

THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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MAY 2023

HIGHER STATE & TEACHER COLA BASE: **TOP PRIORITY**

When COLA Reform became law in 1997, the claim by some municipal leaders was the COLA base for local retirees would lag that of State and Teacher retirees. Some 26 years later, the exact opposite has proven to be true.

Chapter 17 of the Acts of 1997 established a \$12,000 COLA base for all Massachusetts public retirees. The law was a local option for the 102 municipal and district retirement systems. In 2010 the law was amended to allow the local retirement systems to establish their own base, with \$12,000 being the floor.

53 Local Retirement Systems Increased Base Since 2021

Today, just six systems remain at \$12,000.

The remaining 96 systems have established a base ranging from \$13,000 to as high as \$18,000. However, both Bristol County and the Town of Wellesley have each proposed pushing beyond the \$18,000 ceiling for FY24. We should note that there is no legal limit to how high local communities can set their base. It is a decision of the local

retirement board and local legislative body. Once a base is set, it cannot be reduced.

For members of the State and Teachers' Retirement Systems, the base is set by the state Legislature. Over the past 26 years, the legislature has increased the COLA base just once to the current \$13,000 level set in 2011. Last year, in response to escalating inflation, the legislature approved a 5% COLA for FY23. It was automatic for State and Teacher retirees and a local option at the municipal level.

"When we proposed the COLA

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GIC COMPLETES PROCUREMENT PROCESS WITH ANNOUNCEMENT OF PREMIUMS

Just shy of a year since formally launching its health and pharmaceutical procurement in May of 2022, the state's Group Insurance Commission (GIC) concluded the process on March 2, with the announcement of insurance premiums for FY24.

Following local and national healthcare cost trends, insurance premiums will rise for FY24. However, the aggregate size of the increase across all GIC plans is lower

Health Plan Open Enrollment Underway

than previously anticipated. Earlier this year, GIC officials believed the size of the year-over-year average increase might be upwards of 8% - a number that reflects the private sector experience in Massachusetts, as well as nationally.

On March 2, the state's Group Insurance Commission approved retiree and employee insurance

premiums for FY24. The actual increase proved to be far more moderate, especially when it comes to the Medicare health plans. Across the GIC's 4 Medicare plans the overall average increase is 2.3%. For the highly popular UniCare Medicare Extension or UME Plan (formerly known as the OME Plan), premiums will increase 2.8%.

For the 8 non-Medicare plans offered by the GIC, the overall average increase is 5.7% year-over-year.

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SEN. MICHAEL BRADY



REP. KEN GORDON

GIC PREMIUMS

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COLA

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Reform law back in 1997, it was met with predictions of gloom and doom by some municipal officials, who opposed the change. Some claimed the law would bankrupt local retirement systems and place local retirees in jeopardy. As we predicted, these claims have proven to be completely unfounded," said Association General Counsel Bill Rehrey, who was the primary architect of Chapter 17. "What we did not anticipate was State and Teacher retirees falling behind most local retirees in terms of the COLA base. The COLA base was intended to keep pace with the average Social Security benefit paid here in Massachusetts.

"This concept has proven difficult to maintain, largely due to the requirements of our pension funding schedules. Unlike Social Security,

which is a pay-as-you-go system, our public retirement systems must be funded. This means that every time benefits are increased, these systems' funding schedule must accommodate the increase or the annual budget appropriation needs to be adjusted."

FY24 GOAL: \$16,000 COLA BASE FOR STATE & TEACHERS

Over the past two years, *Mass Retirees* has continued to make the case for COLA base increases at both the state and local levels. A key component of our argument is that the long-term success of our retirement systems can and should be shared with the beneficiaries.

Thankfully, 53 of the 104 local retirement systems have approved a higher COLA base within the past two years. At the same time, nearly half of the systems have approved the additional 2% COLA for FY23.

Local retirement systems, with approval from the local government, have until June 30th of this year to approve the higher cola percentage for the current fiscal year. Once approved, the additional COLA amount is retroactive to July 1, 2022.

Retirees should also note that each COLA becomes a permanent part of your base pension. This cumulative effect is somewhat unique to Massachusetts. Across the country, most public retirement systems treat COLAs as a one-time bonus payment. Very few grant COLAs on the full pension.

"What makes increasing the state and teacher COLA base difficult is the cost. Our proposal to move from the current \$13,000 base to a new \$16,000 base would add roughly \$1.5 billion in new unfunded liabilities for the Commonwealth. Depending on how well our pension

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GIC

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Non-Medicare eligible retirees and active employees should pay particularly close attention to health plan selection during Open Enrollment, as there are some significant changes in the specific insurance plans being offered for FY24. For instance, the popular Tufts Navigator plan has been discontinued and will be replaced by the Harvard Pilgrim Health Care Explorer plan. While the plan design between the Navigator and Explorer plans is quite similar, the new plan carries a higher monthly premium.

The changes in specific carriers and plan names amongst Harvard Pilgrim and Tufts is driven by the merger of the two popular health plans into a new single entity called Point32.

For retirees living outside of New England (legal resident of a non-New England state), the GIC has opted to

switch carriers from UniCare's Basic plan to Harvard Pilgrim's Access America plan. As we have previously reported, the GIC made the choice to switch national vendors to provide a more affordable plan for those retirees living outside of the New England area. At least in terms of monthly premiums, the move appears to have achieved its goal with the cost of Access America some 4.5% lower than that currently paid by out-of-area retirees.

It is important to remember that retirees pay a portion of the monthly insurance premium. Contribution percentages for state retirees are set by the Legislature and remain at 10%, 15%, and 20% depending upon your date of retirement. Surviving spouses of state retirees contribute 10%, while educators participating in the Retired Municipal Teacher (RMT) program are set at 15%. Contribution percentages for municipal retirees and active employees enrolled in the GIC are set by the local city or town government, but cannot be greater

than 50%.

Rates for active state employees are also set within state law, coming in at 20% or 25% depending on an employee's date of hire.

While *Mass Retirees* would of course prefer to have no increase in health insurance costs whatsoever, the reality is that costs do continue to go up. And while we are very thankful that inflation across the plans offered by the GIC (as well as those offered by Blue Cross and other vendors at the local level) remains relatively low when compared to the private sector, the fact is that cost increases are never good news for retirees.

The truth is that there is only so much that the GIC, the health insurance plans or even the state government can do to gain control over rising healthcare costs. As we report on page 3, Governor Maura Healey's FY24 budget proposal includes a nearly \$3 billion appropriation for the GIC. This number includes the

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GOVERNOR HEALEY FILES FIRST BUDGET PROPOSAL

Expands Pension Funding & Proposes 3% COLA

Governor Maura Healey has filed her first state budget proposal, formally kicking off the FY24 budget process.

The \$55.5 billion "spending blueprint" focuses on taming the high cost of living in Massachusetts, while investing heavily in the state's future. This includes a new three-year appropriation schedule for the Commonwealth's Pension Liability Fund, which funds both the State and Teachers' Retirement Systems.

The new funding schedule was

agreed upon in January by Healey and legislative leaders, based on the recommendations put forth by the Public Employee Retirement Administration Commission (PERAC). Covering three fiscal years, 2024 through 2026, the new schedule represents the first time that the annual pension appropriation has surpassed \$4 billion. Specifically, the three-year schedule calls for \$4,104,583,378 in fiscal year 2024; \$4,499,854,757 in fiscal year 2025; and \$4,933,190,770 in fiscal year

2026.

Like Massachusetts' 102 local retirement systems, the Commonwealth's pension funding schedule pays off the systems' unfunded liabilities and funds the employer's share of the pension benefits earned by current public employees. State and local budget appropriations also help to pay for ongoing costs associated with COLA benefits.

In terms of the FY24 COLA for

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4.27.23

Leominster, MA
11:00 AM

5.5.23

Dorchester, MA
11:00 AM

5.19.23

Peabody, 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 FOUR MORE MEETINGS FOR THIS SPRING.

WHEN: THURSDAY, APRIL 27, 2023, 11:00AM
WHERE: LEOMINSTER-FITCHBURG ELKS #1237
134 N. MAIN STREET, LEOMINSTER, MA 01453

WHEN: FRIDAY, MAY 5, 2023, 11:00AM
WHERE: FLORIAN HALL
55 HALLET STREET, DORCHESTER, MA 02124

WHEN: FRIDAY, MAY 19, 2023, 11:00AM
WHERE: MARRIOTT PEABODY
8A CENTENNIAL DRIVE, PEABODY, MA 01960

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, JUNE 9, 2023, 1:00PM
UPDATE ON STATE BUDGET & LEGISLATIVE PROGRAM

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

Members can find the toll-free number for all Town Hall Meetings on your membership card.





ASSOCIATION BILLS ASSIGNED NUMBERS

For 2023-2024 Legislative Session

With the Public Service Committee beginning its work (see page 5), we can report that all of the bills in the *Mass Retirees* 2023-2024 Legislative Program, have been assigned a bill number. While we're providing brief descriptions of the bills here, more details on each bill can be found in

the *March Voice*.

"We'll be testifying on each of them when they come up for a hearing," according to Legislative Chairman Tom Bonarrigo. "Throughout this session, we'll also be offering testimony on other retirement bills before Public Service, or possibly another committee that

we believe could have a significant impact on retirees and their families."

Updates on bill status will be reported here in the *Voice*, as well as our weekly email/video messages, 24-Hour Hotline or website. And members can always email and call us for the latest news.

INSURANCE

1. Raise State Basic Life Insurance Coverage. H2578 (Rep. John Lawn)

Increases basic life insurance for state retirees from \$5,000 to \$10,000.

2. GIC Out-of-Pocket Maximum. H2593 (Rep. John Mahoney)

Reduces the current maximum out-of-pocket costs that a GIC retiree must pay from \$5,000/\$10,000 to \$2,500/\$5,000.

3. Local Retiree Insurance Protection. S1662 (Sen. Paul Feeney) & H2494 (Rep. Mike Day)

Requires that increases in the retiree premium percentage be applied prospectively to retirees who retire on or after the increase is implemented.

4. GIC Medicare Buy-In Program. H2563 (Rep. Brad Jones)

Requires the GIC to transfer its retiree enrollees, who are 65 or over and not Medicare eligible, into Medicare by July 1, 2024.

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Healey

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members of the State and Teachers' Retirement Systems, Healey's budget proposes a 3% COLA on the current \$13,000 base. *Mass Retirees* officials have recently engaged in a series of meetings with legislative leaders, with the hope of including a State and Teacher COLA base increase within the FY24 budget.

"While we would have welcomed a State and Teacher COLA base increase within the Governor's budget proposal, realistically we did not expect it to be included. Traditionally, the COLA base has always been increased through the legislative process," said *Mass Retirees* President Frank Valeri, who is also an elected member of the State Retirement Board. "Given the fact that it has now been 12-years

since the State and Teacher base was last increased, we believe that a very strong case can be made as to why it should be increased within the FY24 budget.

"It is also important for us to speak to the costs associated with increasing the COLA base and how those costs impact the pension funding schedule. We believe that the Commonwealth's Pension Fund is well positioned to absorb the cost of incrementally increasing the base. And this can be done without impacting the agreed upon 3-year pension funding schedule that is contained in this budget. State and Teacher retirees need help. Now is the time to improve these benefits."

In addition, the FY24 budget blueprint fully funds the state's Group Insurance Commission (GIC). No changes have been proposed to the existing contribution rates of

retired or active state employees. State retirees now contribute 10, 15, or 20% depending on their retirement date. Active state employees contribute either 20 or 25%, based on their date of hire.

Healey's proposal contains a direct state appropriation of more than \$2.7 billion for the GIC.

Now that the budget blueprint has been filed, the work will fully get underway by the House and Senate Ways and Means Committees on their two legislative versions of the FY24 budget. The House will file and debate its version in late April, followed by the Senate in late May. House and Senate conferees will then negotiate a final consensus budget, which will be approved by each legislative branch before being sent to the Governor in early summer.

PUBLIC SERVICE COMMITTEE

★★★ BEGINS WORK WITH SOME "FAMILIAR FACES" ★★★

The 2023-2024 legislative session continued to progress with the announcement of House and Senate joint committees in late February. While there are 33 joint committees in total, the majority of the legislation filed by the *Mass Retirees* is assigned to the Joint Committee on Public Service. As it begins work, the Public Service Committee, as it is commonly referred to, is charged with considering all matters relative to the salaries, civil service and retirement of public employees. To meet these responsibilities, the Committee reviews, analyzes, holds public hearings and makes recommendations on bills assigned to it.

This session the Public Service committee will once again be

chaired by Senator Michael Brady (D-Brockton) and Representative Ken Gordon (D-Bedford). Both Senator Brady and Representative Gordon bring deep knowledge of the issues important to retirees and the background on several of the bills we have filed. Having some "familiar faces" on the Committee will be critical as we advocate for priorities such as an increase in the state and teacher COLA Base, the enhanced COLA and the increase in the basic life insurance as the committee process is the first step.

Along with the chairs, vice-chairs were also announced. Representative



SENATE CHAIR

SEN. MICHAEL BRADY (D-BROCKTON)



HOUSE CHAIR

REP. KENNETH I. GORDON (D-BEDFORD)

Natalie Higgins (D-Leominster) will return on the House side and Senator Patricia Jehlen (D-Somerville) will serve as the new vice-chair on the Senate side. While several of the members from the House and Senate return, there are a few new members named in both branches.

SENATE MEMBERS



VICE-CHAIR

SEN. PATRICIA JEHLLEN (D-SOMERVILLE)



SEN. NICK COLLINS (D-BOSTON)



SEN. JAMES B. ELDRIDGE (D-ACTON)



SEN. PAVEL PAYANO (D-LAWRENCE)



SEN. RYAN C. FATTMAN (R-SUTTON)

HOUSE OF REPRESENTATIVES



VICE-CHAIR

REP. NATALIE M. HIGGINS (D-LEOMINSTER)



REP. BRUCE J. AYERS (D-QUINCY)



REP. KATE DONAGHUE (D-WESTBOROUGH)



REP. JUDITH GARCIA (D-CHELSEA)



REP. MICHAEL P. KUSHMEREK (D-FITCHBURG)



REP. DAVID LINSKY (D-NATICK)



REP. AARON SAUNDERS (D-BELCHERTOWN)



REP. ERIKA UYTERHOEVEN (D-SOMERVILLE)



REP. DAVID F. DECOSTE (R-NORWELL)



REP. TODD SMOLA (R-WARREN)

PRIMER: HOW A BILL BECOMES LAW IN MASS.

Explaining the State's Legislative Process

Every two years the Legislature begins a new two-year session. The session begins in the odd year and ends in the even year. The 193rd legislative session began in January and as we have reported here, the Association filed several legislative proposals for the 2023-2024 session.

According to Legislative Liaison Nancy McGovern, "As we reported in the March *Voice* as well as page 5 here, the leadership of both the House and Senate have been appointed and the committees have been named. In the coming months they will hold hearings and legislation will move through the process and the FY24 budget will be done.

"But what does that exactly

mean and what is the process on how a bill becomes a law? With this primer, we hope to shed some light on those questions for our readers."

BILL FILING

When we talk about filing our legislative proposals or bills there is a specific process that takes place. Legislation may be filed by members of the House and Senate and by the Governor, along with other constitutional officers. The deadline for House and Senate members to file legislation is the third Friday in January of the first year of the new session. This means that the legislation that will be heard this session had to be filed by January 20. The

Governor is able to file legislation at any time during the session.

Bills can be filed in either branch, House or Senate, and can be considered first by either branch. There are two exceptions to this rule. The first is a general appropriations bill or the annual budget submitted by the Governor and filed in the House. The second are bills that would raise revenue. These bills must be approved by the House first.

Legislation that is filed by House or Senate members after the Third Friday deadline is considered a late file. This bill would go to the Rules committee in both branches and require approval of 2/3 of the members of each branch.

Citizens are allowed to ask

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Bill Updates

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5. Local Withdrawal from GIC.

H1003 (Rep. Rodney Elliot)

Extends from December 1 to March 1 the date by which a local government must notify the GIC that it will be withdrawing from the state insurance program on the upcoming June 30.

6. GIC Composition.

S1668 (Sen. Paul Feeney)

Creates a seat on the GIC to be filled by the *Mass Retirees* president or a designee.

COST-OF-LIVING

7. State & Teachers' COLA Base.

H2486 (Rep. Mark Cusack)

Increases the State/Teachers' COLA Base from \$13,000 to \$16,000.

8. COLA Enhancement for Long-Term "Career" Retirees.

S1629 (Sen. Brendan Crighton)

H2487 (Rep. Mark Cusack)

Increases by \$100 or \$200 the annual COLA for retirees who satisfy certain thresholds regarding their years of retirement (10 & 15 yrs) & creditable service (at least 20 yrs) and pension amount (below average pension).

PENSIONS

9. Relief for Pre-July 2004 Options (b) & (c) Relief.

H2475 (Rep. Tackey Chan)

Recalculates, with updated mortality table, the pensions of those who retired prior to 7/1/04, when the updated table was implemented, and chose Options (b) & (c), and adjusts their pensions prospectively.

10. Estimated First Pension Payment.

H2625 (Rep. Jerald Parisella)

Requires that if a retiree's first full pension payment cannot be made within the statutorily prescribed time-frame, then an estimated payment will be made.

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SOCIAL SECURITY ■ UPDATE ■

Best Shot For WEP & GPO Relief With Full Program Reform

As we reported in the March edition of the *Voice*, the most likely path forward to change both the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws will be through full reform of Social Security.

While standalone legislation has once again been filed to fully repeal WEP and GPO, the bills are highly unlikely to advance forward at this time. That said, the bipartisan legislation filed in both the House of Representatives and the US Senate serve an important purpose in keeping these issues on the congressional radar screen.

The bill filed in the House, which once again carries the number HR82, has now gathered at least 200 cosponsors. This number includes 141 Democrats and 59 Republicans, out of the 435 House members.

Identical legislation has been filed in the US Senate.

"Solvency of Social Security is no longer on the distant horizon. Regardless of where our elected officials land in terms of the reforms required to shore up the program for both current and future retirees, the general consensus is that this issue must be addressed in the foreseeable future," said *Mass Retirees* CEO Shawn Duhamel. "After being directly involved in Social Security policy for decades, we believe that the most likely opportunity to change WEP and GPO will come through this larger reform initiative. That means it is important for us to collectively continue to promote the need for these changes and to make sure that WEP and GPO are included when Congress decides to act.

"While we would very much

like to see Congress act on Social Security reform during the current congressional session, the likelihood is that that is a long shot. Not only is Congress very closely divided between the two parties, but there is also a difference of opinion within the parties as to which course of action to take. This not only includes future Social Security benefits in general, but also the details pertaining to WEP and GPO. For instance, Republicans in the US Senate and within the House leadership stand opposed to full repeal. As with most big issues facing our country, the likely result will be compromised legislation."

Given the current set of circumstances, congressional observers believe the most likely time frame for Social Security reform will be

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SURVIVORS

11. Increase in Option (d) Minimum Pension. S1678 (Sen. Cindy Friedman)

Increase from \$6,000 annually for state and teachers - and \$6,000 or \$3,000 for local - to \$9,000 - Local Option.

12. Survivor Insurance. H2495 (Rep. Marjorie Decker).

(a) Minimum Contribution by Local Governments: Requires local governments to pay at least 50% of insurance premium.

(b) Retention of Coverage: Allows survivors to remarry and continue their coverage if certain conditions are satisfied.

13. Extend Vote to Survivors in Board Elections. H2542 (Rep. Danielle Gregoire)

Extends the right to vote in retirement board elections to surviving pensions who are receiving a pension.

VETERANS

14. Veterans' Bonus. S1753 (Sen. John Velis) & H2626 (Rep. Jerald Parisella).

Increases the Annual Vets Bonus from \$300 to \$1,000.

15. Extend Definition of Veteran For Vets Bonus. S1752 (Sen. John Velis).

Extends the expanded definition of veteran to those, with the requisite non-wartime or National Guard duty and retired on a superannuation retirement before 8/26/04, in order to receive the veterans bonus prospectively - Local Option.

DISABILITY PENSIONS

16. Ordinary Disability Minimum. S1630 (Sen. Brendan Crighton)

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.



MORE TOWNS IMPLEMENTING MEDICARE BUY-IN

Push Underway For State GIC To Adopt

This year, more towns are implementing Medicare Buy-In, a program enabling them to enroll their retirees, 65 or over and non-Medicare eligible, into the federal health insurance program. They are Foxboro, Georgetown, Swansea and Sutton.

All four of these towns participate in MIIA (Massachusetts Interlocal Insurance Association). Over the years, *Mass Retirees* has worked with MIIA, promoting Medicare Buy-In that as we see it, is a win-win for the retirees as well as local taxpayers.

According to Nancy McGovern, the Association's point person on local insurance, "When we first supported the Buy-In program back in 2017, the retirees would be enrolled during the start of a year but had to wait until July 1 to actually begin their coverage with Medicare. Well, that's not the case now, with coverage beginning the month after enrollment – well before July 1.

"So for those retirees enrolled under the buy-in program this past January, their Medicare coverage has already begun. That's true in Foxboro according to town officials

with whom we spoke.

"We also checked with Bob Gaulin, our designee on the Foxboro PEC (Public Employee Committee), on how things were going in his town. It appears that the move went smoothly there."

With the switch, these retirees are now being treated the same as their fellow retirees who were eligible for Medicare at age 65. As a MIIA participant, Foxboro provides Blue Cross Medex II with Blue MedicareRx (Prescription Drug Plan) to its Medicare retirees as a supplement plan.

McGovern continued, "We want to acknowledge MIIA Health Benefits Director Chris Bailey and Manager of Retiree Programs Kawanda Boyd, with whom our Association has been working on expanding Medicare Buy-In locally. Hopefully our cooperative effort will produce more towns and government units implementing the program."

"NOW'S THE TIME FOR GIC TO ACT"

"Since 2019 *Mass Retirees* has requested that the state GIC (Group Insurance Commission) analyze

Medicare Buy-In for its retirees and survivors who are not Medicare eligible at 65," according to CEO Shawn Duhamel. "It bears repeating that it could be a win-win for everyone, and we are

confident that a GIC analysis would substantiate a very positive outcome from the state's perspective."

As part of its 2023-2024 Legislative Program, the Association is proposing that the state Group Insurance Commission (GIC) implement Medicare Buy-In by July 1, 2024. Our proposal was filed by Rep. Brad Jones (R-N. Reading) who is the House Republican Leader and longstanding Association supporter.

Duhamel continued, "With the GIC's procurement process ending, we believe that it can focus on developing a Medicare Buy-In program for GIC enrollees. To enroll them next year, now's the time for the GIC to act and begin the process.

"And, the GIC knows that *Mass Retirees* will be there to help them in any way we can to get the process done. We don't intend to let our members down who have been waiting patiently, asking us when they'll be able to enroll in Medicare like their fellow retirees."

Social Security

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following the 2024 presidential election. However, there are multiple known and unknown variables that will likely impact the process going forward.

In the coming months, *Mass Retirees* will continue to report all of the facts pertaining to Social Security solvency as well

as the various proposals that will likely come forward designed to address the future of this important program.

"One important point to remember is that both WEP and GPO are very much bipartisan issues. We have found that the positions of our elected officials on these issues is most often determined by the state they represent and not partisan politics," explains *Mass Retirees* President Frank

Valeri. "However, we do have an ideological divide over how to pay for repeal or reform of WEP and GPO.

In the past, there has also been an ideological difference of opinion regarding spousal benefits that are impacted by the GPO. These are the issues that we will continue to work through while Congress determines the next steps with Social Security reform as a whole."

REMINDER: GIC ENROLLEES

REGISTER NOW WITH MyGICLink

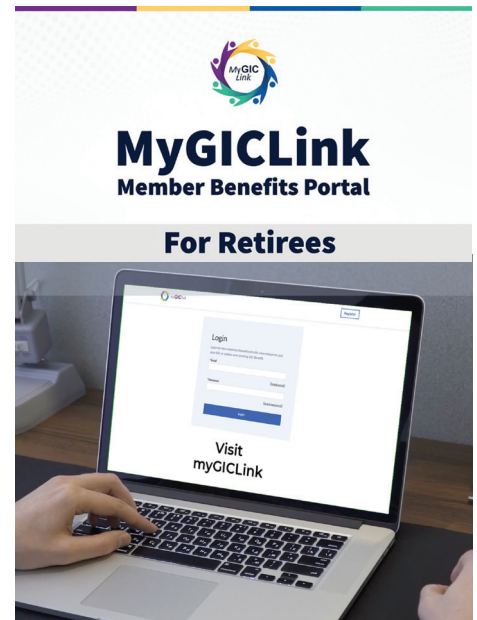
Last September we reported that the state’s Group Insurance Commission (GIC) had launched a new online member benefits portal, called MyGICLink, for its retirees with internet access. At that time, we urged our GIC members, who had access, to register with the portal.

Particularly during the current GIC Open Enrollment, MyGICLink may prove valuable. You can view your GIC benefits throughout the year and even more importantly, update coverage during the current Annual Enrollment, as well as within 60 days of a “qualifying event” (i.e.,

Help Online During Open Enrollment

loss of health insurance). For more information on the portal, including resources and tutorials, members can visit bit.ly/MyGICLink.

According to Association Insurance Coordinator Cheryl Stillman, “You can also visit that website to register for the portal itself. If you haven’t, give it a look and take advantage by registering now for this online help with your GIC insurance.”



GIC

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state’s share of the increased premium costs for FY24.

That being said, it is important to acknowledge the work done by the GIC staff and the leadership of Executive Director Matt Veno during this procurement process. Beyond the fact that the GIC made every effort to seek input from our Association leading up to the procurement, Matt and his team made the conscious choice not to seek increases in copayments or deductibles as a tool to shift costs onto retirees and employees thereby substantially reducing the state’s financial obligations.

Cost shifting is not only harmful to retirees, but it is proven to increase healthcare costs over the long run. Cost shifting also places

the financial burden on the very people who can least afford it. We do not like to see costs rise, but if and when they must, it is far better to address those increases through monthly premiums than through higher copayments and deductibles.

The Association would also be remiss if we did not take a moment to thank *Mass Retirees* member Jane Edmunds for her thoughtful work on behalf of all retirees insured under the GIC. A state retiree, Jane serves as one of the 17-members of the GIC board. She is a true asset, and retirees are better off because of her efforts on your behalf.

It cannot be overstated just how important it is for all retirees to pay particularly close attention to your health insurance benefits and premium costs this spring. Whether you are insured through the GIC or your local government, there could be

changes in your coverage for FY24 that you will need to be aware of in advance.

By now, GIC enrollees will have received detailed plan information from the state in the form of the annual Benefits Guide. Local retirees, insured locally, will also receive health plan information through late March and April to coincide with open enrollment. **Please look to pages 10-11 for the GIC monthly premium rates and other important information.**

Once you receive these materials and have had a chance to read and review your options, please do not hesitate to call *Mass Retirees* if you have any questions. However, there are no actions you can or should take prior to open enrollment and receiving your FY24 health plan guides.



GROUP INSURANCE

MONTHLY GIC INSURANCE

NON-MEDICARE RETIREE PLANS

HEALTH PLAN COSTS (INCLUDING \$5,000 BASIC LIFE)	PLAN TYPE	TOTAL MONTHLY PREMIUM		RETIRED ON OR BEFORE (90/10 COV)
		INDIVIDUAL	FAMILY	INDIVIDUAL*
Harvard Pilgrim Access America**	PPO	1,176.87	2,621.18	118.33
Harvard Pilgrim Explorer	POS	973.50	2,405.64	97.99
Harvard Pilgrim Quality	HMO	719.17	1,823.77	72.56
Health New England	HMO	732.80	1,752.35	73.92
Mass General Brigham HP Complete	HMO	889.83	2,345.38	89.62
UniCare Total Choice**	Indemnity	1,344.40	2,974.26	135.08
UniCare Community Choice	PPO-Type	674.72	1,664.17	68.11
UniCare Plus	PPO-Type	881.35	2,091.70	88.78

MEDICARE PLANS FOR RETIREE & SURVIVOR

HEALTH PLAN COSTS (INCLUDING \$5,000 BASIC LIFE)	PLAN TYPE	TOTAL MONTHLY PREMIUM
		PER PERSON
Harvard Pilgrim Medicare Enhance	Indemnity	\$420.58
Health New England MedPlus	Indemnity	429.00
Tufts Health Plan Medicare Preferred***	HMO	351.69
UniCare Medicare Extension (UME)	Indemnity	423.84

A SAMPLING OF GIC MEDICARE CO-PAYMENTS

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

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

*Telehealth Visits: Co-pay may differ.

PREMIUM RATES

OPEN ENROLLMENT
April 5 - May 3, 2023

RATES EFFECTIVE JULY 1, 2023

RETIRED BEFORE JULY 1, 1994 (85/15 COVERAGE)		RETIRED AFTER JULY 1, 1994 & BEFORE FEBRUARY 1, 2010**** (85/15 COVERAGE)		RETIRED ON OR AFTER FEBRUARY 1, 2010**** (80/20 COVERAGE)		MUNICIPAL RETIREES (FULL MONTHLY COST)	
FAMILY*	INDIVIDUAL*	FAMILY*	INDIVIDUAL*	FAMILY*	INDIVIDUAL	FAMILY	
262.76	177.48	394.13	236.64	525.51	1,180.40	2,629.04	
241.20	146.98	361.80	195.97	482.40	976.42	2,412.86	
183.02	108.83	274.52	145.10	366.02	721.33	1,829.24	
175.88	110.87	263.80	147.83	351.74	735.00	1,757.61	
235.18	134.42	352.76	179.24	470.35	892.50	2,352.42	
298.07	202.61	447.09	270.15	596.12	1,348.43	2,983.18	
167.06	102.16	250.58	136.21	334.10	676.74	1,669.16	
209.81	133.15	314.71	177.54	419.61	883.99	2,097.98	

RETIRED ON OR BEFORE JULY 1, 1994 (90 / 10 COVERAGE)*	RETIRED AFTER JULY 1, 1994 & BEFORE FEBRUARY 1, 2010**** (85 / 15 COVERAGE)*	RETIRED AFTER FEBRUARY 1, 2010**** (80 / 20 COVERAGE)*	SURVIVOR NO BASIC LIFE (90 / 10 COVERAGE)	MUNICIPAL RETIREES (FULL MONTHLY COST) PER PERSON
\$42.70	\$64.04	\$85.39	\$42.06	\$421.84
43.54	65.30	87.07	42.90	430.29
35.81	53.70	71.61	35.17	352.75
43.02	64.53	86.04	42.38	425.11

IMPORTANT REFERENCE INFORMATION

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

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

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

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

PREMIUM PAYMENT: Premiums are effective beginning July 1, 2023 and will be deducted from June 2023 pension checks (one month in advance).

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

SURVIVORS: With the overwhelming majority of surviving spouses enrolled in Medicare, we have not included survivor non-Medicare rates within these charts. State survivors contribute 10% of the total monthly premium.

RETIREE DENTAL PLAN: For FY24 the Retiree Dental Plan rates are slightly more than those in FY23. Members in the Plan pay 100% of the monthly premium. Beginning July 1, the monthly premium rates are: \$29.27 for an individual and \$70.54 for a family.

KEY HEALTH INSURANCE TELEPHONE NUMBERS

GROUP INSURANCE COMMISSION

617-727-2310

UNICARE

800-442-9300

CVS CAREMARK / SILVERSCRIPT

877-876-7214

GIC RETIREE DENTAL PLAN

866-292-9990

MEDICARE

800-633-4227

SOCIAL SECURITY

800-772-1213

STATE RETIREE VISION PLAN

800-224-1157

LOCAL APPROVAL: FY23 5% COLA

Nearly Tripled Since March Report

Since our last report in the March *Voice*, the number of local retirement boards that have approved the FY23 5% COLA option law has more than doubled (from 29 to 59). **More significant,**

the number of local retirement systems that have received final approval by their governing body to pay the additional 2%, retroactive to last July, has nearly tripled (from 15 to 43)! Remember local systems

have until June 30 to obtain final approval.

For a complete listing, see the chart below. **Systems that have completed the approval process as of 03/22/2023 are highlighted in red.**

FY23 5% COLA Update

1. Bristol County	16. Fairhaven	31. Methuen	46. Saugus
2. Franklin County	17. Fall River	32. MHFA	47. Somerville
3. Middlesex County	18. Falmouth	33. Milton	48. Southbridge
4. Norfolk County	19. Fitchburg	34. Minuteman RSD	49. Springfield
5. Worcester County	20. Gloucester	35. Montague	50. Stoneham
6. Adams	21. GLSD	36. Newburyport	51. Taunton
7. Andover	22. Greenfield	37. Newton	52. Wakefield
8. Arlington	23. Hull	38. N Adams	53. Waltham
9. Beverly	24. Lawrence	39. Northampton	54. Webster
10. Boston	25. Lowell	40. Northbridge	55. Wellesley
11. Braintree	26. Lynn	41. Norwood	56. Westfield
12. Cambridge	27. Marblehead	42. Pittsfield	57. Winchester
13. Chicopee	28. MassPort	43. Plymouth	58. Woburn
14. Clinton	29. Maynard	44. Revere	59. Worcester
15. Easthampton	30. Medford	45. Salem	

CAMBRIDGE: RAISES COLA BASE TO \$18K AND APPROVES FY23 5% COLA

Before going to press, we learned that Cambridge just raised its COLA Base to \$18K, making it the 15th local retirement system to do so. The Cambridge Retirement Board also obtained approval from the City Council for the FY23 5% COLA. We take this opportunity to recognize these achievements by the Board members, (including Association member John Shinkwin) and staff, as well as city officials, improving COLA benefits for over 2,200 city retirees and survivors.

COLA

CONTINUED FROM PAGE 2 ►

investments perform, a \$16,000 base could add upwards of \$50 million a year to the state’s budget appropriation,” comments *Mass Retirees* President Frank Valeri. “That said, it has now been 12 years since the base has been increased. I believe our government leaders understand this fact and are willing to work with us on this.”

The Association is now advocating for a \$16,000 COLA base to be included within the FY24 state budget. Given the fact that the Commonwealth has adopted a new pension funding schedule for FY24 through FY26, changes to the COLA base will not impact the schedule until FY27.

At the same time, the Association is also advocating for the establishment of what is known as an enhanced or senior cola. This new benefit would be the first of its kind

in Massachusetts. Thankfully, initial cost estimates indicate the benefit having a minimal impact on pension funding schedules. *For more details, see page 13.* ►

The House of Representatives will debate and vote on its version of the FY24 budget in late April. The State Senate will then act in late May, prior to the budget entering the conference committee process through June and into early July. *For more details on the state legislative process, see page 6.*



Ibis Telehealth: OUTREACH TO ELIGIBLE RETIREES BEGINS PARTNERSHIP WITH UNICARE & MIIA

Medicare eligible public retirees coping with chronic conditions have a new service available that is designed to help you better manage your health in your own home.

As we reported in the March edition of *The Voice*, the GIC's UniCare health plan has officially partnered with Massachusetts-based Scencio Systems to bring the Ibis Telehealth platform to enrollees of UniCare's Medicare Extension (UME) Plan. In addition to UniCare, Scencio has also partnered with the Mass. Interlocal Insurance Association – better known as MIIA.

MIIA is the insurance arm of the Mass Municipal Association and provides Blue Cross Blue Shield health insurance coverage to retirees and employees from almost 160 municipalities and districts. Our Association has worked closely with MIIA in recent years on initiatives such as Medicare Buy-In. Participating communities purchase group health

insurance benefits through MIIA.

By partnering with UniCare and MIIA, Scencio is able to bring its Ibis Platform directly to those retirees who can benefit the most from this type of telehealth service. Ibis is a computer tablet-based technology, designed to help retirees manage their chronic condition or illness in the privacy of their own home. The goal is to help retirees lead healthier lives and reduce instances of hospitalization.

As a Medicare benefit, there is currently no cost to retirees to utilize Ibis. The program is currently available to Medicare enrolled retirees living in Maine, Massachusetts, and New Hampshire. Scencio is actively pursuing an expansion into Florida, perhaps as early as this summer.

“Mass Retirees has endorsed Ibis and the partnerships with UniCare and MIIA, because we believe that this type of platform is beneficial to our members. Helping retirees better manage chronic health conditions

in the privacy of their own home should improve quality of life, while also reducing healthcare costs over time,” comments *Mass Retirees* CEO Shawn Duhamel. “What we are now witnessing is just the start of a new focus on Whole Person Healthcare. Our Association is pleased to be able to help promote Ibis and this approach to our members.”

In partnering with UniCare and MIIA, Scencio now has the ability to match Ibis with those retirees who are most likely to benefit from the platform. A phased rollout is now underway, during which retirees who may benefit from utilizing Ibis will be contacted directly.

However, if you are a Medicare enrollee living in the current service area and interested in trying Ibis, you do not have to wait to be contacted. **You can learn more about Ibis Health online at ibishealth.org or by calling 888-626-9995.**

ENHANCED COLA *Potential Help For Long-Term Retirees*

When it comes to improving the COLA for state, teacher and local retirees, *Mass Retirees* is also focused on pursuing an “Enhanced COLA” benefit for certain long-term retirees. Our proposal is embodied in legislation that has been filed in both chambers – S1629 and H2487 (see page 6).

According to Legislative Chairman Tom Bonarrigo, “We’ve selected two outstanding sponsors to spearhead this effort – Sen. Brendan Crighton of Lynn and Rep. Mark Cusack of Braintree. Both are seasoned legislators and longstanding Association friends.

“No question that these are challenging times financially for retirees. And, it’s particularly true for career public retirees who have been retired for 15 or more years on relatively modest pensions.

“That’s why we created the Enhanced COLA and drafted the initiative into the bills now pending at the State House. Briefly, here’s how it works.”

While still paying the regular COLA to all eligible retirees, this Enhanced COLA would be paid by a retirement system 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.

“These retirees are well deserving of this added benefit,” continues Bonarrigo. “With our sponsors and our other supporters in the legislature, we hope to see success on this during the current session.”

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS

Amesbury - Treasurer/Collector **Donna Cornoni*** was re-elected to her fifth term, without opposition to the **Amesbury Retirement Board**. In addition, Purchasing Agent/Insurance Coordinator **Shaunna Ring** was also unopposed and elected to take Retired Clerk **Bonnijo Kitchin's** elected seat, who decided not to run. The other members on the Board are **Marisa Batista**, Police Chief **Craig Bailey**, and **David Van Dam**, who also serves as the Haverhill Retirement Board Executive Secretary. The Board's retirement administrator is **Kevin Caira**.

Belmont- Belmont Select Board named **Donna Tuccinardi** as the new town accountant and therefore will become the ex-officio member to the **Belmont Retirement Board**. The other Board members include **Floyd Carman**, Firefighter **Ross Vona**, retired Firefighter **Walter Wellman** and **Tom Gibson*, Esq.** who also serves as the Middlesex County Retirement Board chairman. The Board's executive director is **Robert Soohoo**.

Clinton - The **Clinton Retirement Board** declared retired Police Lieutenant **Joseph Casasanto** re-elected to his fourth term as he was unopposed in his re-election bid. The other members declaring Joe re-elected were: Police Officer **James McNamara**, **Paul Cherubini***, **Diane Magliozzi** and **David Baird**. The Retirement Board administrator is **Patty Hazel**.

Fall River - After 26 years of distinguished service, retired Police Officer **Dave Machado** chose not to seek another term on the **Fall River**



DAVE MACHADO
(STANDING) WITH
JIM MACHADO
FALL RIVER

Retirement Board. Dave will continue to be an active Association member. In a contested election, retired Police Officer **Jim Machado**, who is Dave's nephew, defeated retired Firefighter **Kevin Palmer**. A former PERAC (Public Employee Administration Commission) commissioner, Machado has a long-standing history with *Mass Retirees* (see July 2022 *Voice*) that he will continue. The other Board members are: Director of Financial Services **Bridget Almond**, retired Fire District Chief **Bob Camara**, **Mark Nassif** and **Arthur Viana***. **Michael Pasternak** is the Board executive director.

Maynard - The **Maynard Retirement Board** declared Firefighter **Patrick Hakey** re-elected to his second term on the Board, as he was the only qualified nominee. Other members on the Board include **Lauri Plourde**, **Kevin Petersen**, retired Police Officer **Cliff Wilson** and retired Administrative Law Judge **Christopher Connolly, Esq.***. The executive director is **Kenneth DeMars**.

Newburyport - **Newburyport Retirement Board** held an election and members of the system voted to re-elect incumbent Board Member and Firefighter **Jeffrey Cutter** to his fourth term. **Mr. Cutter** received 233 votes to soundly defeat **Matthew Solazzo**, equipment repair tech, who received 92 votes. **Jeff Cutter** also serves as



JEFFREY CUTTER
NEWBURYPORT

an Executive Board member of the **Mass. Association of Contributory Retirement Systems, (MACRS)**. The other Board members include **Ethan Manning**, retired Town Administrator **John Moak**, retired Firefighter **Joseph Spaulding*** and **Larry Giunta**. The Newburyport Retirement Board director is **Laurie Burton**.

Northbridge - **Sharon Emerick** was named the new town accountant replacing **Neil Vaidya** to become the **Northbridge Retirement Board's** ex-officio member. The other members serving on the board are **Sharon Susienka**, retired School Director of Operations **George Murray**, **John Meagher***, and **Thomas Frieswyk**. The Retirement Board Director is **Scott McGrath**.



TIMOTHY HANNIGAN
PITTSFIELD

Pittsfield - The **Pittsfield Retirement Board** declared retired Fire Lieutenant **Timothy Hannigan** re-elected to the Board. **Hannigan** a long serving board member also serves as the **Mass Retirees Association's Berkshire District Vice President** on the *Mass Retirees* Executive Board. Board members declaring Hannigan re-elected were: **Matthew Kerwood***, **Bonnie Galant**, retired Firefighter **Timothy Bartini** and **William Flynn** who also serves as the Adams Retirement Board administrator. The Pittsfield Retirement Board's executive director is **Karen Lancto**.

Southbridge - The Southbridge Select Board named **Kristine Russell** the new town accountant/finance director to replace **Karen Harnois**

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PREMIUM RELIEF FOR SURVIVORS

SPOTLIGHT

MIDDLEBORO RETIREE INSURANCE GROUP

When it comes to their local health insurance coverage, many survivors across this state may be shocked to find that they must pay a sizable portion or even worse, all of the monthly premium. Under the state’s municipal insurance law (Chapter 32B), communities, districts and authorities can elect to pay 50% or more of the premium for a survivor. But, they can also contribute nothing and regrettably some have done just that.

Just over ten years ago (2012), CEO Shawn Duhamel served on a Special Commission to Study Retiree Healthcare & Other Non-Pension Benefits (“OPEB Commission”) that was co-chaired by our Executive Board Member Anne Wass who represented the Mass. Teachers Association (MTA) at that time. “I also worked very closely with Andrew Powell who represented the AFL-CIO on the Commission,” recalls Duhamel. “It so happens that Andy, a field representative for the American Federation of Teachers – Massachusetts (AFT-MA) is a retired Dracut firefighter and a *Mass Retirees* member.”

After nine months of extensive research and study throughout 2012, the OPEB Commission issued its final report. At the Association’s behest, the Commission addressed the healthcare costs of surviving spouses.

“*Mass Retirees* has always sought fair and equitable treatment of surviving spouses,” Duhamel

continues. “Among the issues we highlighted during the Commission’s deliberations was the higher premium costs being borne by survivors. And, the Commissioners heard us on this.”

In its report, the Commission found that “some municipalities offer a lower subsidy or no subsidy to surviving spouses”. For that reason, it recommended that “all municipalities to contribute not less than 50% premium for future surviving spouses”.

“It should be noted that the Association has long sought to have legislation enacted that would set a 50% minimum contribution by local governments to the premiums being paid by surviving spouses,” according to Legislative Liaison Nancy McGovern. “In the current Legislative Session, Rep. Marjorie Decker of Cambridge, a longstanding Association friend, has filed a bill that would set the 50% minimum for survivors.”

MIDDLEBORO RETIREE GROUP STEPS UP

While the Association legislative team is working at the State House on this issue, local retirees are doing what they can to have their officials adopt the option laws that provide needed premium relief for survivors. One example is the Middleboro Retiree Insurance Group or MRIG that recently stepped

up and succeeded in helping the town’s survivors.

Founded in 2007, MRIG represents some 485 retirees and their families. According to its official statement, “the mission of the MRIG is to help assure that the retirees are able to support themselves and maintain affordable health care throughout retirement years”. **Ed Note:** Since 2014, Middleboro retirees and survivors have been enrolled in the state Group Insurance Commission or GIC.

Association Counsel Bill Rehrey recalls, “When MRIG was being organized, we supported their efforts. As we see it, local groups such as Middleboro can be a tremendous help in securing adoption of local option laws that we succeeded in having passed at the State House.

“Gene Turney, one of the group’s organizers and currently vice-chairman, invited me to one of their first meetings and over the past 15 years we’ve engaged with them on



MRIG OFFICERS
CHR. CHARLES ARMANETTI, VICE-CHR. GENE TURNEY

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Elections

CONTINUED FROM PAGE 14 ►



KRISTINE RUSSELL
SOUTHBRIDGE

and as such, became the **Southbridge Retirement Board's** ex-officio member. The other Board members also serving are: **Sharon Ashleigh, Julie Pena*, Wilfrid Cournoyer** and the

Town of Wales Town Accountant & Town Administrator **Pam LeDuc.**

The Board administrator is **Yolanda Alvarado.**

Westfield – The **Westfield Retirement Board** appointed **Dennis**



DENNIS POWERS
WESTFIELD

Powers, Esq. as their fifth member replacing **Michael Powers, Esq.** who decided to step down. The other members on the Board are **Vicki Moro**, retired Police Sergeant **Edward Murphy**,

Fire Captain **Christopher Kane** and retired Deputy Fire Chief **Mark Devine***. The

Westfield Retirement administrator is **Liam Browne.**

Winthrop – The Town of Winthrop appointed a Chief Financial Officer **Dylan Cook** who will also serve as the **Winthrop Retirement Board's** ex-officio member. Serving with the new ex-officio are: board members **Terence Delahanty**, Police Lieutenant **James Feeley**, retired Firefighter **Dennis Boudrow** and **Karin Chavis***. The Board's retirement coordinator is **Michelle Church.**

*Denotes Chair

Spotlight

CONTINUED FROM PAGE 15 ►

multiple issues. It's great to see what they've accomplished here."

While Middleboro did pay 50% of a survivor's premium, it paid 80% of the retiree/employee HMO premium and 60% for PPO coverage. Retirees, enrolled in the GIC's Medicare supplement plans, have the town contribute 75% of the premium, which was 50% more than it was paying for retirees.

"We believed that this disparity was unfair and imposed an undue financial burden on those who in most cases, were least able to afford it," points out MRIG Chairman Charles Armanetti. "They deserved some relief and to be treated

equitably. So earlier last year, MRIG started to work on finding a way to resolve this inequity."

At MRIG's request, the Select Board placed an article on the October Special Town Meeting warrant. The article called for the adoption of the state local option law (Chapter 32B, Section 9D1/2) that allows the town to contribute more than 50% to the premiums of surviving spouses. It passed.

With the Town Meeting's adoption of Section 9D1/2, it was then up to the Select Board. It voted to set the premium contribution for survivors at the same percent being paid by the deceased spouse, effective January 1. For example, if the retiree was paying 25% of a Medicare supplement plan, then their surviving spouse would also contribute 25%,

not 50%.

"We're pleased that these survivors are already seeing a significant reduction in their premium withholdings," continues Armanetti. "In addition to our group, there are several others who played an important role in getting this done, including the Select Board, its Chairman Mark German and Executive Assistant Colleen Lieb. I apologize for omitting anyone but you have our thanks."

"And, MRIG and its members deserve thanks for a job well done," adds Rehrey. "There's no question this very substantive benefit to Middleboro survivors would not have been accomplished without the commitment and effort of this group."

ATTENTION: FOXBORO

Effort Underway To Help Survivors

As we stated earlier, there are regrettably some towns that contribute nothing to the premiums paid by survivors. One of them is Foxboro.

But, hopefully that won't be the case in the near future. **That's because at the May 8th annual town meeting Foxboro residents will be voting on a special article that will require the town to pay 50% of the health insurance premiums for survivors.**

According to McGovern, "We've been updated on events in Foxboro by Bob Gaulin, retired Fire Chief and Association member who serves as the retiree designee on the town's PEC. In fact, Bob has been instrumental in having the special article being placed on the town meeting warrant. We'll do what we can to help Bob and the article's supporters achieve a positive vote."

"Thanks Nancy. We could use the Association's support on this,

especially reaching out to my fellow retirees, survivors and their families. It wasn't easy to get the Select Board to place the article on the warrant, and we have to expect that there could be challenges at town meeting.

"A strong turnout on May 8 could only help. There's no question that if adopted, it would be a very significant benefit to these surviving spouses."

Primer

CONTINUED FROM PAGE 6 ►

their legislators to present bills “by request” (these bills do not necessarily have the support of the legislators who file them).

COMMITTEE ACTION

Once the bill is filed in the House or Senate Clerk’s office, the bill is initially given a docket number. After the lists of legislation in each branch are compiled by the House Clerk and Senate Clerk, they assign each bill a bill number and recommend the appropriate Joint Committee to hear the bill.

A joint committee is a committee of the legislature that consists of both House and Senate members. Each of these committees has a House and Senate chair and vice chair and members who are named by the Speaker of the House and Senate President.

Once the committees are established and the bills are assigned, the Joint Committees must hold a hearing on each bill. Hearings are open to the public and all interested parties may attend and address the committee or submit written testimony on a bill. Periodically, the committee will hold an Executive Session at which they will make a recommendation on bills in the committee. The result of these sessions are reports that are submitted to the Clerk’s office with the recommendation. A committee may recommend that a bill “ought to pass”, “ought to pass” with an amendment, “ought not to pass”, or a study order.

It is common for the committee to redraft a bill and for that bill to then have a new number. This usually happens when several bills on the same subject are combined into one bill that is then released by the committee.

BILL ENACTMENT

A bill that is given a favorable recommendation by the committee

will continue to the next step of the process, bill readings, of which there are three.

The First Reading is the report from the Joint Committee that is sent by the Clerk of the House or Senate to the Committee on Steering and Policy, unless it is finance-related and then it is sent to the Ways and Means Committee. Each branch has their own Steering and Policy and Ways and Means Committees.

Next is the Second Reading which is when Steering and Policy or Ways and Means releases the bill and it is placed in the Orders of the Day, this is the agenda for the day for each session, either formal or informal. During an informal session no roll calls are taken, and only non-controversial matters are dealt with, unlike a formal session where public debate takes place and matters that require a roll call are taken up. Once the bill is on the Orders of the Day it is open for debate and either a favorable roll call vote or voice vote is needed to send it to the next reading, Third Reading.

For this next step the bill is sent to the Committee on Bills in Third Reading. Like Steering and Policy and Ways and Means, each branch has a Third Reading, as it is known. This committee checks the bills for correct citations and legal technicalities. Once released by this committee, the bill goes to the floor where it can be debated and amended again.

A bill that has gone to the floor for debate will then have a vote to pass the bill for engrossment. An engrossed bill will then go to the other branch where it will be sent to Third Reading and engrossed again. If both branches pass the exact same version of the bill it will go for a final vote of enactment in both branches. If there are differences between the House and Senate version the bill cannot be enacted until a single version is agreed upon. This commonly occurs with appropriations bills, such as the annual budget.

When this happens a conference committee may be named to work out the differences in the versions and then return with a conference

committee report. Much like the joint committees, a conference committees’ members are appointed by the Speaker of the House and Senate President. The committee is temporary and consists of 3 representatives and 3 senators, one from each branch is a member of the minority party.

NEXT STEP: GOVERNOR’S DESK

After a bill is enacted, what’s the next step? It heads to the Governor’s desk where the Governor has several options on how to deal with the bill.

A Governor can sign the bill and after 90 days it will become law. There are certain instances when an emergency preamble is attached to a bill and the law will become law immediately. They can return the bill to the legislature with recommendation for changes at which time the legislature can consider the changes, but does not have to accept the changes. If the legislature sends it back without accepting the changes the Governor can either sign it as is, veto it or let it become law without signing it. In addition, if the Legislature doesn’t act on the changes the bill does not become law.

The Governor can also not sign the bill but let it become law after 10 days when the legislature is in session. If the session has concluded the Governor must sign it for it to become law or it is considered a pocket veto. The last two options are a straight veto of a bill or in the case of an appropriations bill the Governor can exercise a line item veto. In both cases a 2/3 majority vote by the legislature is required to override a veto.

If a bill is not passed by the end of the two-year session the bill does not become law.

“No question, the process for a bill to become a law is lengthy,” concludes McGovern. “But the checks and balances that occur throughout the process ensure the integrity of the Mass. Constitution.”

CIRCUIT BREAKER TAX RELIEF

For Retiree Homeowners & Renters

With Governor Healey's proposed reform of the state's Circuit Breaker Law (see article below), there is renewed interest in this law that can provide relief to retirees for the property taxes or rents they pay. Here's an overview that will hopefully enable you to determine

whether you may be eligible and pursue applying for it.

First, we must note that the Circuit Breaker is part of the state's income tax law. To apply, you must file a Mass. income tax return, even if you don't file one especially with your pension not being subject to state tax. And if you've already filed

your 2022 return and now find that you're eligible, then you can consider filing an amended return.

It's important to point out that you cannot only own a home but also rent. Under the law, a percentage of rents for last year – 25% - is considered to have been paid for real estate taxes on the rental property.

For both the homeowner and renter certain basic requirements must be satisfied to be eligible for the 2022 Circuit Breaker:

- You must be age 65 or over in 2022 – if married at least one must be at least 65
- You can't be the dependent of another taxpayer
- Your home's assessed value can't exceed \$912,000 on January 1, 2022
- The property that you own or rent, must be your principal residence
- Your 2022 income cannot exceed \$64,000 if single and \$96,000 for a couple who file a joint return
- Your real estate taxes, plus 50% of your water/sewer charges, must exceed 10% of your income

It's important to note that income eligibility for the Circuit Breaker is much broader, including both Mass. pensions and Social Security, both of which are not subject to state income tax. Also as a renter, 25% of your 2022 rent must exceed 10% of your income (including again both pension and Social Security benefits).

If you satisfy these basic requirements, then you may want to complete a Schedule CB (Circuit Breaker) along with a 2022 state income tax return.

That's understandable. But, to obtain the relief from the Circuit Breaker, you must file the return, plus the Schedule CB.

When filing the tax return and Schedule CB, it's also important to note that the Circuit Breaker is a

credit, which means that you will obtain a refund even if you owed zero state income taxes or received a refund without the Circuit Breaker. Under the Schedule CB, the maximum amount that you can receive is \$1,200 – well worth taking a look.

Also, it must be emphasized that we are simply informing our members that this relief is being offered by the state to retirees, 65 or over. We are not offering to provide tax advice or assisting in the preparation of Schedule CB and a state income tax return.

You should discuss this with your tax preparer. If you have none or have not filed a state tax return recently, we suggest that you contact your local Council on Aging (COA) to see what tax assistance services are available to retirees.

GOVERNOR HEALEY PROPOSES STATE TAX RELIEF

Under Both Circuit Breaker & Estate Tax Laws

As a companion to her proposed FY24 State Budget, Governor Healey also filed a \$859 million tax relief package (H42). It includes increased relief under the Circuit Breaker (CB)

and Estate Tax laws.

As we reported above, the Circuit Breaker has maximum credit of \$1,200 for 2022. The Governor is proposing that the CB maximum

credit be doubled to \$2,400.

"If enacted, this proposal would have a very positive impact,"

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Tax Relief

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observes Association President Frank Valeri. "It would enable members who are being financially strapped by high property taxes or rents to remain in their lifelong homes or stay in their modest apartment."

In addition, the Governor's package eliminates the state's estate tax on all decedent estates up to \$3 million, based upon a credit up to \$182,000. Remember

that in contrast to a tax deduction, a credit is applied against the actual tax owed and is therefore worth significantly more to an estate.

According to state officials, Massachusetts is only one of 12 states that has an estate tax. Mass. also shares with Oregon the ignominious distinction of having the lowest threshold of \$1 million before being subject to tax starting with the first dollar of estate value.

Valeri continues, "Yes, it's hard to believe, especially with real estate values these days, that if a member's estate exceeds the \$1

million threshold, it will be taxed from the first dollar. Reform of this law is long overdue.

"It's been estimated this reform would reduce the tax burden on smaller estates, like those of our members, that have historically filed over 70% of Mass. estate tax returns. Most importantly it will allow members, who survive their spouse to remain in their home and not be forced to sell it in order to pay this onerous tax."

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

ABBOTT, MARGARET T. – Largo, FL (Boston Redevelopment Auth. Survivor)	DALY, EDWARD J. – Holyoke, MA (Holyoke Fire Dept.)	HANAM, FRANCIS X. – N. Grafton, MA (Hopedale Teacher)
ARONSON, DOROTHY – Easthampton, MA (State College Building Dept.)	DEFELICE, JOSEPH A. – Canton, MA (MA Turnpike Authority)	HANLON, CLAIRE – Orlando, FL (Lawrence Teacher)
ARZT, GRACE W. – Ft. Lauderdale, FL (S. Berkshire RSD)	DEFEO, DOMINIC J. – Methuen, MA (State RMV)	HANNON, WILLIAM J. – Cohasset, MA (Mass. College of Art)
ASPESI, GLORIA M. – Southborough, MA (Framingham Teacher)	DEMAY, MELVIN J. – Phoenix, AZ (Dept. Environmental Protection)	HAWES, KENNETH – Wareham, MA (Mass. Maritime Academy)
AZAR, FLORA A. – Naples, FL (Bristol County Treasurer's Office)	DEMEULE, HAROLD A. – Danvers, MA (Salem School Dept.)	HAZEL, EDWARD H. – Milton, MA (Milton Retiree)
BAGLIO, CHARLES F. – Pembroke, MA (Boston School Custodian)	DOHERTY, LEO T. – Sterling, MA (Worcester Teacher)	HEIDEL, BEVERLY A. – (Pittsfield, MA) (Pittsfield Retiree)
BARRETT, JOHN A. – Greenfield, MA (State Trial Court)	DOYLE, BRIAN A. – New Port Richey, FL (Leicester Highway Dept.)	HELLER, CARL F. – Blairsville, PA (Carlisle School Dept)
BATES, WILLIAM M. – Groveland, MA (UMass Amherst)	EDDLESTON, EARL B. – N. Smithfield, RI (DOC MCI Cedar Junction)	HUNTER, RICHARD E. – Chatham, MA (Chatham Fire - Rescue Dept.)
BERARDI, GINO P. – Canton, MA (Canton Housing Authority)	ENRIGHT, RICHARD P. – Ball Ground, GA (State Retiree)	JENKINS, MARJORIE A. – Pocasset, MA (Bourne Retiree)
BERMINGHAM, DEANNA A. – Whitman, MA (Town of Whitman)	FARINA, LOUIS J. – Shrewsbury, MA (Framingham State Univ.)	JOHNSON, WALTER A. – Danvers, MA (Danvers Housing Authority)
BICCHIERI, REX – Littleton, MA (Dept. Public Health)	FERELLI, DORIS M. – Milford, MA (Cushing Hospital)	JONES, JAMES A. – N. Billerica, MA (MWRA)
BOWES, BARBARA L. – Smithfield, RI (Middleton School Dept.)	FISHER, JOAN D. – Milton, MA (State DPW)	JONES, THOMAS M. – N. Adams, MA (State College of Liberal Arts)
BRAUN, ESTHER K. – Bedford, MA (Lincoln Teacher)	FLAHERTY, JAMES P. – Norwood, MA (Exec. Office of Labor & Workforce Dev.)	KAHALAS, HARVEY – Delmar, NY (UMass)
BUNKER, ROBERT F. – Raynham, MA (NE Metro Tech. Teacher)	FLEMING, BETSY – St. Petersburg, FL (Newton Teacher)	KEARNEY, JOSEPH W. – Saugus, MA (Melrose DPW)
BURNS, THELMA D. – Dorchester (Belmont Teacher)	FLETCHER, MARTHA R. – Mendon, MA (Framingham State College)	KULKIN, DONALD S. – Framingham, MA (Framingham Planning Board)
CAHILL, ROBERT J. – Billerica, MA (Billerica Fire Dept)	FROST, MARGARET R. – Barre, MA (Quabbin RSD Teacher)	LAFOND, ROMEO F. – Thornton, CO (Falmouth Teacher)
CALLAN, PATRICIA D. – Dunedin, FL (Cambridge Teacher)	GALLAGHER, JAMES M. – Moultonboro, NH (Worcester Police Dept.)	LaMAGDELAINE, FRANCIS L. – Boynton Beach, FL (Dept. of Revenue)
CHAVIS, ALVIN B. – Winthrop, MA (State - Chelsea Soldier's Home)	GALLANT, MARY G. – Pittsfield, MA (Pittsfield Teacher)	LeBLANC, DONALD G. – Fairhaven, MA (Bourne Teacher)
CLAIRMONT, DONALD R. – Lanesborough, MA (Berkshire County)	GALVIS, CONSTANCE A. – Turners Falls, MA (Montague Housing Auth.)	LECLAIRE, NANCY L. – Millbury, MA (Millbury Health Dept.)
COBURN, THOMAS E. – E. Falmouth, MA (Framingham Teacher)	GORMAN, DONALD J. – Harwich, MA (Attleboro Retiree)	LEIGHTON, GLORIA E. – Kingston, MA (Plymouth Cty DA's Office)
COHEN, ELIOT K. – Brighton, MA (State Judiciary)	GREELEY, JOHN – Boston, MA (Boston Housing Authority)	LOONEY, ELEANOR F. – Paxton, MA (Worcester Teacher)
COOMBS, BARBARA J. – S. Harwich, MA (State DPW Survivor)	GREENE, HERMAN F. – Roxbury, MA (Winchester Teacher)	MAGUIRE JOHN F. – Palm Harbor, FL (State DOC)
COWGILL, GEORGE – Westford, MA (Lowell Fire Dept.)	GRIFFIN Sr., DONALD J. – Worcester, MA (Worcester Fire Dept.)	MANCUSO, Jr., FRANK S. – Charlotte, NC (Div. Medical Assistance)
CRIBBEN, JOHN – Bridgewater, MA (Boston Schools)	GROGAN, JOHN F. – Marlboro, MA (State Highway Dept)	MANIFOLD, HANNELORE – Bradenton, FL (UMass Medical Center)
CULLITY, CHARLES M. – E. Weymouth, MA (State RMV)	GUNNERY, E. THOMAS – Centerville, MA (State Police)	MARTIN, JOHN F. – Florence, MA (Dept. of Revenue)
CURRAN, MARY LUCY – Lowell, MA (Lowell Teacher)	HAMILTON, GENEVA – E. Bridgewater, MA (Brockton Survivor)	MASSA, JOHN L. – Lynn, MA (Lynn Health Dept.)



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THE VOICE

May 2023

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DECEASED MEMBERS (continued)

MASSE, ROBERT H. – Lowell, MA (State - Research & Materials)	PECORA, JOHN A. – Saco, ME (MWRA)	SARDINHA, ANTONIO – Somerset, MA (Westport Teacher)
McDERMOTT, S. ROBERT – Fitchburg, MA (Fitchburg State University)	PECORARO, MARGARET M. – Plymouth, MA (Silver Lake Teacher)	SCHOFIELD, HARRY C. – Lunenburg, MA (N. Middlesex RSD Teacher)
McGINN, MARIE A. – Peabody, MA (Peabody Teacher)	PEELER, NANCY L. – Ashby, MA (N. Middlesex RSD)	SINGLETON, MARY W. – W. Roxbury, MA (Boston School Dept)
MEDEIROS, EDWARD J. – Arlington, MA (Dept. Public Welfare)	PETTUS, JOYCE A. – Concord, MA (Concord District Court Probation)	SINIBALDI, ROBERT J. – Merrimac, MA (Georgetown Teacher)
MEDEIROS, SHIRLEY M. – Taunton, MA (Taunton State Hospital)	POORE, Jr., LEWIS F. – Hampstead, NH (Haverhill Fire Dept)	SMITH, LUCILLE A. – Coventry, RI (Dept. Mental Health)
MENDEL, STEPHEN – Pittsfield, MA (Pittsfield Fire Dept)	POTVIN, JOSEPH W. – Peabody, MA (Andover Retiree)	SMITH, RONALD S. – E. Falmouth, MA (Boston Police Dept)
MESERVE, HARRY A. – Medford, MA (Arlington Teacher)	POUDRIER, HENRY A. – W. Melbourne, FL (Dept. Mental Health)	SNOW, ROBERT D. – Leyden, MA (Franklin County Sheriff's Office)
MORAN, Jr., JOSEPH F. – Eastham, MA (Cape Cod Community College)	PURCELL, SANDRA – Danvers, MA (Peabody Teacher)	SOUCY, RICHARD R. – Lowell, MA (Lowell Police Dept.)
MORRONE, PAUL A. – Delray Beach, FL (State MDC)	REAGAN, RITA A. – Woburn, MA (Cambridge School Dept.)	STUART, LORRAINE C. – S. Walpole, MA (Dept. Health & Hospitals)
MUSTO, DOMINIC A. – Pelham, NH (Cambridge Fire Dept.)	REGAN, KEVIN M. – E. Falmouth, MA (Boston School Dept.)	SWINDELLS, JACQUELYN A. – Sun City, AZ (Tewksbury State Hospital)
NEITZ, PETER E. – Quincy, MA (Boston Redevelopment Auth.)	REILLY, WILLIAM J. – S. Dennis, MA (Watertown Fire Dept)	SWISTAK, JOHN S. – Cheshire, MA (State Highway Dept.)
NEVEU, JAMES C. – Carver, MA (Bristol County)	RICE, DANIEL E. – Sutton, MA (Worcester Police Dept.)	THURBER, DONALD I. – Northboro, MA (Westboro Police Dept)
NEYLON, MARY D. – Lowell, MA (Waltham Teacher)	RICHARD, RAYMOND D. – Deltona, FL (Lynn Police Dept.)	TIERNEY, THOMAS – Hanover, MA (Boston Police Dept.)
NOBLE, JOSEPH P. – Scituate, MA (Norwell Teacher)	RILEY, JAMES D. – Needham, MA (Brookline Police Dept.)	VANGEL, VICTOR J. – N. Quincy, MA (State Retiree)
NOGA, JOHN S. – Chicopee, MA (Chicopee Electric Light)	RIVET, BARBARA A. – Greenfield, MA (UMass Amherst)	WAITE, DOROTHY E. – Palmer, MA (DMR - Monson Dev. Center)
PAGET, ANN E. – Mill Valley, CA (Rockport School Dept)	ROGERS, DIANA A. – St. Petersburg, FL (Quabbin RSD Teacher)	WATTS, RICHARD A. – W. Bridgewater, MA (Brockton Teacher)
PALCHANIS, A. EUGENE – Nantucket, MA (Dept. Mental Health)	ROSS, GERALD S. – Mashpee, MA (State - Air National Guard)	WAYNE, PATRICIA J. – Greensboro, NC (Gloucester Teacher)
PARKINSON, PRISCILLA A. – Norfolk, MA (Wrentham Dev. Center)	ST. JOHN, PAUL E. – Quincy, MA (Boston School Dept. Custodian)	WEST, ROBERT D. – Weymouth, MA (Weymouth Teacher)
PCHENY, WILLIAM E. – Peabody, MA (Peabody Health Dept.)	SAMMETT, ELLSWORTH M. – Craftsbury, VT (State DPW)	WHITNEY, PHILIP S. – Natick, MA (Framingham School Dept.)