription drug copayments. FY24 will mark the 6th consecutive

Overall Good News for Retirees

fiscal year in which there will be no increases in pharmacy copayments. At a time when the prices of most products have skyrocketed, it is great to see the GIC holding the line on out-of-pocket costs for prescription drugs.

In December, the GIC selected **CVS**Health as the pharmacy benefits manager for both Medicare and non-Medicare enrollees. Please see the story on page 2 for full details on pharmaceutical benefits.

While there are a few relatively

minor tweaks in some office visit copayments, overall the GIC has chosen to hold the line on any significant changes that could have a negative impact on enrollees.

However, that statement must be qualified by acknowledging that anytime there are even the slightest changes in something as important as health insurance there will inevitably be retirees who are negatively impacted. That is why it is so important that the GIC approached the FY24 procurement process with two key goals in mind: Minimize disruption and confusion for enrollees.

"I must credit GIC Executive

CONTINUED ON PAGE 2 ►

NEW STATE LEADERS HIT GROUND RUNNING



GOVERNOR MAURA HEALEY DELIVERING INAUGURAL SPEECH

Governor Healey To File First Budget By March 1st

The inauguration of Governor Maura Healey and Lt. Governor Kim Driscoll on January 5th not only represents a change in state leadership after 8 years of the Baker / Polito Administration, but also symbolizes the proverbial passing of the torch to a new generation of state leaders.

In addition to the political shift from a Republican to a Democratic administration, Healey brings her own personal style and policy focus

to the office.

"Having gotten to know Maura Healey fairly well over the past nine years, I'm confident that she will prove to be an excellent governor for the Commonwealth. However, I do not envy her or her Administration in terms of the significant issues that they are forced to tackle right out of the gate," said Association President Frank Valeri. "The MBTA and our transportation infrastructure are at a crisis point. And the same can be said for housing, which is becoming unaffordable for a large portion of

CONTINUED ON PAGE 4 ►

INSIDE THIS ISSUE

SOCIAL SECURITY EDITORIAL

See Page 3



UNICARE PARTNERING WITH IBIS HEALTH

See Page 7



2023-2024 MASS RETIREES LEGISLATIVE PROPOSALS

See Pages 10-13



GIC

CONTINUED FROM PAGE 1 ►

Director Matt Veno and his leadership team for the careful and thoughtful approach they have brought to this procurement. Not only did they begin this process by seeking input from retirees and plan participants, but they have made it a deliberate point not to cause needless disruption," said *Mass Retirees* CEO Shawn Duhamel. "Health care is extremely difficult to manage, and it is next to impossible to make choices that carry no negative impact. By being open and transparent throughout the process, which I believe the GIC has done, we will end up with a better result."

One very positive change that was announced in January is the automatic inclusion of so-called CIC coverage within UniCare's

Basic (non-Medicare) and Medicare Extension plans. For decades, the highly important CIC (catastrophic illness coverage) was an optional add-on benefit for which retirees paid 100% of the cost. Going forward, as an automatic part of the two plans, the state will pick up the lion's share of the cost (\$18 million in annual savings to retirees).

Retirees enrolled in Medicare will see little to no change in benefits or out-of-pocket costs in FY24. Although, retirees now insured under the Tufts Complement Medicare supplement plan will be required to select a new plan during the spring Open Enrollment period, as Tufts is discontinuing the Complement plan.

Also, starting July 1, non-Medicare eligible retirees living outside of New England will be covered under Harvard Pilgrim's Access America PPO. The GIC made the move to Harvard Pilgrim as the

national carrier, at least in part, after hearing requests from retirees for a more affordable option. The Access America PPO will utilize United HealthCare's national network, which overlaps with roughly 98% of the current national network under the UniCare Basic Plan. Non-Medicare eligible retirees living outside of the United States will continue to be covered by the UniCare Basic Plan.

The GIC has indicated that they will work directly with any retirees whose local healthcare providers are not in the Harvard Pilgrim network. This point was reiterated by Veno during the Association's Tele-Town Hall meeting on January 20th, which featured a complete report by the GIC. Over 6,400 *Mass Retirees* members took part in the virtual meeting.

It is important to note that the

CONTINUED ON PAGE 14 ►

GIC SELECTS CVSHealth®

PBM For All Medicare & Non-Medicare Plans

The Group Insurance Commission held the final monthly commission meeting of 2022 on December 15th. The main focus of the agenda was the selection of the Pharmacy Benefit Manager (PBM).

A PBM is a third-party administrator of a prescription drug program that is primarily responsible for processing and paying prescription drug claims. In addition, they typically negotiate discounts and rebates with drug manufacturers, contract with pharmacies and develop and maintain the drug formulary.

As indicated, the PBM maintains the drug formulary for the plan. The formulary is a list of specific drugs, both generic and brand named, that will be covered by the healthcare plan. The formulary is usually divided into several "tiers" of

preference, with higher tiers being assigned a higher copay to incentivize consumers to buy drugs on a preferred tier. Drugs which do not appear on the formulary at all may mean that members may pay the full list price.

In June of 2022 the GIC released the RFR for the procurement of a PBM for plan implementation for FY2024. The staff at the GIC spent the summer and fall reviewing the submissions of the vendors in preparation of making a recommendation to the full Commission. The current vendors for pharmacy benefits are Express Scripts, which covers over 300,000 active members and CVSHealth/SilverScript, which covers over 100,00 Medicare members.

The GIC received 4 vendors who responded to the RFR. CVSHealth (CVS), Express Scripts, Ingenio RX and Optum Rx. All of the

vendors were evaluated across six categories. Across the categories CVSHealth scored high for both the non-Medicare and Medicare populations. After an in-depth financial proposal review, the recommendation from the procurement team was that CVSHealth be selected as the PBM for both non-Medicare and Medicare populations. The Commission took a vote on the recommendation and CVSHealth was selected as the PBM for both populations for FY24.

The GIC will now begin the process of negotiating a contract with CVSHealth and then begin the process of implementation for July 1, 2023, which will include activities during the annual open enrollment period for the GIC. While prescription drug coverage remains the same for our Medicare retirees, CVS/SilverScript, those enrolled

CONTINUED ON PAGE 4 ►

CONGRESS FAILS TO ACT ON WEP RELIEF

Demands for Full Repeal Create Roadblock for Bipartisan Compromise



The failure of Congress to pass a bipartisan reform of the Social Security Windfall Elimination in 2022 is a tremendous disappointment. We're angry. We know our members are angry – and rightly so!

Together, we have spent the better part of the past nine years working to accomplish a bipartisan compromise that would see some relief come to the nearly 100,000 Massachusetts public retirees currently harmed by the Social Security Windfall Elimination Provision – otherwise known as the WEP or the derogative “double dipping” law.

Combined with the Government

Editorial By Frank Valeri and Shawn Duhamel

We must thank the thousands of members who took the time to become personally involved in this fight. Your determination and devotion only serves to make us fight harder on your behalf.

Pension Offset (GPO) law, no other issues are more harmful to public retirees than these two federal laws. We know that our members impacted by WEP and GPO continue to lose hundreds or even thousands

of dollars each month from reduced or even eliminated Social Security benefits.

This is why we have worked with such focus to bring relief to those members harmed by WEP and GPO, as well as to fix the problem for future retirees. *Mass Retirees* has done everything within our power for the past 39 years to either repeal or reform both WEP and GPO. This includes the last-ditch effort this past December to help facilitate an 11th hour deal on the WEP.

With our Texas colleagues, we brought Congressional leaders together at the steps of the US

CONTINUED ON PAGE 6 ►



4.14.23

Medford, MA
11:00 AM

4.27.23

Leominster, MA
11:00 AM

6.7.23

Hyannis, MA
11:00 AM

U P C O M I N G

MEETINGS & TOWN HALLS

WITH THE SUCCESS OF OUR IN-PERSON MEETINGS SINCE LAST YEAR, WE'VE SCHEDULED THREE MORE MEETINGS FOR THIS SPRING.

WHEN: FRIDAY, APRIL 14, 2023, 11:00AM

WHERE: MEDFORD-MALDEN ELKS #915
19 WASHINGTON STREET, MEDFORD, MA 02155

WHEN: THURSDAY, APRIL 27, 2023, 11:00AM

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

WHEN: WEDNESDAY, JUNE 7, 2023, 11:00AM

WHERE: RESORT & CONFERENCE CENTER OF HYANNIS
35 SCUDDER AVENUE, HYANNIS, MA 02601

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, MARCH 17, 2023, 1:00PM

SPECIAL GUEST: UNICARE OFFICIALS: GIC PLAN OFFERINGS & OPEN ENROLLMENT. PLUS ANSWERING MEMBER QUESTIONS.

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

State Leaders

CONTINUED FROM PAGE 1 ►

our state's population.

"Thankfully, the issues we are focused on are quite straightforward by comparison and none are at a crisis point. We know that the Governor cares about these issues and has pledged to work closely with *Mass Retirees* to find ways to improve the quality of life for retirees, with the immediate focus being the COLA base for State and Teacher retirees."

As we have reported, a main priority of the Association for FY24 will be to pass legislation that will increase the COLA Base for State and Teacher retirees. Legislation filed in January would increase the Base from the current \$13,000 to a new base of \$16,000 (see related article, pp. 11 & 12).

"When we met with the Governor last winter, before she was a candidate, we had an extensive conversation surrounding the COLA, pension funding schedules, and defined benefit pensions in general. She and her Administration understand the State & Teachers' COLA Base is a primary focus for us this legislative session," added Association CEO Shawn Duhamel. "The last time we saw a COLA Base increase at the state level was over 11 years ago in November

2011, during Governor Patrick's first term. Not only is a State/Teachers' Base increase warranted, but we believe it is affordable."

CAMPBELL & DIZOGGIO TAKE OFFICE

Nearly two weeks after Healey and Driscoll took office, the Commonwealth's four additional statewide constitutional office holders had their inaugurations.

Starting his 8th term in office, Secretary of State Bill Galvin



ASSOCIATION PRESIDENT FRANK VALERI AND CEO SHAWN DUHAMEL WITH GOVERNOR HEALEY

now holds the record for the longest serving statewide official in Massachusetts history. Treasurer and Receiver General Deb Goldberg, who chairs both the State Retirement Board and the Pension Reserves Investment Management (PRIM) Board, begins her 3rd term.

Newly elected Attorney General Andrea Campbell has vowed to make retirees a prime focus of her office, homing in on financial scams and abuse directed at seniors. In

addition, the Attorney General plays an important role in health care and insurance company regulation.

Since the passage of pension reform in 1998, the State Auditor has held a key role within the Public Employee Retirement Administration Commission (PERAC). As Auditor, Diana DiZoglio now serves as vice-chair of PERAC and appoints two commissioners – a representative of the AFL-CIO and a representative of the Mass Municipal Association.

"The Auditor plays an important role at PERAC. In addition to controlling 3 of the 7 seats on the Commission, she serves as PERAC's vice chair. Beyond the agency's oversight and regulatory roles, PERAC serves a critical function of retirement policy analysis. For example, our advocacy to increase COLA benefits relies heavily on the actuarial work performed by PERAC," further explains Valeri, who retired in 2013 as the agency's deputy director. "We are fortunate that all six statewide office holders believe in defined benefit pensions and support the goals of *Mass Retirees*."

"However, we cannot ever take anything for granted. Retirement benefits are expensive and while these officials support our goals, public retirees are one of many important priorities. To be successful, we will need to keep working as hard as we can in making the case on behalf of our members. Nothing is a given."

PBM

CONTINUED FROM PAGE 2 ►

in the non-Medicare plans will see their coverage change from Express Scripts to CVS/Caremark next July 1. We'll be closely watching developments here to make certain the transition is smooth for the retirees affected."

The selection of the PBM concludes the GIC's year long procurement process for health and

pharmacy vendors for FY24. The next steps will be to secure contracts with the vendors and develop plan designs for the medical plans.

To be clear, GIC enrollees will continue to be able use whichever retail pharmacy that you choose. CVSHealth is the benefits and mail order manager. No one will be forced to shop at a CVS retail store, unless it is for a 3-month supply which has to come through CVS. Retirees can shop around to find the

best deals on the specific drugs you may take. Prices of individual drugs will differ from retailer to retailer, just like many other products. It should be noted that regardless of the PBM, members may see fluctuations in the cost of a particular medication or a cost that is above or below the specified copay amount. This is a result of the formulary that is used for drug pricing by a PBM.

MASS RETIREES FILES 2023-2024 LEGISLATIVE PROPOSALS

COLA, Life Insurance & Vets Bonus Remain Priorities

The House and Senate members were sworn in on January 5th, marking the start of a new two-year legislative session. While the swearing in and start of the 2021-2022 session was virtual due to the ongoing pandemic, this year the legislature returned to some normalcy, with a full day of in-person activities taking place. In addition to the swearing-in of the 200 House and Senate members a House Speaker and Senate President were elected. House Speaker Ronald Mariano (D-Quincy) and Senate President Karen Spilka (D-Ashland) will once



TOM BONARRIGO
LEGISLATIVE CHAIRMAN

again lead their respective bodies. Over the coming weeks they will put together their leadership teams and announce committee assignments.

Association Legislative Chairman Tom Bonarrigo offers the following. "For the 2023-2024 session, *Mass Retirees* has filed legislative proposals that include 16 bills covering a wide range of issues directly impacting public retirees. Any bill that was not passed into law by January 3rd at midnight must be refiled as a new proposal and move through the legislative process. We anticipate that many of the proposals filed by the *Mass Retirees* will

be sent to the Joint Committee on Public Service."

These proposals includes legislation relative to insurance, improving the Cost-of-Living Adjustment (COLA), pension related pieces, survivors and veterans. A full breakdown of our legislative package with detailed summaries and sponsors has been included (pages 10-13).

Building on the success of securing the 5% annual COLA in the FY23 budget, as well as the successful investment returns the retirement systems have seen, a focus of our efforts this session will be to continue to make improvements to the COLA. The first is legislation filed

CONTINUED ON PAGE 15 ►

RE-ELECT PAUL SHANLEY TO PRIM BOARD

★★★★ *Mass Retirees Executive VP Asks for Your Vote* ★★★★★

For state retirees and active employees, a very important election is now underway for one of the two elected members of the state's Pension Reserves Investment Management (PRIM) Board. PRIM is responsible for the management of the pension assets accumulated throughout state employees' careers, as well as all other accumulated investment assets of the PRIT (Pension Reserves Investment Trust) Fund. Ballots will be mailed to state retirees and active employees on or about March 16 and must be returned by May 5.

"When you receive your



PAUL SHANLEY
MASS RETIREES EXECUTIVE VP

ballot, please re-elect *Mass Retirees* Executive Vice President Paul Shanley to a new three-year term on PRIM that begins this July 20th,"

urges Association President Frank Valeri, who is an elected member of the State Retirement Board. "A resident of Everett, Paul has been an active member of our Association since his retirement as the Deputy State Treasurer and General Counsel."

Valeri added the following. "Most importantly, he brings a wealth of experience and knowledge to PRIM, which is invaluable when it comes to representing the interests of retirees and active state employees alike. During his time on the Board, we have witnessed

CONTINUED ON PAGE 15 ►

WEP

CONTINUED FROM PAGE 3 ►

PRESIDENT FRANK VALERI AND
CEO SHAWN DUHAMEL
AT WASHINGTON PRESS EVENT



Capitol in a press event aimed at getting a deal done. At the same time, our members and retirees from across the country were engaged in an all-out grassroots effort demanding Congressional action. Sadly, we still came up short.

Since 2014, we have twice come close to passing WEP relief through the US Congress. In 2016, the bill had to be pulled back on the day it was set to be released from the Ways and Means Committee due to an unintended negative consequence of the proposed change on current public employees.

This past congressional session represented the best opportunity to pass a WEP relief bill through both branches of Congress since the law was created in 1983. Sadly, we also knew that last year would likely be our last chance for success for the immediate future.

The retirement of Congressman Kevin Brady means that we no longer have a senior Republican leader championing the cause for WEP reform. Representing Texas, Brady faced the same pressure to fix the WEP and GPO laws as is Congressman Richard Neal. Both men held the top spots for their respective parties on the powerful Ways and Means Committee.

While both Neal and Brady agreed that the WEP is unfair and should change, they could not reach an agreement on two key factors: The impact of the new Social Security formula on future retirees (those first eligible for Social Security in 2062 and beyond) and how to pay for the changes. In the end, we believe the hurdle came down to neither side being willing to compromise on how

to pay for the changes.

Neal proposed minor accounting changes in how the Social Security payroll tax is calculated, which Brady and the Republicans viewed as a tax increase. Brady proposed paying for the reform by applying the new proportional Social Security formula to all future retirees (2062 and beyond). Neal and his Democratic colleagues viewed this proposal as a benefit cut. Neither side was willing to move beyond these small differences in order to get a deal done before Congress adjourned for 2022.

LOST OPPORTUNITY

Neal and Brady were logical allies on the issues of WEP and GPO, which is why it is so disappointing that they could not reach an agreement on WEP reform. Likely, this lost opportunity will not come around again for at least two years – if not far longer.

Neal lost his chairmanship when the Republican majority reclaimed the House. Brady's retirement meant that Republicans would elect a new chair from within their ranks – a spot ultimately won by Congressman Jason Smith of Missouri. At age 42, Smith is now the youngest chairman in the history of the Ways and Means Committee.

A self-proclaimed conservative "firebrand", Smith's personal views on WEP and GPO are unknown. However, he was not a cosponsor of either Brady's WEP reform proposal nor legislation (HR82) that would have fully repealed both the WEP and GPO laws. And with much of Missouri's public workforce covered by Social Security, these are

not natural issues for Smith to get behind.

Of course, we will attempt to work with Chairman Smith and the House Republican Majority, but the likelihood of much policy work being done during this Congressional Session is a longshot. Smith and the Republican leadership will not support the passage of legislation that adds billions of dollars in new costs to the Social Security Trust Fund, which is now reported to become insolvent by 2035.

THE FOLLY OF HR82 & FULL REPEAL

A complicating factor in negotiations to strike a WEP reform deal was the recent emergence of a loosely formed coalition of public retirees and foreign pension recipients with the single-minded goal of full repeal of WEP and GPO. Organized online through social media, the group took an all or nothing approach, calling on Congress to accept no deal short of full repeal.

While we share the goal of full repeal, we do not believe it is achievable – at least not within the foreseeable future. The national public support and votes on Capitol Hill simply do not exist.

The all or nothing position taken by the full repeal advocates created an additional hurdle in the way of getting a deal done. This was predictable and could have been easily avoided. Our experience has taught us that an all or nothing approach will only end one way – with nothing!

While we are very disappointed

CONTINUED ON PAGE 7 ►

UNICARE & SENSCIO ANNOUNCE TELEHEALTH PARTNERSHIP

Ibis Health Platform Helps Manage Chronic Illnesses



In what can be viewed as a significant step toward improving the health and quality of life for retirees, enrolled in Medicare and suffering from chronic illnesses, UniCare has partnered with Sencio Systems to offer Telehealth services.

The partnership, which has been endorsed by *Mass Retirees*, will make available Sencio’s Ibis Health platform to retirees enrolled in UniCare’s Medicare Extension Plan. Ibis is designed to help retirees manage chronic health conditions at home, using a specialized tablet device. Conditions include COPD, hypertension, diabetes, heart conditions, arthritis, hypertension, kidney disease, high cholesterol, depression, and anxiety disorders.

Currently, Ibis Health is covered by Medicare and UniCare enrollees who live in Massachusetts, Maine and New Hampshire. With the growth of telehealth and growing body of evidence of the effectiveness of such platforms on managing chronic illnesses, insurers such as UniCare have taken notice.

“Our mission at UniCare is to support our members’ healthcare journey and provide the tools and resources they need to better manage their health. We know that healthcare needs to be a lot more personal and a lot easier for it to be effective, and the Ibis Health platform is a great example of the kind of personalized, at-home innovation we can offer to members dealing with chronic conditions.”

DAVID MORALES
UNICARE G.M.

By focusing on better managing these specific chronic health conditions, the goal is to help retirees live healthier lives, with fewer instances of hospitalizations. In doing so, retirees can experience a better quality of life and remain living independently in their own homes.

Fewer hospitalizations and healthier retirees also result in a natural reduction in healthcare utilization and overall healthcare costs. For this reason, UniCare and other major health plans have begun to focus heavily on steps that can be taken to help enrollees stay healthy and better manage chronic conditions.

“We are very excited that UniCare and Sencio have come together to offer Ibis to Medicare enrollees. As members know, we work closely with both companies. Each provides excellent service to retirees,” said *Mass Retirees* CEO



Shawn Duhamel. “For certain retirees managing chronic illnesses, Ibis Health is a fantastic and easy to use tool. If we can lower healthcare costs, while helping retirees live healthier and better lives, then that is a true win-win.”

A Massachusetts-based company, Sencio was founded by Piali De. A PhD, De created the Ibis Health platform after witnessing the shortcomings of the healthcare system in managing her aging mother’s chronic illnesses.

“We’re setting a national standard for chronic health management of our most in need population. We are proud to partner with medical practices and insurance companies to provide daily health management to all our members, while reducing healthcare burden and cost.”

PIALI DE, PhD
SENSCIO FOUNDER & PRESIDENT

Retirees enrolled in UniCare’s Medicare Extension Plan, who also suffer from two or more chronic illnesses, may receive notice from UniCare and/or Sencio in the coming months inviting you to participate in the Ibis Health program.

WEP

CONTINUED FROM PAGE 6 ►

and remain angry at how the session ended in 2022, we are determined to find a viable path forward that can bring realistic relief to our members. We believe that relief must include both the WEP and GPO. These issues are too important to a growing number of our members for us to give

up or walk away, regardless of our frustration.

We have come to believe that the most likely path toward resolving both WEP and GPO will be through a larger reform of Social Security. This type of reform would not only address the issues of immediate importance to public retirees, but also place Social Security on firm financial footing for generations to come.

Meanwhile, we must defend

Social Security from those who would cut and undermine this important retirement program. Please look to future reports in *The Voice* and within our digital media outreach.

Finally, we must thank the thousands of members who took the time to become personally involved in this fight. Your determination and devotion only serves to make us fight harder on your behalf.

LOCAL CO

Positive Develop

When it comes to the local COLA (Cost-of-Living-Adjustment), there's no question that there has been a tremendous amount of activity since last year and positive developments statewide. We hope

that the following reports will bring our readers up-to-date on this very important issue while we continue to work to improve COLAs not only at the local level but also with the State and Teachers' Retirement Systems.

\$18,000 (see page 16)."

All three of the other retirement systems – Fitchburg, Lawrence and New Bedford – are raising their COLA Base for the first time from \$12,000 to \$14,000. It's noteworthy that Association members serve on each of these boards.

Retired Lowell City Auditor Sheryl Wright belongs to *Mass Retirees* and serves as the fifth member on the Lawrence Retirement Board. By state law, a retirement board's fifth member is selected by the other four members and cannot be a member of that system.

On the Fitchburg Board, four of its five members belong to *Mass Retirees*. That includes the Board's two elected members, retired Deputy Fire Chief Tom Dateo and retired City Clerk Anna Farrell, its appointed member, retired teacher Mary Cringan, as well as the fifth member, John Brown, a Wilmington fire lieutenant.

Both elected members of the New Bedford Board belong to *Mass Retirees*. They're retired Police Officer Len Baillargeon, who is also the Board chairman, and retired Firefighter Jim Kummer.

"I talked with Len at our Southeast Meeting in Westport," continues Valeri. "Len, Jim and others were pushing for final approval of a higher Base of \$14,000 (see January *Voice*). Well, they succeeded and congrats go to them and to all our members who helped their boards adopt a better COLA."

BOARDS CONTINUE INCREASING MAXIMUMS

As 2023 gets underway, local retirement boards have continued to increase their COLA Bases for this coming July. Remember the COLA Base is the maximum amount of pension to which the COLA percentage, traditionally at 3%, is applied.

Since our last report in the January *Voice*, six additional retirement boards have raised their COLA Base for this July 1 (FY24). **They are: Fitchburg, Lawrence, New Bedford, Newburyport, Webster, and Winthrop.**

"With these six, we now have 42 out of 102 local retirement systems that have increased their COLA Base maximum since last July," comments Association President Frank Valeri. **Ed Note:** *Braintree will be raising its Base to \$13,000 on July 1, 2024 (FY25).*

"As important, we also seen another drop in the list of local systems that despite being at 65% funded, remain at a \$12,000 base. We first published that 'infamous' list back in September 2019, and it included 11 local systems with

Newburyport and Winthrop among them. But, thankfully both are no longer on the list. While Winthrop will have a \$13,000 base this July, Newburyport has raised its COLA Base by 25% from \$12,000 to \$15,000 while also approving the FY23 5% COLA.

"We reported (November *Voice*), that the Board's elected members, Firefighter Jeff Cutter and retired Firefighter Joe Spaulding who is a *Mass Retirees* member and Board chairman, were working hard to improve their city's COLA. Their efforts have clearly paid off and kudos to them for what they've done here."

Also, one of the new entrants will be joining the distinguished \$18k Club. The Town of Webster is increasing its Base from \$16,000 to \$18,000 this coming July.

"With Webster being added, 14 retirement systems will be at the highest maximum COLA for now," continues Valeri. "I say 'now' because there are retirement boards, in this case Bristol County and Wellesley, that are moving forward to raise the base above

CONTINUED ON PAGE 9 ►

COLA NEWS

ments Statewide

INCREASED LOCAL COLA BASES July 2022 – July 2023

System	Base
Essex County	\$16,000
Andover	\$14,000
Beverly	\$13,000
Brockton	\$14,000
Brookline	\$15,000
Chicopee	\$16,000
Clinton	\$18,000
Easthampton	\$16,000
Fairhaven	\$15,000
Fitchburg	\$14,000
Framingham	\$16,000
Hull	\$17,000
Lawrence	\$14,000
Leominster	\$13,000
Lexington	\$15,000
Malden	\$18,000
Medford	\$18,000
Melrose	\$16,000
Milton	\$18,000
Minuteman RSD	\$14,000
MWRA	\$17,000
Needham	\$16,000
New Bedford	\$14,000
Newburyport	\$15,000
Norwood	\$15,000
Pittsfield	\$16,000
Plymouth	\$16,000
Salem	\$15,000
Saugus	\$18,000
Shrewsbury	\$14,000
Somerville	\$15,000
Southbridge	\$14,000
Springfield	\$14,000
Stoneham	\$15,000
Taunton	\$16,000
Wakefield	\$16,000
Watertown	\$14,000
Webster	\$18,000
Weymouth	\$13,000
Winthrop	\$13,000
Woburn	\$16,000
Worcester	\$16,000

FY23 5%: LOCAL MOMENTUM GROWING

While work continues locally to increase the COLA Base, we’re seeing momentum growing among local retirement boards to increase their current 3% COLA for this fiscal year (FY23) to 5%. Members may recall from our earlier reports that after ongoing efforts, the Association succeeded in enacting a local option law, allowing local retirement systems to increase this year’s (FY23) 3% COLA by 2% to 5%, which is retroactive to July 1, 2022.

As we’ve been explaining it (*January Voice*), the new law requires a two-step approval process. First, a retirement board must vote in favor, and then it must be approved by the “local governing body” for that board.

For a county or regional retirement system, the second step is somewhat more complicated. Their governing body consists of the towns in the system, and the select boards in two-thirds of those towns must approve the 5% COLA. And for some city retirement systems, the charter may require that the 5% COLA must be recommended by the mayor or city manager before a vote by the city council.

According to Valeri, “These extra, and as we see it unnecessary, steps in the approval process were inserted by former Governor

Baker at the request of the Mass Municipal Association, and unfortunately time constraints prevented us from removing them without risking the bill’s final passage. We’re pleased to see that even with the added steps, the Bristol County, Worcester Regional and Middlesex Regional Boards have voted for the 5% and are now taking on the challenge of securing the two-thirds approval by their town participants.

“Last year, we saw a great deal of interest among retirement boards during our push for enactment of the 5% proposal. With our proposal being enacted into law, that interest has turned into action with the Plymouth Retirement System being the first to fully approve a 5% COLA for this fiscal year. That’s great news for the town’s retirees and survivors.”

As we went to press, 28 local retirement boards have approved the additional 2% COLA increase (see Chart below). Of these 28 systems, the increase to 5% has received full approval by 13 retirement boards and local governing bodies.

“We’re confident that these numbers will grow,” concludes Valeri. “And, we’ll keep you updated here and on our other media outlets.”

CONTINUED ON PAGE 16 ►



MASS RETIREES 2023-24 COMPREHENSIVE APPROACH

SEE ACCOMPANYING

INSURANCE

1. RAISE STATE BASIC LIFE INSURANCE COVERAGE

Sponsor: Rep. John Lawn (D-Watertown)



REP. JOHN LAWN

In order to offer a more robust life insurance benefit that appropriately reflects current funeral/burial costs, our bill raises the basic life insurance benefit for state retirees who are insured through the state's Group Insurance Commission (GIC) from \$5,000, which was set in 1985 – more than 37 years ago - to \$10,000. As a result of

Association sponsored legislation, municipalities already have the option of setting higher basic life insurance benefits; therefore, no further legislation is required for the local level.

2. GIC OUT-OF-POCKET (OOP) MAXIMUMS

Sponsor: Rep. John Mahoney (D-Worcester)



REP. JOHN MAHONEY

Currently the Group Insurance Commission (GIC) has an established policy that retirees and employees, enrolled in its Active/Non-Medicare plans, will pay no more than \$5,000 for an individual and \$10,000 for a family in annual out-of-pocket (OOP) costs (copays, deductibles and tiered provider network copays). Our bill would

establish statutorily (in Chapter 32A) new OPP maximums of \$2,500 for an individual and \$5,000 for a family to better assist those who are being hurt by exorbitant OOP costs. State and local retirees insured by the GIC would be helped.

This initiative also establishes local OOP maximums, at the same maximums adopted by the state (see above), for those communities, districts and authorities that have implemented the local option law allowing them to unilaterally adopt the GIC's copays, deductibles, tiered provider network copays and other cost-sharing plan design features (Section 22, Chapter 32B).

3. LOCAL RETIREE INSURANCE PROTECTION

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



SEN. PAUL FEENEY



REP. MICHAEL DAY

Under the Municipal Insurance Law (Chapter 32B), local governments can elect to have their retirees contribute less than 50% of the total health insurance premium; however, the percent under 50% can be increased on all existing and future retirees at any time without their approval. It's noteworthy that any increases in the state retiree's premium contribution have been applied prospectively to future retirees and not retroactively to existing retirees. Our bill amends the Municipal Insurance Law so that when an increase in the premium contribution by local retirees is implemented, it will be applied only to those who retire after the implementation date. Those, who are retired before the implementation date, will be held harmless from the increase, which is consistent with the established state policy.

4. GIC MEDICARE BUY-IN PROGRAM

Sponsor: REP. Bradley Jones (R-North Reading)



REP. BRADLEY JONES

A major issue for the state and local governments is the health care costs associated with their retirees who are enrolled in an active (non-Medicare) health insurance plan. To address this issue, *Mass Retirees* has been promoting the proposal, whereby local officials have transferred their retirees, who are 65 or over but not eligible for Medicare, into the federal insurance

2024 LEGISLATIVE PROGRAM

ROAD TO A BETTER RETIREMENT

TEXT PAGES 5 & 15

program. (Note: Current law requires retirees, who are 65 and eligible for free Medicare Part A, to enroll.) Our support for this proposal, called by us Medicare Buy-In, is conditioned primarily on the fact that officials must pay the full cost of Part A as well as any penalties/costs for enrolling after age 65. As a result, these retirees are being treated the same as their fellow retirees who are already enrolled in Medicare. While several communities have implemented this program, state officials have not despite our calls for them to do so. We believe that as has been the case in the communities with the program, it will produce significant savings for the state. Our bill requires the GIC to implement Medicare Buy-In by July 2024.

5. LOCAL WITHDRAWAL FROM GIC

Sponsor: Rep. Rodney Elliot (D-Lowell)

Under the Municipal Insurance Law (Chapter 32B), municipalities, school districts and other local units, whose retirees and employees are insured by the state GIC (Group Insurance Commission, must notify the GIC by a December 1 deadline if it intends to withdraw from the GIC effective on the next July 1. Currently the GIC determines plan design (i.e., deductibles, copayments, tiering) and premium rates, effective on July 1, during February/March of that same year – but some 3 months after the December 1 deadline of the prior year.

Our members who are serving on local health insurance negotiating groups, known as PECs (Public Employee Committees), have voiced serious concerns that this “time gap” (between the December 1 deadline and the GIC’s decisions during the next February/March) prevents them from properly comparing the GIC with other municipal health insurers and making the best possible decision to remain in or leave the GIC. Our bill seeks to address their concerns by eliminating the existing time gap and extending the deadline by 3 months (from December 1 to March 1) so that the PECs and local officials can exercise due diligence and make a fully informed decision on whether to remain in or leave the GIC.

6. GIC COMPOSITION

Sponsor: Sen. Paul Feeney (D-Foxborough)

Currently the state Group Insurance Commission (GIC) is governed by a 17-member Commission, including just one state retiree who is appointed by the governor. The Commission also includes six “public members” appointed by the governor without any qualifications for their appointment. Our bill seeks to provide a second, stronger voice for state and local retirees enrolled in the GIC by replacing one of the governor’s six public members with the *Mass Retirees* president or their designee.

COST-OF-LIVING

7. STATE & TEACHERS’ COLA BASE

Sponsor: Rep. Mark Cusack (D-Braintree)



REP. MARK CUSACK

Currently, cost-of-living adjustments (COLA) for state/teacher retirees are calculated on the first \$13,000 of a retiree’s pension (COLA Base). Our bill increases the state/teacher COLA Base from \$13,000 to \$16,000. With Chapter 188, Acts of 2010, the 102 local retirement systems, with local legislative approval, are allowed to increase their COLA Base to an amount greater than \$12,000. As we’ve been reporting, most local systems, including all county/regional systems, have increased their COLA Base above \$12,000 with almost 75% of them having increased their Base to more than \$13,000.

8. COLA ENHANCEMENT FOR LONG-TERM “CAREER” RETIREES

Sponsor: Sen. Brendan Crighton (D-Lynn) & Rep. Mark Cusack (D-Braintree)

In addition to raising the COLA Base for state and teacher retirees and survivors (see Initiative #7 above), *Mass Retirees* believes that an added COLA amount is warranted for certain long-term retirees. While still paying the regular COLA to all eligible retirees, this Enhanced COLA would be paid by a retirement system

CONTINUED ON PAGE 12 ►

CONTINUED FROM PAGE 11 ►

MASS RETIREES 2023-



SEN. BRENDAN CRIGHTON

to their retirees who are former “career” employees (at least 20 years of public service), have been retired for at least 15 years and are receiving a pension less than the current average pension. If our bill is adopted by a system, then an eligible retiree would have \$100 added to their annual COLA after being retired at least 15 years and \$200 after 20 years out. The Enhanced COLA is automatic for the state employees and teachers’ retirement systems, with an option for local systems to do the same.

PENSIONS

9. RELIEF FOR PRE-JULY 2004 OPTIONS (b) & (c) RETIREES

Sponsor: Rep. Tackey Chan (D-Quincy)



REP. TACKEY CHAN

As part of the FY05 State Budget, anyone who retires on or after July 1, 2004 and selects Option (b) or (c), has their retirement benefit calculated, using an updated mortality table. The new table replaced the 1928 mortality table, which had been in effect for some 60 years. Under our bill, the pensions of anyone, who retired prior to

7/1/04 and chose Option (b) or (c), would be increased prospectively by the following schedule. Option (b): \$66 for state retirees, \$97 for teacher retirees and an amount, up to \$66, determined by each local retirement board for their retirees; and Option (c): \$200 for state retirees, \$290 for teacher retirees and an amount, up to \$200, determined by each local retirement board for their retirees.

10. ESTIMATED FIRST PENSION PAYMENT

Sponsor: Rep. Jerald Parisella (D-Beverly)

Currently state law requires that a retiree receive their first full pension payment within a prescribed timeframe that ranges from 28 to 62 days (Chapter 32, Section 13 (1) (b)). While there may be very valid reasons why the processing of the first full payment may be delayed beyond the prescribed timeframe, any prolonged delay may cause undue anxiety for retirees, who are awaiting their much needed first payment. We



REP. JERALD PARISELLA

believe that our bill would help to mollify their stress by requiring that if the first full payment cannot be made within its prescribed timeframe, then an estimated pension payment will be made to the retiree.

SURVIVORS

11. INCREASE IN OPTION (d) MINIMUM PENSION

Sponsor: Sen. Cindy Friedman (D-Arlington)



SEN. CINDY FRIEDMAN

Upon the death of an active employee outside of work, their spouse may be entitled to an Option (d) survivor pension, which is similar to survivor benefits afforded under Social Security. Currently, the minimum Option (d) pension for state/teach survivors is \$500 monthly, while the amount can be either \$250 or \$500 monthly depending upon the local retirement system. Our bill increases the Option (d) minimum from \$500 to \$750 monthly for state/teacher survivors, with an option for local systems to do the same.

12. SURVIVOR HEALTH INSURANCE

Sponsor: Rep. Marjorie Decker (D-Cambridge)



REP. MARJORIE DECKER

(a) Minimum Contribution by Local Governments.

Currently there are local governments that make no contribution to the premium paid by a survivor. As part of its 2012 report, the Special Commission on Retiree Healthcare recommended that communities pay at least 50% of the premium paid by a survivor. Our bill reflects the Special Commission’s recommendation for a minimum 50% contribution by a community to a survivor’s premium.

CONTINUED ON PAGE 13 ►

2024 LEGISLATIVE PROGRAM

(b) Retention of Insurance Coverage.

All survivors, insured by the state (Chapter 32A) or locally (Chapter 32B) can continue their health insurance coverage but forfeit it when they remarry. Our bill would allow survivors to remarry and continue their coverage upon a showing that they are not eligible for any other group health insurance coverage except for Medicare. If enacted, this proposal would place the health insurance law in parity with the survivor’s pension retention law.

13. EXTEND VOTE TO SURVIVORS IN BOARD ELECTIONS

Sponsor: Rep. Danielle Gregoire (D-Marlborough)



REP. DANIELLE GREGOIRE

One of the Association’s landmark achievements during its early years was the enactment of legislation that allowed retirees to vote in a retirement board election and also serve on them. *Mass Retirees* has always supported the fundamental principle that stakeholders should have a voice in the decisions impacting their retirement,

including the election of those who sit on their retirement board. With this initiative, that principle is now being applied once again by extending to survivors, who are receiving a retirement allowance from one of the state’s 104 retirement systems, the right to vote in the election of their retirement board’s third and fourth (elected) members.

VETERANS

14. VETERANS’ BONUS

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



SEN. JOHN VELIS

Currently a superannuation or accidental disability retiree who is a veteran receives an additional annual allowance or veterans’ bonus equal to \$15 for each year of creditable service up to 20 years, so that the maximum “vets bonus” is \$300 annually. It was some 59 years ago when the vets bonus was passed into law. Our bill would update the bonus formula to \$50

for year of creditable service up to 20 years, so that the

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

15. EXTEND DEFINITION OF VETERAN FOR VETS BONUS

Sponsor: Sen. John Velis (D-Westfield)

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

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

Our bill would extend the expanded definition of veteran to those, who have the requisite non-wartime 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.

DISABILITY PENSIONS

16. ORDINARY DISABILITY MINIMUM

Sponsors: Sen. Brendan Crighton (D-Lynn)

Establishes a minimum amount of benefits for ordinary (non-work related) disability retirees equal to the disability benefits paid to a Massachusetts resident under the Supplemental Security Income (SSI) Program.

Reminder to update the *Mass Retirees* address with your online banking systems – Suite 309 not 321 – or mail will be sent back to you.

GIC

CONTINUED FROM PAGE 2 ►

change in a national carrier only impacts non-Medicare eligible retirees. UniCare’s highly popular Medicare Extension Plan will continue to cover retirees living across the country, as well as overseas. In addition, the Association continues to work with GIC officials to implement a Medicare buy-in plan for non-Medicare eligible retirees enrolled in the GIC.

As we have reported, there will be several changes in the names of

the specific plans being offered by the GIC for FY24. For instance, Tufts is no longer offering a Navigator plan. Taking its place will be the Harvard Pilgrim Explorer. And remember, Harvard Pilgrim and Tufts have merged into a single parent company called Point32Health. See chart below for more information.

Regardless of the plan names or where you may choose to live as a retiree, all retirees insured under the GIC are entitled to full health insurance coverage. If you are currently insured under a plan that is being discontinued or having its name changed for FY 24, you will have the

opportunity to change plans during open enrollment this spring. If you do not change the plan on your own, the GIC will automatically enroll you in the equivalent plan replacing the old plan. No one will go without insurance!

The GIC will finalize all plan design recommendations in February, before approving insurance premium rates in early March. Members can look to the May edition of *The Voice* for full premium information, as well as details on how to change coverage during open enrollment.

GIC FY24 Plans

Current FY23 Plan	FY 24 New Plan
UniCare Basic	UniCare Total Choice* Or HP Access America (PPO)**
Tufts Navigator	HP Explorer POS
HP Independence	HP Explorer POS
Tufts Spirit	HP Quality HMO
HP Primary Choice	HP Quality HMO
Allways Complete HMO	MGB Health Plan Complete HMO
Tufts Medicare Complement	HP Medicare Enhance

This chart outlines the new plans for FY24. If an enrollee whose plan or geographic eligibility have changed does not actively make a new selection during open enrollment for FY24, they will automatically be moved to the plan listed below.

*UniCare Total Choice will be for enrollees living in MA, CT, RI, VT, NH, ME or *outside* of the US

**HP Access America PPO will be for enrollees living *outside* of MA, CT, RI, VT, NH & ME.

GIC FY24 Copayments

The chart below indicates the copayments for FY24 for the plans listed. These reflect the recommendations made by the GIC as part of the plan design process for FY24.

Plan	National	Broad				Regional	Limited	
	HPHC Access America	UniCare Total Choice	UniCare Plus	HPHC Explorer	MGB Complete	HNE	UniCare Community Choice	HPHC Quality
PCP	\$20	\$20		\$10/\$20/\$40		\$20		\$20
Specialist	\$45	\$45		\$30/\$60/\$75		\$30/\$60		\$30/\$60/\$75
Outpatient								
Eye/GI				\$150				
All Other OP				\$250				

The newly named MGB Health Plan Complete HMO plan design for FY24 is highlighted to the right. For FY24 this plan was changed from a regional plan to a broad plan. As a result, the plan design below is reflective of the change, bringing in line with the other broad network plans.

AllWays/MGB Design	Today	FY24
PCP	\$20	\$10/\$20/\$40
Specialist	\$30/\$60/no tier 3	\$30/\$60/\$75
Inpatient	\$275	\$275/\$500/\$1,500



BOBBY MCCARTHY

REMEMBERING BOBBY MCCARTHY

Longtime Retiree Advocate & Association Supporter

(1987-2011). He also served as board member of Blue Cross and Blue Shield of Massachusetts, as well as a commissioner on the Public Employee Retirement Administration Commission (PERAC). Throughout his career, he worked closely with our Association on countless public retirement and healthcare policy initiatives that have bettered the lives of ALL public retirees.

CEO Shawn Duhamel recalls the following memories. "When I came to work for *Mass Retirees* as the legislative liaison in December of 1994, Bobby McCarthy was among the first people that our then-President Ralph White took me to meet. I vividly remember being brought into the

old PFFM office on Bowdoin Street, directly across from the State House. As a barely 24-year-old "kid" still wet behind the ears, the larger-than-life Bobby McCarthy with his booming voice was more than a little intimidating. However, I quickly learned that Bobby had a heart of gold and was aligned with *Mass Retirees* in our quest to defend and improve benefits for public retirees.

"Beyond the lessons learned from Ralph White, Bobby McCarthy is one of a small group of leaders who set the bar for what it means to represent public retirees and public workers in general. Sadly, his passing is a loss for us all."

Shortly after we went to press with the last issue, sadly we learned of the passing of a longtime advocate and Association member, our friend Bobby McCarthy. A veteran of the US Navy and retired Watertown Fire Captain (34 years of service), Bobby served as president of the Professional Fire Fighters of Massachusetts (PFFM) for 24 years

Legislative

CONTINUED FROM PAGE 5 ►

by Representative Mark Cusack (D-Braintree) that would increase the State and Teacher's Retirement base from \$13,000 to \$16,000. While many of the local systems have taken action to increase their bases, some to \$18,000, the State and Teachers' systems have been at \$13,000 since 2011 – over 12 years ago.

The second piece of legislation

relative to the COLA would seek to improve the benefit of retirees who have been retired 15 years or more and who were career public servants. Those who have been retired at least 15 years will receive an additional \$100 and at 20 years they will receive \$200. Senator Brendan Crighton (D-Lynn) and Representative Mark Cusack have each filed a version of the legislation in their respective branch.

In addition to these two pieces, legislation to improve the basic life

insurance benefit from \$5,000 to \$10,000, filed by Representative John Lawn (D-Watertown), as well as legislation filed by Representative Jerald Parisella and Senator John Velis (D-Westfield) to increase the Veteran's Bonus to a maximum of \$1,000 annually remain a priority

Shanley

CONTINUED FROM PAGE 5 ►

several years of historic investment returns that has made it possible to improve COLA benefits for retirees. Also, during Paul's tenure PRIM has taken steps to improve asset diversification and risk mitigation – steps that have proved to be critically important during the market downturn that has taken place in 2022.

"As one of the two elected

members of the State Retirement Board, I know how important it is that our members have a strong qualified voice at the table representing our interests. Paul Shanley is such a person and has earned our endorsement for re-election. I urge all state retirees and active employees to please vote to re-elect Paul Shanley when you receive your ballot early in 2023."

"I want to thank Frank and *Mass*

Retirees for the endorsement, as well as those members who have supported me in the past. It is an honor to represent your interests on PRIM. Ensuring retirees' pension assets are secure and there for future generations is a responsibility that I take very seriously. I respectfully ask for your vote for my reelection in 2023," said Shanley.

COLA News

CONTINUED FROM PAGE 9 ►

When the local COLA Law (Chapter 17) was enacted in 1997, Association CEO Shawn Duhamel, who was then legislative liaison, recalls: “As part of this landmark legislation that we played the central role in enacting, there was a provision creating a \$12,000 COLA Base - an increase from the previous \$9,000 Base. This was in line with the average Social Security benefit in Mass. at that time.

“But, with the average Social Security rising, we knew that local retirement systems needed the authority to move beyond \$12,000. It was 2010 when we succeeded in enacting our proposal that allows

\$18K COLA BASE: “CEILING BEING SHATTERED”

Wellesley & Bristol County Boards Vote Higher Base

local retirement systems to establish a COLA Base higher than \$12,000 without any maximum cap being imposed.”

Over the ensuing years, most local retirement systems increased their COLA Base, ranging from \$13,000 to \$18,000. Shortly after our proposal became law in 2010, we announced that both the Hampden County Regional and Montague Boards raised their COLA Base to \$18,000.

It’s noteworthy that Association Western District V.P. Karl Schmaelzle, who currently chairs the Hampden Board, was an elected Board member back then. According to Schmaelzle, “When the original vote came up, it was for a \$15,000 Base. But, I believed we needed to do it right from the start and moved to amend the motion to raise the Base to \$18,000. My amendment to \$18,000 was adopted by the Board.”

Since Hampden Cty and Montague, another 12 retirement systems, with Webster being the latest, have joined them as part of what we named the \$18k Club. Even though there was no cap on the Base, \$18,000 became the “de facto ceiling” on the local COLA Base. That was the case until now!

According to CEO Shawn Duhamel, “We began in 2021 to highlight the phenomenal investment returns by retirement systems and call for them to share the new gains with their retirees and survivors by improving COLA benefits. Again, we had the law already in place allowing local systems to do just that.

“As we’ve been reporting, a sizable number of retirement boards agreed with us. Also, we learned that multiple retirement systems began to explore a base increase above \$18,000.”

Among them were the Bristol County and Wellesley Retirement Boards. We’re pleased to report that Wellesley is the first board in the state to vote to go beyond the \$18,000 Base which it has maintained since FY21. If approved by town meeting this spring, Wellesley retirees would receive the benefit of a \$19,000 Base for FY24, \$20,000 for FY25, and \$21,000 for FY26. And, following on the heels of Wellesley was Bristol County that took it even a step further.

Duhamel continued, “At the end of January, we received word from our Southern District Vice President Steve Rivard, who is an elected member on the Bristol County Board, that the Board had approved a \$20,000 COLA base to take effect this July. If approved by the County Advisory Council, Bristol can become the first retirement system in



STEVE RIVARD
SOUTHERN DISTRICT V.P.

Massachusetts to cross the \$18,000 threshold and establish a \$20,000 base this year – the highest yet.

“Also, it would place the Bristol County COLA base in the ballpark of the average Social Security benefit paid in Massachusetts, which topped \$21,000 in 2023. Thanks Steve for the great news and job.

“Again, we don’t expect Bristol and Wellesley to be the first and only boards to shatter the \$18,000 ceiling. More will be joining the move upwards. So please stay tuned.”

FY23 5% COLA

SEE ACCOMPANYING TEXT - PAGE 9

Boston*	Plymouth**
Bristol County*	Salem**
Chicopee**	Southbridge*
Falmouth*	Stoneham*
GLSD**	Taunton**
Greenfield**	Wellesley*
Lawrence*	Woburn*
Lynn**	Worcester*
MassPort**	Worcester
Maynard**	Regional*
Medford*	
Methuen*	
MHFA**	
Methuen**	
Middlesex County*	
Minuteman RSD**	
Montague**	
Newburyport**	
N Adams*	
Northbridge**	

*Board adoption, awaiting Governing Body approval.

**Approval by both Board & Governing Body – 5% completed.

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS

Berkshire County – Retired Lanesboro Police Chief **Mark Bashara** was re-elected to the **Berkshire County Retirement Board** in a highly contested election. **Bashara** received 275 votes with his challengers **Kenneth Walto**, retired from the Town of Dalton, receiving 250 votes and **Timothy Sorrel**, retired from the Town of Lanesboro, receiving 210 votes. The other members on the Board include **Michael Ovitt***, **Sue Funk**, retired Marlboro Retirement Administrator **Beth Matson** and retired Stockbridge Treasurer **Karen Williams**. The Berkshire County Board executive director is **Sheila LaBarbera**.

Braintree Mayor Charles Kokoros reappointed **Ed Spellman** and **Joseph Driscoll, Jr.** as his appointed members to the **Braintree Retirement Board**. The other Board members include Fire Lieutenant **Frederick Viola**, retired Fire Chief **Gerald Kenny Jr.*** and **David DelGallo**. The Braintree retirement director is **Dennis Gallagher**.

Concord – Retired Firefighter **Peter Fulton*** was unopposed in his re-election to his ninth term on the **Concord Retirement Board**. In addition, Concord Chief Financial Officer **Gail Dowd** replaced **Kerry Lafleur** who stepped down as the appointed member.

The remaining members of the Board are **Mary Barrett**, **Brian Whitney** and **Eric Macy**. **Linda Boucher** is the Board's retirement administrator.

Essex Regional – The **Essex Regional Retirement Board** held its elections for the two retirement

seats with the top two candidates elected. Retired West Newbury and Groveland Town Accountant **Susan Yaskell** was re-elected as she topped the ticket receiving 765 votes, and retired Essex Regional Retirement Counselor, **Katherine Carleton** was also elected receiving



SUSAN YASKELL
ESSEX REGIONAL



KATHERINE CARLETON
ESSEX REGIONAL

646 votes. Carleton replaces long-time Board member and Chairman **Joseph Manning** who chose not to run for re-election. The other two

candidates, **Jonathan Dennis**, retired West Newbury police chief, received 404 votes and retired Finance Director from the Towns of Salisbury and West Newbury **Andrew Gould** received 176 votes. The other members include, **Andrew Sheehan**, **Kevin Merz** and **Vincent Malgeri, Esq.** The Board's executive director is **Chuck Kostro**.

Franklin Regional – **Gabriele Voelker**, treasurer for the Towns of Orange, New Salem & Mahar RSD, was re-elected as an elected member of the **Franklin Regional Retirement Board**. The other Board members include **Sandra Hanks***, **Angelina Bragdon**, **Mary Stokarski** and **Paul Mokrzecki**. The board's executive

CONTINUED ON PAGE 18 ►

STATE BOARD EXECUTIVE DIRECTOR FAVORITO STEPS DOWN

Nicola "Nick" Favorito, executive director of the Massachusetts State Retirement Board, stepped down from the State Retirement Board, after serving over 19 years in that role. He now holds the position of executive director for the North Atlantic States Carpenters Benefits Fund (NASCBF).

Favorito had been the executive director of the Massachusetts State Employees' Retirement System (MSERS), since February 2003. He also served in several other positions, as a deputy treasurer overseeing the Commonwealth's Deferred Compensation Plans Division and as the Treasurer's designee to the Teachers' Retirement Board as well as the Retiree Benefit Trust (OPEB) Fund Board. In addition to serving

under current State Treasurer Deb Goldberg, Favorito also served under former Treasurers Tim Cahill and Steve Grossman.

According to President Frank Valeri, who also serves as an elected member on the State Retirement Board, "Nick will certainly be missed by the State Retirement Board and the Treasury Department. He not only administered a retirement system that manages some 85,000 active state employees accruing retirement benefits and provides some 65,000 retirees with benefit payments, but he also took on multiple responsibilities for Treasurer Goldberg's

CONTINUED ON PAGE 19 ►



NICOLA "NICK" FAVORITO



PETER FULTON
CONCORD

director is **Dale Kowacki**.

Greenfield – Mayor **Roxann Wedegartner** reappointed **Marianne Fiske** as her appointment to the **Greenfield Retirement Board** for her second term. The other Board members include, retired Firefighter **William Devino***, **Angelica Desroches**, Firefighter **Kyle Phelps** and **Deborah Frenzoz**. **Shari Hildreth** is the Greenfield Retirement Board's administrator.

Hampshire County – Town of Amherst Finance Director, **Sean Mangano** was the only candidate to file nomination paper to fill the open elected position on the **Hampshire County Retirement Board**. The vacancy occurred as a result of **Joseph Wilhelm's** passing last year. Other Board members include, **Jane Wolfe**, retired PERAC Chief Auditor **Harry Chadwick**, **Joyce Karpinski** and **Patrick Brock***. The Board's administrator is **Mary Baronas**.

Hull – The **Hull Retirement Board** members appointed **Greg Galvin** to his fourth term as the Board's fifth member. The Board members making the appointment were, **J. Michael Buckley***, **Eileen White**, **Bartley Kelly** and **Jason Harris**. The Board's retirement administrator is **Lauren Durham**.

Mass. Housing Finance Agency (MHFA) – Retired MHFA CFO **Mike Fitzmaurice** was re-elected to the **MHFA Retirement Board** receiving 230 votes with the Director of Marketing **Eric Gedstrad** receiving 55 and **Myra Carmona** receiving 21 votes. The other Board members include **Lisa Serafin***, **Ping Yin Chai**, **Antonio Torres**, and **Paul Hynes, Esq.** **Joseph Petty** is the Board's executive secretary.

MassPort Authority – Both



MARIANNE FISKE
GREENFIELD



MIKE FITZMAURICE
MHFA

incumbent elected members, **Betsy Taylor** and **Michael O'Brien**, were unopposed and re-elected to the **MassPort Authority Employee's Retirement Board**. The other members declaring the election were **John Prankevicius, CPA**, **Michael Grieco** and **James Hoyte, Esq.***. The director of retirement is **Irene Moran**.

Melrose – Retired Firefighter **Scott Colborne** was re-elected to his fourth term on the **Melrose Retirement Board**. **Scott** received 252 votes to defeat the City's Human Resources Coordinator **Diane Barrett** who received 86 votes. The other board members include City Auditor/CFO



SCOTT COLBORNE
MELROSE

Patrick Dello Russo*, **Kelly Cogavin**, Police Chief **Michael Lyle** and **John McLaughlin, Jr.** **Adam Travinski** is the Board's executive director.

Milford – Firefighter/EMT **James Curley** received 205 votes to defeat retired Town Counsel **Gerald Moody**, who received 127 votes, for the elected seat on the **Milford Retirement Board**. The other board members include, **Zachary Taylor***, **Christopher Pilla**, **Martha White** and **Richard Villani, Esq.** The board's retirement administrator is **Kelly Capece**.

Norfolk County – The **Norfolk County Retirement Board** declared that **Josephine Shea** was re-elected to the Board as she was the only candidate to file nomination papers. It is Shea's eleventh term as elected member. The other Board members, who declared Shea's re-election, are Norfolk County Treasurer **Michael Bellotti***, retired Sharon Firefighter **Ed Little**, retired Randolph Town Administrator **Paul Connors** and Walpole Town Treasurer **Lisa Sinkus**. **Kathleen Kiely-Becchetti, Esq.** is the board's



JOSEPHINE SHEA
NORFOLK COUNTY

ELECTIONS & A

executive director and also serves as **President** of the **Mass. Association of Contributory Retirement Systems (MACRS)** and board member on the **Watertown Retirement Board**.

North Adams – Retired Fire Lieutenant **Larry O'Brien*** was declared re-elected to the **North Adams Retirement Board**, as he was the only candidate to file nomination papers. It will be Larry's ninth term on the Board. The members making the declaration for his re-election were **Kathleen Wall**, **Beverly Cooper**, **Matthew LaBonte** and **Fred Thompson, Esq.** **Shawn Flynn** is the board director.

Somerville – Firefighter **Tom Ross** was re-elected to the **Somerville Retirement Board**, as he received 534 votes to soundly defeat **John Hickey** who received 100 votes. This will be Ross' fourth term as one of the elected members of the Board. The other Board members are **Edward Bean***, **Michael Mastrobuoni**, retired Deputy Fire Chief **John Memory** and **David Castellarin**. The Board's executive director is **Michael Pasquariello, CPA**.



TOM ROSS
SOMERVILLE

Taunton – Retired Fire Lieutenant **Thomas Bernier** received 460 votes to defeat Light Plant Engineer **Zachary Sousa** who received 184 votes, with Procurement Officer **Richard Calderon** receiving 25 votes. It will be Bernier's second term on the **Taunton Retirement Board**. The other board members include **Ian Fortes**, **Gill Enos**, retired Police Officer **Dennis Smith*** and **Barry**



THOMAS BERNIER
TAUNTON

CONTINUED ON PAGE 19 ►

POINTMENTS

CONTINUED FROM PAGE 17 ►

Amaral from the Bristol County Registry of Deeds. The Board's executive director is **Paul Slivinski**.

Winchester – The Winchester Retirement Board members appointed **Thomas Tracy** as their fifth member to replace **George Morrissey, Esq.** The Board members making the selection were **Stacie Ward, CPA**, Firefighter **Philip Ciampa**, **Michael Lucas** and Fire Lieutenant **Robert "Skip" Frary***. **Karen Manchuso** is the Winchester retirement administrator.

Woburn – The Woburn

Retirement Board declared retired Fire Captain **Denis Devine*** re-elected to his eleventh elected term. **Denis** is the former president of **MACRS** and currently serves as the **Mass Retirees Middlesex District VP**. The board members making the declaration of re-election were **Charles Doherty**, **Gerald Surette**, **Marilou Lundin** and **Michael Gorman**. The Board's executive director is **Anne Speicher**.



DENIS DEVINE
WOBURN

Worcester Regional – Retired Retirement Board Executive Assistant Pauline Lajoie received

1,487 votes to defeat retired Board staffer **Rosemary Shaughnessy** who received 625 votes. This will be Lajoie's fifth term on the **Worcester Regional Retirement Board**. The other Board members include, former Board CEO **Kevin Blanchette***, **Rebecca Tuttle**, retired County Treasurer **Michael Donoghue** and **Eugene Durgin**. The Board's general counsel and CEO is **Michael Sacco, Esq.** **Colleen Canty** is the Board director.



PAULINE LAJOIE
WORCESTER REGIONAL

***Denotes Chair**

Favorito

CONTINUED FROM PAGE 17 ►

office. Nick did it always, with diligence, professionalism and efficiency, and with an understanding that thousands of state employees and retirees' retirement security

depended on his leadership."

Similar to the Commonwealth's State retirement plan, the NASCBF is a privately funded defined benefit plan for member carpenters in Massachusetts and other New England states.

Treasurer Goldberg has named the current Director of Financial

Services Kathryn Kougias as interim executive director. Before becoming the Board's finance director in 2018, Kougias' career spans both the public and private sectors in the retirement market with extensive experience managing institutional services and member services for plan participants.

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

- ARCIERI, KENNETH J. – Palm Bay, FL (Weymouth Police Dept)
- ARENA, ANTHONINO A. – Waltham, MA (State - DMR)
- ASLANIAN, PAUL – Boca Raton, FL (Worcester School Dept)
- AYER, DONALD – Chelmsford, MA (Shawsheen Valley Tech Teacher)
- BALLANTYNE, NANCY M. – Peabody, MA (Arlington Teacher)
- BEAUDRY, RICHARD F. – Ashfield, MA (Chicopee Teacher)
- BEDARD, ROBERT J. – N. Attleboro, MA (N. Attleboro Housing Authority)
- BELLEVUE, RICHARD J. – Nantucket, MA (State Police)
- BENJAMIN, DENNIS J. – Winchendon, MA (State - DMR)
- BERBERIAN, MARY – Northboro, MA (State - Fish & Game)
- BERUBE, GLORIA T. – Plymouth, MA (Surv - New Bedford Police)
- BORCI, JOHN P. – Jefferson, MA (Worcester Teacher)
- BOULANGER, RONALD J. – Shrewsbury, MA (Dept Employment & Training)
- BRIGHENTI, ROBERT J. – Athol, MA (Athol Teacher)
- BRINCKERHOFF, HESTER A. – Santa Fe, NM (Middlesex County)
- BUCKLEY, PATRICK J. – Waltham, MA (Mass. Turnpike)
- BURGWINKEL, EDWIN H. – Clinton, MA (DOC MCI Shirley)
- BUTLER, ROBERT L. – Marblehead, MA (MDC Police)

- CARNEY, JOSEPH M. – Yarmouthport, MA (New Bedford Teacher)
- CASPER, JOSEPH G. – Moody, ME (Lowell Teacher)
- CHASSE, PHILLIP E. – New Bedford, MA (State Survivor)
- CINTO, CHARLES J. – E. Walpole, MA (Walpole Teacher)
- CLARK, ELIZABETH K. – Lexington, MA (Watertown Teacher)
- CLARK, RUTH I. – Scituate, MA (Cohasset Teacher)
- CLOUTIER, NORMAND F. – S. Hadley, MA (S. Hadley Retiree)
- CORMIER, JOSEPHINE A. – Fairfax, VA (Fitchburg State College)
- CREEDON, GERALDINE M. – Brockton, MA (State Legislature)
- CRIBBEN, MARYLOU M. – Holbrook, MA (Boston Retiree)
- CROFT, Jr., ALBERT W. – E. Falmouth, MA (State National Guard)
- DEROCHEA, ARTHUR – Dennellon, FL (Abington Water Dept)
- DESMOND, RICHARD M. – Tewksbury, MA (MassPort Authority)
- DION, GWENDOLYN A. – Wirtz, VA (Middleboro School Dept)
- DRISCOLL, Jr., JAMES L. – Westborough, MA (Worcester State University)
- DUDLEY, DOROTHY E. – Taunton, MA (Taunton Retiree)
- DYER, WARREN F. – Wellfleet, MA (Wellfleet Fire Dept)
- FANT, STEPHEN K. – W. Brookfield, MA (Hopkinton Highway Department)

- FITZPATRICK, ROBERT J. – Lunenburg, MA (Norwood Teacher)
- FOLEY CHARLES J. – Dedham, MA (Dedham Teacher)
- FORRESTER, THOMAS C. – Gardner, MA (Mt. Wachusett State College)
- FROST, ROBERT L. – Amesbury, MA (Amesbury Police Dept)
- GARVEY, PAUL K. – Coral Springs, FL (State - Division of Banking)
- GATTI, DONNA F. – Lexington, MA (State - DMH)
- GOUIN, MARIA ROSE – Freeport, FL (Westboro State Hospital)
- GRECO, MARGUERITE S. – Chelsea, MA (Dept of Revenue)
- GRIVOIS, JOSEPH R. – Lecanto, FL (Bristol County Retiree)
- HALEY, JOHN C. – Holyoke, MA (Holyoke Fire Dept)
- HALLE, RICHARD G. – Danvers, MA (Dept Developmental Services)
- HANNIGAN, VIRGINIA C. – Marblehead, MA (Dover-Sherborn Teacher)
- HARRIS, GEORGE W. – Middletown, DE (Quinsigamond Community College)
- HAYES, MAUREEN M. – Worcester, MA (Worcester Teacher)
- HISCOCK, CECIL, J. – Springfield, MA (Mass. Turnpike Authority)
- HUNTER, WILLIAM E. – Hudson, NH (Essex County Sheriff's Dept)
- HUTCH, WILLIAM T. – Marlboro, MA (State - RMV)
- IRWIN, LESLIE W. – Londonderry, NH (State Retiree)



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

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

FRANK VALERI, *President*
SHAWN DUHAMEL, *Chief Executive Officer*
JOSEPH CONNARTON, *Treasurer*
JUDITH LANGONE, *Secretary*
THOMAS BONARRIGO, *Legislative Chairman*
PAUL SHANLEY, *Executive V. Pres.*
RALPH WHITE, *V. Pres., At Large*
TIM HANNIGAN, *V. Pres., Berkshire District*
KARL SCHMAELZLE, *V. Pres., Western District*
ED PIETREWICZ, *V. Pres., Central District*
DENIS DEVINE, *V. Pres., Middlesex District*
BILL FLIPPIN, *V. Pres., Eastern District*
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*
WILLIAM G. REHREY, *Legal Counsel*

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

THE VOICE

March 2023

© 274C



DECEASED MEMBERS (continued)

JOHNSON, RICHARD A. – Auburn, MA (Worcester Fire Dept)	MOELLER, WILLIAM B. – Dunstable, MA (UMass Lowell)	RYAN, JOHN M. – Wells, ME (N. Adams Teacher)
KEHOE, THOMAS P. – Hudson, MA (Belmont Police Dept)	MORAN, ELIZABETH A. – Peabody, MA (Essex County Sheriff's Dept)	SARABIA, MARCELINO – Hardwick, MA (Quabbin RSD Teacher)
KENNEALLY, JOHN F. – E. Bridgewater, MA (Surv - Raynham Teacher)	MORRISSEY, JOHN E. – Taunton, MA (Tanuton Teacher)	SHEEHAN, PAULINE J. – Westwood, MA (Dedham Teacher)
KIEFER, LOIS – Manchester, MA (Marblehead Teacher)	MUNNS, MARGARET, S. – N. Brookfield, MA (Worcester Teacher)	SHISHMANIAN, CHARLES – Louisville, KY (State - DPH)
KIRKNESS, LAWRENCE F. – Englewood, FL (State - DMH)	MURDOCH, CHARLES R. – Hampton, NH (Stoneham Teacher)	SIDLEY, BARBARA – Lexington, MA (Billerica, MA)
LEPPERT, FRANK J. – Bradenton, FL (DOC MCI Walpole)	MURPHY, JOHN F. – Springfield, MA (Div of Employment & Training)	SLYSZ, STANLEY F. – Hatfield, MA (UMass)
LOCKEMY, MARLENE R. – Squantum, MA (State - Dept. Transitional Assistance)	NELSON, WALTER P. – Waltham, MA (Weston Police Dept.)	STACEY, HOWARD H. – Stuart, FL (Everett Police Dept)
MACOMBER, DOROTHY J. – Woburn, MA (Woburn Teacher)	NOBLE, WILLIAM O. – Gloucester, MA (Gloucester Fire Dept.)	STEPHENS, ELAINE M. – Chelmsford, MA (Tewksbury Retiree)
MADDEN, EDWARD J. – Fountain Hills, AZ (Brookline Teacher)	O'REILLY, ROSEMARY R. – Cataumet, MA (Easton Teacher)	STRUPCZEWSKI, JAMES – New Bedford, MA (Acushnet Retiree)
MANLEY, MICHAEL J. – E. Longmeadow, MA (Springfield Police Dept)	PARADIS, RAYMOND – Westport, MA (Fall River Police Dept.)	SULLIVAN, JOHN R. – W. Dennis, MA (Mass. Turnpike)
MARCOUX, LEO – Fall River, MA (Bristol Community College)	PHILLIPS, NANCY M. – Melrose, MA (Lawrence Teacher)	SWEETLAND, RALPH – N. Reading, MA (Middlesex County Retiree)
MARTIN, EDWARD C. – Norway, ME (DOC)	RANZINO, Sr., ANTHONY S. – Medford, MA (State Trial Court)	SYMINGTON, JOHN R. – Dennis, MA (Dennis Police Dept.)
MARTIN, WILFRID E. – Dracut, MA (Dracut School Dept.)	REED, EVA L. – Norwood, MA (DOC Survivor)	TARLAIAN, MARTIN S. – Mifflingburg, PA (Haverhill-Whittier Reg. Tech. Teacher)
MATANES, JOHN A. – Canton, MA (MDC Police)	REID, ELEANOR A. – Berkley, MA (Raynham School Dept)	THOMAS, RAYMOND F. – Plant City, FL (Billerica House of Correction)
MAZERALL, PAUL E. – Lexington, MA (Lexington Tree Warden)	REILLY, MADELINE – Port Charlotte, FL (Abington Teacher)	TOUGAS, MARIE E.T. – Ormond Beach, FL (Ware Teacher)
McCARTHY, HELEN L. – Lenox, MA (Pittsfield Teacher)	ROBERTS, DAVID A. – E. Bridgewater, MA (Plymouth Teacher)	VERHAEGHE, ROBERT F. – Bennington, VT (State - DPW)
McGAUGHEY, THOMAS F. – Wenham, MA (Lynn School Dept Maintenance)	ROBERTS, RICHARD F. – Indian Harbour Beach, FL (Framingham School Dept)	WATSON, JOHN M. – Gardnerville, NV (Berkshire Cty. Board of Assessors)
MEHTA, SURINDER K. – Amherst, MA (UMass Amherst)	ROSATI, DANIEL M. – Watertown, MA (Watertown Fire Dept)	WRIGHT, WINSTON A. – Fitzwilliam, NH (Winchendon Teacher)
METAYER, BARRY – Wilbraham, MA (Quinsigamond Community College)	ROSS, MAGDALENE C. – Saugus, MA (Saugus Teacher)	YABLONSKI, BARBARA A. – Gardner, MA (Gardner Teacher)