

THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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SEPTEMBER 2022

5% COLA FOR STATE & TEACHERS

Local Option Pending In Senate

During the summer of 2021, as serious signs of inflation began to become evident, *Mass Retirees* put a plan in motion to build the case for improvements to the COLA starting in Fiscal Year 2023. These efforts paid off with the passage of a 5% COLA, signed into law by Governor Baker in late July.

Backed by historically high pension fund investment returns over the bulk of the past decade, the Association made the case for sharing the investment success with retirees in the form of better COLA benefits.

"No one wants to see high

inflation, which is a terrible circumstance for retirees living on fixed incomes. Thankfully, our pension systems have been well-run and properly funded since the late 1980s. This meant that the money is available within the pension systems to be tapped to pay for COLA improvements," explains *Mass Retirees* President Frank Valeri, who is also an elected member of the State Retirement Board. "Had inflation spiked a decade ago, I'm not sure the retirement systems would have been able to respond in the same manner. What we've been able to do is really a testament to the work

that has been done over the past few decades."

Section 154 of the FY23 State Budget grants a 5% COLA to eligible State and Teacher Retirees on a \$13,000 base for this fiscal year. To be eligible for the FY23 COLA, you must have retired prior to July 1, 2021.

Unanimously passed by the legislature, the budget also contained a provision (Section 134) granting authority to the 102 local retirement boards to also increase the local COLA up to 5% for FY23. Each

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LOCAL COLA BASE INCREASES SET RECORD NUMBER

No question, Calendar 2022 is a "Banner Year" with the most local retirement boards ever raising their COLA (Cost-of-Living Adjustment) Base, with the approval of their legislative body. At press time, 29 of the 102 local retirement systems – over 25% of them – have reported to us that in their July pension checks, they are applying a higher COLA Base, which is the maximum amount of a retiree's pension that the COLA percentage is applied.

"This is phenomenal news,"

*Over 25% of Systems
At Higher Maximum
This Year*

says President Frank Valeri. "No other year comes even close to this record number. For months we've been urging retirement boards to share their substantial investment earnings with retirees and survivors by increasing the COLA.

"We're now seeing the fruit of

that labor. Thank you to the retirement boards and local legislative bodies that agreed with us that now is the time to share the investment success of the systems."

Listed here are the 29 systems, in alphabetical order, whose eligible retirees and survivors will see a COLA increase that will be greater than last year's. To be eligible, you must have retired before July 1, 2021.

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SEPTEMBER
PRIMARY ELECTIONS

SEE ENDORSEMENTS

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5% COLA

CONTINUED FROM PAGE 1 ►

local retirement system has already adopted a 3% COLA for this fiscal year, which is the maximum percentage allowed by law. (See page 6)

Responding to pressure from the Mass Municipal Association (MMA), which characterized the local option as an unaffordable cost on municipal governments, the governor sent Section 134 back to the legislature with an amendment. In addition to majority approval from the 5-member retirement board, Baker's amendment adds the approval of the local executive authority. As of press time in early August, the House had passed an amended version of the governor's local option redraft. It is now awaiting action by the State Senate.

Mass Retirees has urged swift action in returning the local option measure to the governor for final approval. The 102 local retirement boards will then have the remainder of FY23 to act, in conjunction with the local executive authority.

"While this is certainly not an ideal or even needed extra step for approval of the additional 2% COLA, we were forced to accept the governor's amendment. With the formal legislative session ending on July 31, we did not have the needed time to push back. Had we done so, we ran the risk of the local option provision being vetoed and no local retirees receiving the additional 2% added to their COLA," said *Mass Retirees* CEO Shawn Duhamel. "We will make this new local option requirement work to the best of our ability, so that our local retirees are eligible to receive the same relief from inflation as State and Teacher retirees.

"It is unfortunate that the MMA is back to their old deceptive tricks of

putting out misleading information. Reasonable people can disagree on public policy and debate different ideas. But it is something else entirely when one side repeatedly misstates the facts and is able to get away with it."

COLA BASE GROWTH

As the companion article on the growth of the local COLA base explains, the 102 local retirement systems set their own local COLA base (with local legislative approval). For retired State employees and Teachers, the COLA base is set by state law. City of Boston teachers are members of the Boston Retirement System, thus receive the same COLA benefits as Boston retirees.

The current \$13,000 COLA base for State and Teacher retirees was last increased in 2011, when it increased by \$1,000. As is the case in all retirement systems, the COLA base is

a key component within the assumptions of the Commonwealth's pension funding schedule.

Each \$1,000 incremental increase in the base carries an annual budgetary cost of roughly \$55 million, as well as an increase in long-term unfunded liability of nearly \$500 million. The fact that Massachusetts' COLAs are cumulative is the reason for the long-term costs to the retirement system. In many other states, COLAs are treated as one-time bonus payments, often referred to as a *13th check*.

Mass Retirees proposal to increase the COLA base to \$16,000 would cost \$165 million a year, with over \$1.5 billion in new unfunded liabilities.

"Due to the high costs associated with raising the COLA base, such an improvement most often must be made in conjunction with the revaluation of the pension funding

schedule. This allows for asset gains to offset the cost of any new benefits," said Association Legislative Chairman Tom Bonarrigo. "Given the gains made during the most recent 3-year period (2019-21), our hope is that the costs associated with a higher COLA can be offset by the asset gains. As we have said, our goal remains for retirees to share in the success of their retirement system."

FY23 is the 3rd and final year of the current pension funding schedule for State and Teacher retirees. This fall, work will begin on reevaluating the systems, before establishing a new schedule for FY24-26.

Our Association has received commitments from legislative leaders and retirement officials that the State and Teacher COLA base will be closely looked at in conjunction with the revaluation, prior to setting the new funding schedule. Our hope is to make incremental improvements that bring the COLA base closer in line with the average Social Security benefit paid within Massachusetts – which for 2022 is just shy of \$20,000.

"We routinely receive questions, particularly from new retirees, asking why the COLA is not applied to the retiree's full pension instead of a limited base. The short answer is that the retirement systems were not designed nor are they funded to accommodate full COLA benefits. Very few retirement systems are set up that way. Some pay no COLA at all, while many others treat the COLA as a limited bonus payment," continued Duhamel. "At the present time, there is no easily workable way for full COLA payments to be implemented within our system. Doing so would require a large increase in pension funding, both from active public employees and the taxpayers. It's just not how the system was ever intended to operate.

"What we do think is a workable solution is to achieve incremental increases on a more routine basis.



AARON MICHLEWITZ
HOUSE WAYS & MEANS CHAIRMAN

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LIKELIHOOD OF WEP & GPO FULL REPEAL: A DEAD END!

ASSOCIATION WILL NOT ENGAGE IN POLITICAL GAMESMANSHIP

Editorial By Frank Valeri and Shawn Duhamel

Since our founding in 1968, our Association has built a strong reputation for our honest advocacy and straightforward approach. We do not grandstand nor partake in political gamesmanship. The news we report and positions we take are based on our experience and expert analysis of the facts.

That honest approach was ingrained in *Mass Retirees* by our founder, Ralph White, and will continue under our stewardship. We also believe that an honest assessment of the facts is what our dues-paying members expect of us. After all, misleading our members helps no one and accomplishes nothing.

This is especially true when it comes to the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Since these two federal laws were created by Congress in 1983, *Mass Retirees* has been a leader in the national effort to repeal or reform both laws. We believe that both these laws are unfair and unjust, bringing great financial harm to some 82,475 retired Massachusetts public retirees. Nationwide, nearly 2 million retirees are harmed by the

WEP alone.

In 2014, after fighting for decades for full repeal of both WEP & GPO, we concluded that full repeal is highly unlikely – at least anytime in the foreseeable future. We did not reach this conclusion overnight. It came following a series of meetings in Washington, D.C. with Congressional officials, public unions, retiree associations, and

*WEP Reform
Compromise Only
Viable Option*

retirement advocates.

We asked the same basic question in each meeting: “Is there a viable path forward to pass a full repeal of WEP and GPO?” Unfortunately, each time we received the same answer: “NO.”

The hard truth is that full repeal of WEP and GPO doesn’t have the national support needed to become federal law. Remember, while an important issue for Massachusetts and the other states where public employees are not covered by Social Security, most public employees across the country work in jobs

covered by Social Security – just like all private sector jobs. Regardless of the facts or merits of the argument, the National political support does not exist for full repeal.

This is particularly true when it comes to the US Senate, where 60 votes are required to pass legislation impacting Social Security. Those advocating for full repeal have yet to explain the strategy to overcome Senate opposition – if any such strategy exists?

This brings us to the latest iteration of full repeal legislation (there have been many over the past 39 years), H.R.82. While the bill now has 294 cosponsors in the US House of Representatives, enough support to place the proposal on the House’s Consensus Calendar for a possible floor vote this fall, there is no viable path forward for the bill in the US Senate. It faces a dead end.

S.1302, the Senate companion to H.R.82, has just 40 cosponsors out of the 100-member US Senate. The bill is 20 votes shy of the 60 needed for passage. Of the 40 cosponsors, just 4 are Republicans. Absent from the list are the 2 Republican Senators

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9.9.2022
Lombardo's, Randolph
11:00 AM

2022 ANNUAL IN-PERSON MEETING

FIRST ANNUAL IN-PERSON MEETING SINCE 2019

Masks will be provided

WHEN: FRIDAY, SEPTEMBER 9, 2022, 11:00AM

WHERE: LOMBARDO'S - 6 BILLINGS STREET, RANDOLPH

Exit 5A Randolph (Route 28 South). Take right at first set of lights (Scanlon Drive). Lombardo's is at the end of Scanlon Drive on right.

**PLEASE
JOIN
US!**

COLA

CONTINUED FROM PAGE 1 ►

New COLA Bases for 2022

Andover	\$13k
Beverly	\$13k
Brockton	\$14k
Brookline	\$15k
Chicopee	\$16k
Clinton	\$18k
Easthampton	\$16k
Essex Cty	\$16k
Fairhaven	\$15k
Hull	\$17k
Leominster	\$13k
Lexington	\$15k
Malden	\$18k
Medford	\$18K
Melrose	\$16k
Milton	\$18k
Minuteman	\$14k
Needham	\$16k
Norwood	\$15k
Salem	\$15k
Shrewsbury	\$14k
Somerville	\$15k
Southbridge	\$14K
Stoneham	\$15k
Wakefield	\$16k
Watertown	\$14k
Weymouth	\$13k
Woburn	\$16k
Worcester	\$14k

“\$18k Club” Continues to Grow

Upon reviewing this list, you can draw an important conclusion. Namely four more retirement systems joined the “\$18k Club” – Clinton, Malden, Medford and Milton – with Clinton making the biggest jump from \$14k. They bring to twelve systems that are applying the COLA percentage to the first \$18,000 of a pension, a \$540 annual maximum COLA on 3%.

Rick Jordan, the Medford Retirement Board Chairman and longstanding Association member, had the following observations on his city’s climb to \$18k. Rick is one of three members of the five-member Medford Board who belong to *Mass Retirees*, with Elected and Fifth Members Patrick Ripley and Jim Vieira respectively being the other two.



RICK JORDAN
MEDFORD

“The Board felt it was time to increase the COLA Base to \$18,000. We’ve been discussing it for a few years.

“With the returns we achieved last year, we felt it was the right time. We presented the proposal to the Mayor, and her response was, this is not at all unreasonable. We then asked her to submit it to the City Council for a vote.

“The City Council voted unanimously to approve. Thanks to Mayor Lungo-Koehn, and the Medford City Council, we were able to get it done.

“We are waiting patiently for the 5% COLA increase that the Association has been working so hard to get done. I’m sure there are some of our members that can use a little more help this year.”

Well-Funded & Still AT \$12,000

At the other end of the spectrum, we saw 8 retirement systems increase their Base from the minimum \$12,000, with Melrose making the largest jump to \$16,000. This leaves 13 of the 102 systems at the minimum – less than 13% of all local systems.

“Three years ago (September 2019), we took to task 11 systems that we believe were well-funded (at least 65%) and yet had not increased their COLA Base,” recalls Valeri. “While some have acted appropriately and raised their Base, five inexplicitly have not done so.

Here they are.

Well-Funded Local Systems Still At \$12,000 Base

System	Funded Ratio*
Braintree	67.7%
Framingham	72.8%
Marlborough	79.0%
Newburyport	64.9%
Winthrop	92.7%

*SOURCE: PERAC 2021 Investment Report

As Valeri sees it, “These systems don’t have a compelling justification for staying at \$12K. Undoubtedly our work for better COLAs will go on.”

Valeri added, “We share Rick Jordan’s sentiment that some members need help. For that reason, be assured we’ll continue to push for the 5% option.”

VALERI SEEKING RE-ELECTION TO STATE RETIREMENT BOARD

★ ★ ★ ★ *Election To Be Held In The Fall* ★ ★ ★ ★

Mass Retirees President Frank Valeri has announced his candidacy for re-election to the State Board of Retirement. A 2013 retiree, Valeri completed his 38-year career as deputy director of the Public Employee Retirement Administration Commission (PERAC).

Valeri began his public sector work as a young aide in House of Representatives. He spent the bulk of his career under the Golden Dome in senior staff roles in the House, as well as the State Senate. As such, he is well-known and well-respected in the halls of the State House.

“Given that I served as Research Director to the Public Service Committee, as well as serving a decade at PERAC, being an elected member on the State Retirement

Board has proven to be a very good fit. Understanding public retirement law, as well as the administrative process, enables me to better serve the members of our sys-



FRANK VALERI
MASS RETIREES PRESIDENT

tem,” said Valeri. “A focus continues to be improving access to Board services, the buyback process, as

well as shortening the time for new retirees to receive their first pension check.

“Unless the records are incomplete or there is some unusual circumstance, no retiree should be forced to wait 3-4 months to receive their first pension check. Not only is this unfair, but it places many retirees in financial hardship. I am pleased to report that while there is still work to be done, we are in the process of implementing a guaranteed 2-month estimated first pay. I want to thank Treasurer Deb Goldberg, fellow Board members and the retirement board staff for working with me on this important issue.”

Ballots are anticipated to be mailed to State Retirees on or about September 26th.



LEGISLATIVE UPDATE

Formal Sessions End

The state Legislature has ended formal sessions for the 2021-22 legislative session. The House and Senate will continue to hold informal sessions for the remainder of the calendar year, but there will be no roll call votes. Legislation can still move through the legislative process, and we will continue to advocate for bills to progress that will benefit public retirees.

“We have again had success in moving our legislative agenda

forward in our advocacy for public retiree initiatives that we filed in our legislative package,” states Legislative Chairman Tom Bonarrigo. “Several of our bills were reported favorably out of the Public Service and now reside in other committees with whom we will have conversations in the early fall.”

In February, the Association decided to concentrate on enhancing COLA benefits for

retirees for the FY23 budget. With recent record rates of return on pension investments and runaway inflation crippling retirees on fixed incomes, we filed a budget amendment for a COLA increase of 5.9%, in the House budget. The House approved a 5% COLA (see page 1) for State/Teacher retirees and an option for local/regional



TOM BONARRIGO
LEGISLATIVE CHAIRMAN

boards to increase their FY23 COLA

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UNANIMOUS LOCAL APPROVAL OF 3% COLA

For FY23, we're pleased to report that all 102 retirement boards have unanimously approved a 3% COLA, effective July 1. The 3% will be applied to

the Base amount that as the chart below shows, ranges from \$12,000 to \$18,000. *Mass Retirees* is seeking enactment of our proposed local option provision that would enable

local boards to add up to 2% more onto this year's 3% COLA for a total of 5%. For more about this, see lead article on page 1.

FY23 COLA BASES: ANNUAL OVERVIEW

104 MASS. RETIREMENT SYSTEMS

\$12,000 Base

Amesbury
Braintree
Chelsea
Fall River
Fitchburg
Framingham
Lawrence
Marblehead
Marlborough
New Bedford
Newburyport
Newton
Winthrop

\$13,000 Base

Andover*
Attleboro
Belmont
Beverly*
Danvers
Gardner
Hampshire County
Haverhill
Leominster*
Milford
Natick
North Adams
Northampton
Revere

Springfield
State
Teachers'
West Springfield
Westfield
Weymouth*

\$14,000 Base

Adams
Berkshire County
Brockton*
Concord
Dukes County
Everett
Falmouth
Gloucester
Greenfield
Hingham
Holyoke
MassPort
Minuteman RSD*
North Attleboro
Northbridge
Pittsfield
Plymouth
Reading
Saugus
Shrewsbury*
Southbridge*
Swampscott

Waltham
Watertown*
Winchester
Worcester*

\$15,000 Base

Arlington
Boston
Brookline*
Dedham
Fairhaven*
GLSD
Lexington*
Lynn
Maynard
MHFA
MWRA
Norwood*
Peabody
Quincy
Salem*
Somerville*
Stoneham*
Taunton

\$16,000 Base

Cambridge
Chicopee*
Easthampton*
Essex Cty*

Melrose*
Middlesex County
Needham*
Plymouth County
Wakefield*
Webster
Woburn*
Worcester County

\$17,000 Base

Franklin County
Hull*
Lowell

\$18,000 Base

Barnstable County
Blue Hills RSD
Bristol County
Clinton*
Hampden County
Malden*
Medford*
Methuen
Milton*
Montague
Norfolk County
Wellesley

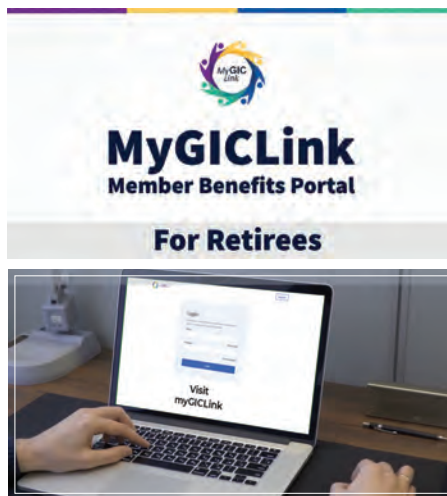
**Changes since July 2021*

GIC OPENS MEMBER BENEFITS PORTAL TO RETIREES

“Please Register If You Can”

The state Group Insurance Commission (GIC) has launched a new online portal for its retirees that enables them to view their GIC benefits throughout the year and update coverage during Annual Enrollment or within 60 days of a “qualifying event” (i.e., loss of health insurance). It’s called MyGICLink Member Benefits Portal. For more information on the portal, including resources and tutorials, members can visit bit.ly/MyGICLink.

GIC members, with an up-to-date email address on record, have received a welcome registration email. With this email, you can then register and have access to this new self-service tool. A reminder email will be sent to retirees who haven’t



registered by mid-August.

And, if you have not received a MyGICLink registration email, then GIC officials have suggested that you visit GIC Online Forms at

bit.ly/MyGICLinkOnlineForms and complete the email update form. As soon as the GIC has updated your email, you will receive an email from them to register for the MyGICLink. Please note: You can also update your GIC benefits using GIC Online Forms or GIC Print Forms.

“Many members, including myself, use online portals with their doctors and other health providers,” according to Association Insurance Coordinator Cheryl Stillman. “So we all are familiar with how convenient and useful they can be.

“I’ll be registering with MyGICLink and learned that my co-workers, with the GIC, will also be signing up. Please register if you can and start using the Portal.”

WEP & GPO

CONTINUED FROM PAGE 3 ►

from Texas or even a single member of the Republican leadership – all of whom oppose full repeal.

What they do support is reform of the WEP. Both Texas Senators, John Cornyn and Ted Cruz, are on record supporting WEP reform. We also believe that Republican Leader Mitch McConnell, along with the Democratic majority, will support a bipartisan WEP reform bill if a deal can be made in the House.

Opponents of full repeal believe that the WEP law is flawed in that it reduces Social Security benefits by too much. They also believe that without the WEP retirees receiving pensions from work not covered by Social Security would receive an unwarranted increase in their Social Security benefit.

The compromise WEP reform bills filed by Richie Neal and Kevin

Brady seek to address this point, by revising the Social Security formula to accurately account for contributions into Social Security vs. time paid into a non-covered plan. The two bills would also rebate part of the WEP reduction back to current retirees through a monthly Social Security benefit increase ranging from \$100 to \$150 per month.

Unfortunately, a similar problem exists when it comes to the GPO – the law that reduces or even eliminates spousal Social Security benefits. Majority support does not exist in the Senate to move forward with GPO reform, never mind full repeal.

As retiree advocates, the political reality we face is real. Do we continue to chase rainbows in support of full repeal legislation that has no viable path forward to becoming law or do we choose to focus on the passage of WEP reform legislation, which does have a realistic path to

become law in 2022?

While not an easy pill to swallow, to us the choice is clear. We must focus on turning the possible into reality and bring up to \$1,800 a year in relief to the 2 million retirees now harmed by the WEP. This path would also save future retirees from the same fate.

The truth can be disappointing. In this case, the truth is that H.R.82 is nothing more than fool’s gold. Sadly, this type of political gamesmanship threatens progress on what is the first legitimate effort to reform the WEP since the law’s creation in 1983. Those seeking nothing but the perfect solution will have no one but themselves to blame when we come away empty handed once again.

If nothing else, we owe our members the honest truth – in addition to our every effort to bring relief to retirees. You can expect nothing less.

G I C E N R O



RALPH WHITE
FORMER MASS RETIREES PRESIDENT
INSTRUMENTAL IN PLAN'S CREATION

RETIREE DENTAL PLAN



CELEBRATES 20 YEARS

Enrollment Continues To Increase

'Mass Retirees is certainly proud of the pivotal role it played in getting this plan off the ground and contributing over the years to its phenomenal growth.'

RALPH WHITE

Launched in 2002, the state GIC Retiree Dental Plan is celebrating twenty years in the making. And, its enrollment continues to grow.

Last year we reported that the state GIC Retiree Dental Plan had topped 40,000 enrollees. Back then almost 900 retirees had signed up during open enrollment. With those newly enrolled, the GIC was able to report that more than 40,600 were enrolled in the plan.

As we viewed it, surpassing 40,000 was a major milestone. "Honestly, it's something that we would not have foreseen more than twenty years ago when *Mass Retirees* began to collaborate with the GIC and its consultant, Boston Benefit Partners (BBP), to develop the plan," recalls former *Mass Retirees* President & current Vice President Ralph White.

"When I approached then GIC Executive Director Dolores Mitchell about a retiree dental plan, I was cautiously optimistic since we had already explored creating our own plan and were fully aware of the obstacles before us. Now look where we're at – truly amazing!

"It's got to be one of the largest – if not the largest – public retiree

pay-all dental plans in the country. *Mass Retirees* is certainly proud of the pivotal role it played in getting this plan off the ground and contributing over the years to its phenomenal growth. By the way, I'm also proud to be enrolled as are many Association staff."

After this year's open enrollment, the GIC announced 1,153 members had signed up for the plan, effective July 1. This raised the plan's total enrollment to 41,817.



BILL REHREY
ASSOCIATION COUNSEL

"Like Ralph, my wife Sue and I are also enrolled in the plan," adds Association Counsel Bill Rehrey. "But, please remember the following if you're enrolled in a GIC health insurance plan and considering its dental plan."

*You can enroll only during GIC's open enrollment or if you experience a "qualifying event", for example, you're dropped from your current plan.

*Once enrolled, you must remain in the plan for one year.

*If you drop coverage, you can't re-enroll in the plan at a later date.

*You may want to check to see if your dentist participates in the MetLife Preferred Dentist Program or PDP (more than 370,000 dentists

nationwide) in order to maximize your dental benefits. MetLife is the plan's third-party administrator.

*The monthly premium (\$28.79 individual & \$69.36 family) is still less than the original premiums (\$30.21 & \$72.77) twenty years ago.

*If you're a local retiree enrolled in the GIC, please check the list below, to make certain that your city, town or district participates in the plan.

- Town of Ashland
- Town of Bedford
- Town of Brookline
- Town of Holbrook
- Town of Marblehead
- City of Melrose
- Town of Middleborough
- Town of Millis
- Town of North Andover
- Town of Randolph
- Town of Swampscott
- Town of Weston
- Town of Westwood
- Athol Roylston School District
- Northeast Metropolitan Regional Vocational School District

MORE ENROLLMENT NEWS - PAGE 9 ▶

LLM ENT NEWS

RELEASES ENROLLMENT DATA

UniCare's OME Most Popular

The state Group Insurance Commission (GIC) has provided FY23 enrollment data on its 16 Non-Medicare and Medicare plans offered to state retirees and those from the cities, towns, districts and other local entities that participate in the state insurance program. Total state and municipal retiree enrollment across all plans is 253,982 for

this current fiscal year.

As in previous years, the Unicare OME w/CIC remains the most popular plan among Medicare subscribers, state and municipal. For non-Medicare coverage, the Tufts Navigator plan stands out as the most popular, with enrollment at 32,030.

We note that last fiscal year, the GIC's only Medicare Advantage

plan, Tufts Medicare Preferred, had 4,571 subscribers. This fiscal year, the number of subscribers has gone up by a very small number to 4,632. Despite all the interest nationally on Medicare Advantage, it doesn't appear to have taken hold among GIC subscribers due to OME's popularity.

PLAN SUMMARY

SUBSCRIBERS BY PRODUCT (Medicare & Non-Medicare)	STATE		MUNICIPALITY		TOTAL
	Individual	Family	Individual	Family	
ALLWAYS HEALTH PARTNERS	2,723	2,330	1,301	1,594	7,948
HARVARD PILGRIM INDEPENDENCE	5,153	6,619	1,801	2,481	16,054
HARVARD PILGRIM MEDICARE ENHANCE	10,900	0	6,799	0	17,699
HARVARD PILGRIM PRIMARY CHOICE	3,157	3,121	2,065	2,411	10,754
HEALTH NEW ENGLAND	4,035	4,285	1,606	1,750	11,676
HEALTH NEW ENG MEDICARE SUPPLEMENT	2,725	0	904	0	3,629
TUFTS MEDICARE COMPLEMENT	8,666	0	3,260	0	11,926
TUFTS MEDICARE PREFERRED	3,106	0	1,526	0	4,632
TUFTS NAVIGATOR	10,056	13,575	3,505	4,894	32,030
TUFTS SPIRIT	2,125	1,212	1,193	593	5,123
UNICARE BASIC w/ CIC	7,290	4,530	1,365	741	13,926
UNICARE BASIC w/o CIC	357	282	24	11	674
UNICARE COMMUNITY CHOICE	6,239	8,381	2,486	2,486	19,592
UNICARE MEDICARE EXTENSION w/ CIC	56,501	0	19,438	0	75,939
UNICARE MEDICARE EXTENSION w/o CIC	394	0	47	0	441
UNICARE PLUS	7,129	9,304	2,433	3,073	21,939
TOTALS	130,556	53,639	49,753	20,034	253,982



CHERYL STILLMAN
ASSOCIATION
INSURANCE COORDINATOR

FALLON UPDATE *Majority Transfer to Unicare*

Last spring Fallon announced that at the end of FY22 (this past June 30, 2022) it would no longer be offering its health insurance plans to GIC enrollees. It had been offering two non-Medicare plans, Fallon Select, a broad network HMO plan, and Fallon Direct, a limited network HMO plan.

During the GIC's open enrollment period, Fallon enrollees had to select a new insurance plan by

May 5, which was the end of the GIC's enrollment period. If they did not select a new plan, they would be automatically enrolled in Unicare Plus, a PPO-type plan.

According to the GIC, there were 1,960 former Fallon enrollees who were automatically transferred to UniCare Plus. An additional 1,734 enrollees selected a Unicare plan including Plus, for a total of 3,694 now being insured by UniCare – a majority of those transferred. With some 1,250 former Fallon enrollees,

Tufts plans came in second as the most popular plans to be selected in the transfer.

"During open enrollment, we're typically deluged with member calls," according to Association Insurance Coordinator Cheryl Stillman. "But we didn't receive any calls from members in Fallon, which tells us that the transfer went very smoothly and the GIC, as well as the plans, did a very good job in mitigating the concerns and questions among the Fallon enrollees."

2022

MASS PRIMARY ELECTION ENDORSEMENTS

MASSACHUSETTS PRIMARY ELECTION: TUESDAY, SEPT 6th

Political involvement and supporting those candidates who support public retirees has been an important part of the work of *Mass Retirees* since our founding in 1968. Over the past 54 years, the criteria used to determine which candidates for public office to support has remained unchanged.

“What we look at in terms of endorsements is whether the candidate for public office supports public retirees. For instance, do they support defined benefit pensions, COLAs, and retiree health insurance? Also, do they have a public record in terms of legislation they support and votes they have taken,” explains Association President Frank Valeri. “Party registration and positions on issues that are not directly related to public retirement are not relevant to our mission or decision-making process. Our sole focus is public retirement and standing with those

candidates who stand with our members.

“Another important consideration for *Mass Retirees* is whether the candidate makes public retirees a priority or not. It is not enough to simply cast a vote in support of the COLA or another pro-retiree bill. Making our members and the issues of direct importance to public retirement a priority, that is what makes a difference.”

The 2022 State Primary Election takes place on Tuesday, September 6. However, vote-by-mail and early voting begin in August. To vote-by-mail, voters must request a ballot. Postcards allowing voters to request a ballot were sent to all registered voters in July. Vote-by-mail begins on August 9. See Important Dates below.

Our September newsletter contains the endorsement of candidates for statewide, county, and legislative

CONTINUED ON PAGE 12 ►

SENATE PRIMARIES



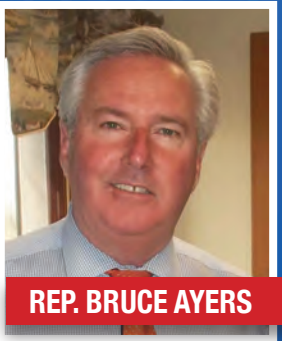
D-BROCKTON

SEN. MICHAEL BRADY



R-WEYMOUTH

SEN. PAT O'CONNOR



D-QUINCY

REP. BRUCE AYERS



D-MILTON

SEN. WALTER TIMILTY



D-PROVINCETON

REP. SARAH PEAKE

STATEWIDE PRIMARIES



GOVERNOR



ATTY. GENERAL MAURA HEALEY

LT. GOVERNOR



SALEM MAYOR KIM DRISCOLL

SECRETARY OF STATE



SEC. OF STATE WILLIAM GALVIN

ATTORNEY GENERAL

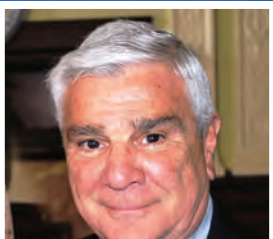


COUNCILOR ANDREA CAMPBELL

STATE AUDITOR



SEN. DIANA DiZOGGIO



D-MEDFORD

REP. PAUL DONATO



D-BEDFORD

REP. KEN GORDON



D-EVERETT

REP. JOE MCGONAGLE



D-WALTHAM

REP. TOM STANLEY



D-MATTAPOISETT

REP. WILLIAM STRAUS



D-BROOKLINE

REP. TOMMY VITOLO

Endorsements

CONTINUED FROM PAGE 11 ►

offices with contested primaries. The November edition of *The Voice* will contain endorsements for the General Election.

HEALEY FOR GOVERNOR

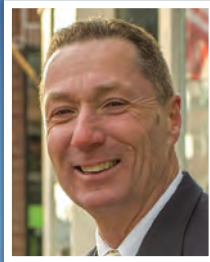
Early this year, our senior officers met with Attorney General Maura Healey to discuss her candidacy for Governor. Healey came to our Beacon Hill office without staff or campaign aides and spent well over an hour discussing our retirement policy priorities. She asked questions and demonstrated background knowledge, as well as a true interest in bettering the lives of our members.

“When Maura first ran for Attorney General in 2014 our Association supported her opponent, Warren Tolman. To her credit, soon after winning the Primary Election, Maura made it a point to build a relationship with *Mass Retirees* that has only strengthened over the past 8 years,” recalls Valeri. “However, what impressed me the most was the phone call I received from Maura Healey in early 2018. The GIC had just announced the decision to consolidate health insurance plans, which would have harmed thousands of public retirees.

“Without solicitation, Maura Healey called me out of the blue, asking what she might be able to do to help retirees. In addition to calling on the GIC to reverse their plans (which they ultimately did), Healey used the power of her office to ensure that the proper procurement and open meeting law rules had been followed. This is the type of engagement that makes all the difference. The fact that Maura Healey makes public

★ LOCAL ENDORSEMENTS ★

The Association endorses the following candidate for local office.



★ **REP. PAUL TUCKER (D-SALEM)**
ESSEX County
District Attorney

IMPORTANT PRIMARY ELECTION DATES

IN-PERSON VOTING: **SEPTEMBER 6, 7:00 AM – 8:00 PM**

EARLY VOTING: **AUGUST 27 - SEPTEMBER 2**

VOTE BY MAIL: **AUGUST 9 – SEPTEMBER 6**
Apply for Ballot by August 29



retirees a personal priority is why we proudly support her candidacy for Governor of Massachusetts.”

When *Mass Retirees* endorsed Healey early last spring, she had a Democratic Primary opponent. However, in late June, State Senator Sonia Chang-Diaz withdrew from the race, leaving Healey unopposed.

While there are two candidates for Governor squaring off in the Republican Primary, neither has the support of *Mass Retirees*. Former State Representative Geoff Diehl has a well-documented history of anti-public retiree positions and votes. His opponent, business executive Chris Doughty, has no previous public sector or elected office experience. Bad memories of past wealthy Republican governors, without any

governing experience, are enough for us to know that a Governor Doughty is an unlikely ally for public retirees.

Along with Healey, we have opted to endorse Salem Mayor Kim Driscoll for Lt. Governor. While as mayor, Driscoll has at times taken a fiscally conservative approach to spending, she is approachable and an experienced problem solver. Driscoll has also proven her commitment to making public pension funding a priority.

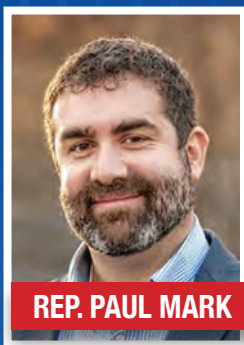
Regardless who you may choose to support, we urge all members to please take the time to Vote in September’s Primary Election – by mail or in person.

CONTINUED ON PAGE 13 ►

OPEN SEATS

MASS RETIREES ENDORSES THE FOLLOWING

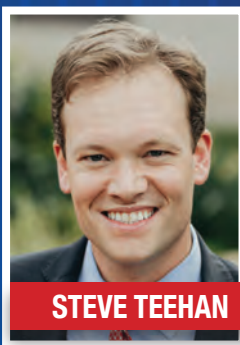
SENATE



DISTRICT:
BERKSHIRE
HAMPDEN
FRANKLIN
HAMPSHIRE

REP. PAUL MARK D-PERU

HOUSE



DISTRICT:
9TH NORFOLK

STEVE TEEHAN D-MEDFIELD



DISTRICT:
8TH ESSEX

TRISTAN SMITH D-SWAMPSCOTT

STATE BUDGET PROVIDES NEEDED RELIEF FOR CERTAIN RETIREES

While the Association’s focus was primarily on the 5% COLA for FY23, we were also actively supporting a budget provision in response to a recent SJC decision that would have imposed substantial hardship to many retirees. This language was initiated by the Public Employee Retirement Administration Commission (PERAC) and supported by *Mass Retirees* as well as the State and Teachers’ Retirement Boards.

It was filed to prevent the implementation of sweeping decisions by the state’s Supreme Judicial Court (SJC) that could have reduced, or in some cases eliminated, the retirement benefits of certain retirees and their surviving spouses. Here’s a brief summary outlining what triggered this important budget

Protects the Pensions of Many Retirees From Being Reduced or Eliminated By SJC Rulings

provision.

It begins almost a decade ago with a relatively innocuous disability retirement case, involving the proper effective date of a member’s retirement. This dispute eventually resulted in two SJC decisions.

Under both decisions, the SJC ruled that any use of supplemental pay from accrued vacation or sick time in a partial Worker’s Compensation period would not be considered pensionable (Vernava I). In the second decision (Vernava II), the SJC further directed all Boards to retroactively review all existing

retiree and surviving spousal benefits and make reductions or eliminate any benefit that was calculated based on the use of such sick or vacation time.

Essentially, this successful budget provision, Section 149 of the Commonwealth’s FY23 Budget, eliminated the need to conduct this review, that would have reduced or eliminated benefits of potentially tens of thousands of retirees. The costly efforts by the Worcester Regional Board, the lead plaintiff, and several other Boards – Essex, Franklin, Peabody, and Stoneham – to implement the SJC decisions retroactively have effectively been negated by this budget provision that has been approved by the House and Senate, and signed into law by Governor Baker.

GOVERNOR APPOINTS JAMES GUIDO NEW PERAC COMMISSIONER

Chelsea Police Sergeant Replaces Longtime Commissioner Machado

Governor Baker named James "Jay" Guido to the PERAC Commission as the representative of a public safety union, replacing retired Fall River Police Officer James Machado, who had served in that role for 20 years.

Sergeant Guido has served in the Chelsea Police Department since 2008 and has also been a member on the Executive Board of the Massachusetts Police Association.

Commissioner Guido's appointment continues his family's legacy in law enforcement, with his father James having served during his career as Revere Police Chief and Massachusetts Police Association President. He will serve on the 7-member PERAC Commission, the Commonwealth's public pension oversight agency that ensures the proper operations of the 104 public retirement systems.



JAMES GUIDO
PERAC COMMISSIONER

5% COLA

CONTINUED FROM PAGE 2 ►

Ideally, this should take place every three years in conjunction with the funding schedule revaluation."

While there are many individuals and organizations to thank for

the assistance they provided our Association in passing the FY23 COLA increase, one individual stands out. House Ways and Means Chairman Aaron Michlewitz deserves our sincere gratitude for making public retirees a personal priority during this budget cycle. Representing Boston's North End, downtown and

Chinatown, Aaron has long been a friend of *Mass Retirees*. As a former Chairman of the Joint Committee on Public Service, he has a deep understanding of public retirement policy. Without Chairman Michlewitz's support, the 5% COLA would have been unlikely.

Leg. Update

CONTINUED FROM PAGE 5 ►

from 3 to 5%, which was included in the House/Senate Conference Committee report. The 5% state/teacher COLA was signed into law by Governor Baker and, although the Governor sent back the local/regional COLA language with an amendment, we are confident that will become law in the near future.

"We are thrilled that the decision makers in the House, Senate and the Governor's office listened to and acted on our request to provide

some relief to public retirees whose pocketbooks are being squeezed by across the board inflation," Bonarrigo said.

Next year we will continue our efforts to raise the COLA base from \$13,000 to \$16,000. As always, we will keep our membership promptly informed with any legislative updates as they occur.

REMINDER: Waiver of Hour & Income Restrictions for Retirees in Public Service During 2022 (Chapter 80, Acts of 2022).

For members who are in public

service during this year, the Hour and Income restrictions, imposed by state law on the resumption of this service, are waived in 2022 as long as the governor's declaration of a state of emergency remains in effect and for an additional 90 days in the event the state of emergency is lifted.

Please remember the waiver only applies to those on a superannuation (not disability) retirement.

We will alert our members if the governor lifts the state of emergency during 2022.

CONGRESSIONAL REPORT CONFIRMS WEP'S IMPACT APPROACHING 2 MILLION

Over the years, we've been tracking the number of public retirees, here and nationally, whose Social Security is reduced by the Windfall Elimination Provision (WEP). One of our major sources for official data on this has been the Congressional Research Service or CRS and its annual WEP reports. For more about the CRS, see

the box below.

According to CEO Shawn Duhamel, "We rely upon the CRS data to best gauge WEP's impact. With the law remaining unchanged, we're not surprised to see that the national number of retirees continues up, now approaching 2 million."

Earlier this year, CRS released its report for 2021. Officials have

determined that in December 2021, the national total of retirees, subject to the WEP, was 1.971 million.

As the data over the past five-year period (2017-2021) shows, the number of WEP-impacted retirees has grown by 167,000. Here are the totals for that period.

TOTAL IMPACTED BY WEP

2017: 1.804 Million

2018: 1.863 Million

2019: 1.913 Million

2020: 1.948 Million

2021: 1.971 Million

In Massachusetts, the number of WEP-impacted retirees stands at 82,572 for 2021, while 2,292 spouses and children are affected. And, here are the numbers for the other six states whose public retirees, like those here, are similarly impacted by WEP. As expected, the retiree number in the other six states all went up.

STATE	RETIREES	SPOUSES/CHILDREN
California	262,076	12,666
Colorado	67,665	2,143
Illinois	96,375	3,198
Louisiana	47,264	1,946
Massachusetts	82,572	2,292
Ohio	150,313	4,727
Texas	191,331	7,833

"Let's face it. There's no good news in these numbers," continues Duhamel. "Until we achieve WEP reform, more and more retirees here in Massachusetts and nationally will see their Social Security significantly reduced. Without reform, the total will unfortunately top \$2 million this year."



**Congressional
Research
Service**

WHAT IS CRS?

Earlier we reported that we rely upon the CRS for official data. Here's why we feel confident that its statistics are accurate and reliable.

Originally created by Congress over 100 years ago as a department within the Library of Congress, the Congressional Research Service (CRS), known as Congress' think tank, is a public policy research arm

of the United States Congress. As a legislative branch agency within the Library of Congress, CRS works primarily and directly for Members of Congress, their committees and staff on a confidential nonpartisan basis.

**STAY TUNED!
CRS REPORT ON GPO
NOVEMBER VOICE**

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS

Adams – The former retired selectman **George Haddad** was declared re-elected by the **Adams Retirement Board** as he was unopposed for re-election. The remaining Board members include, **Crystal Wojcik, Holli Jayko*, Patricia Wol** and **Beth Matson**, who also serves as the Administrator in Marlborough. **William Flynn** is the Board Administrator.

Belmont – Ross Vona, firefighter, received 235 votes to defeat **Peter Struzziero** who received 40 votes and was re-elected to the **Belmont Retirement Board**. Ross is beginning his third term. Also serving as Board members are **Thomas Gibson, Esq.*, Glen Castro, Floyd Carman** and



ROSS VONA
BELMONT

Walter Wellman. The executive director, is **Robert Soohoo**.

Braintree– Braintree Fire Lieutenant, **Fredrick Viola** received 286 votes to defeat Police Officer **Edwin Woo**, who received 140 votes and was re-elected to the **Braintree Retirement Board**. It will be his fifth term on the Board. Other members of the Board are **Ed Spellman Jr., Joseph Driscoll Jr.**, retired Fire Chief **Gerald Kenny Jr.*** and **David DelGallo**. The Board director is **Dennis Gallagher**.

Chicopee – Retired Firefighter **Tim O’Shea*** was unopposed in his bid for re-election to the **Chicopee Retirement Board**. It will be Tim’s 11th term as the elected member. Other Board members include, **Sharyn Riley, Debra Boronski**, retired Fire Captain **Paul**



TIM O’SHEA
CHICOPEE

Mailhott and **David Ference**. The executive director is **Anna Maria Hamblin**.

Everett – The **Everett Retirement Board** reappointed **Peter Cocciardi** as their fifth member. Peter Cocciardi is a certified financial planner and will be entering his fourth term on the board. The members making the appointment include, **Eric Demas, Keith Slattery**, and Firefighter **William Pierce***. The Board director is **Bob Shaw**.

Framingham – Retired Fire Lieutenant **Peter Rovinelli** received 461 votes and defeated Police Officer



PETER ROVINELLI
FRAMINGHAM

David Delprete who received 142. Peter will begin his 10th term on the **Framingham Retirement Board**. The other board member serving with Peter include, **Richard Howarth Jr.***, retired Firefighter, **Joseph Fonseca, Mary Ellen Kelley** and Walpole Police Officer **John White**. The executive director for the Framingham Retirement Board is **Laurie Lizak**.

Hingham – The **Hingham Retirement Board** declared Treasurer/Collector **Jean M. Montgomery** elected to her 5th term, as she was unopposed in her reelection. Also serving on the Board is **Susan Nickerson*, Charles Cristello, Eileen McCracken** and **David Jones**. The Board administrator is **Maressa Orellana**.

Lawrence – The **Lawrence Retirement Board** held a concurrent election with only two nominees, Firefighter **Robert Wilson** and retired Board Administrator **Diane Cockroft** who were declared the newly elected members. They replace longtime

member, Firefighter **Kevin Loughlin** and **Gina Rizzo** who assumed the role of the Retirement Board’s executive director. The other three members making the election declaration were **Thomas Cuddy*, Ramona Ceballos** and **Sheryl Wright**.



DIANE COCKROFT
LAWRENCE

Lowell– Retired Fire Chief **William Desrosiers** was re-elected without opposition to the **Lowell Retirement Board**. This will be William’s sixth term on the retirement board. The other board members who declared Desrosiers re-elected were **Kelly Oakes, Firefighter David Keene**, retired Firefighter **Robert Littlefield** and retired Magistrate **Michael Brennan**. The Board administrator is **Shannon Dowd**.

Methuen – Methuen Retirement Board declared **Jim Trott III** re-elected, without opposition to the Board. The other Board members include, **Louise Moss, John Sheehy, Michael Hennessy*, and Robert Sheehan**. **Kaitlyn Doucette** is the Board’s administrator.

Milton – Firefighter **William Murphy** was declared re-elected by the **Milton Retirement Board** members, as he was the only candidate nominated for the 2nd elected member. It will be his third term on the Board. The other Board members making the election declaration were **Paige Eppolito*, Firefighter Thomas Cicerone, Karen Preval** and retired Firefighter **Robert O’Melia**. The Board’s executive director is **Jeanne Darcy**.

Salem – The **Salem Retirement Board** reappointed **Matt Veno** as their fifth member. Matt is also the State

CONTINUED ON PAGE 19 ►

CONTINUING TO PRODUCE POSITIVE RESULTS

Enabling Members to Self-Manage Their Care

Ibis is continuing to produce positive results, enabling Medicare retirees, including our members, to self-manage their multiple chronic health conditions at home. Ibis is the innovative program, created by Mass-based Sencio, that combines artificial intelligence technology with a virtual health management team. **Please remember that the Program can only be offered to Medicare members who reside here in Massachusetts, Maine, New Hampshire, Rhode Island, Vermont and Idaho.** (Yes, we have members



who live in Idaho.)

Mass Retirees launched the program with members a little over two years ago. Since then, Ibis has supported 185 *Mass Retirees* members

over 21,423 days to help them manage their health at home. Over those 21,423 days, Ibis has provided members over 350,000 reminders for their self-care, including medication, vitals, exercise, therapies, and medical appointments. Ibis Health Nurses have spent over 25,000 minutes reviewing and coordinating vital data with a member’s PCP and respective care team.

Also please note that CMS (Center for Medicare & Medicaid Services) provides specific condition criteria for Ibis to approve members for their service.

Retirees must have 1 of the following conditions to participate:

Hypertension	Kidney Disease
Congestive Heart Failure	COPD and/or Asthma
Depression	Diabetes

In addition, many Ibis members also struggle with symptoms like chronic pain, anxiety, tobacco use, and obesity.

You can sign up through www.IbisHealth.org for a free consultation with an Ibis Enrollment Specialist to determine your eligibility and assess whether Ibis will help you in your self-care.

MIIA UPDATE

Currently, Sencio and MIIA (Massachusetts Interlocal Insurance Association) are conducting an Ibis pilot program. Briefly, MIIA is the insurance arm of the Mass. Municipal Association (MMA). Formed In 1992, MIIA’s Health Benefits Trust provides

health insurance for 150 MMA members – cities, towns, districts, authorities and other governmental units – that have elected to participate, making it one of the largest municipal purchasing collaboratives (what we commonly call local insurance pools) in the nation. It offers a wide range of Blue Cross Blue Shield plans from which local retirees, employees

and survivors can be insured.

After a successful program with the Triton Regional School District, MIIA has selected 9 additional municipalities in Massachusetts to engage with Ibis. Ibis looks forward to sharing their results with us in the near future!



MASS RETIREES OFFICIALS PARTICIPATE IN MACRS SPRING CONFERENCE

Over the decades, *Mass Retirees* has had a very solid working relationship with MACRS (Massachusetts Association of Contributory Retirement Systems) that is the official representative organization of the retirement board members across the state. When MACRS held its annual spring conference, several Association officials and staff attended, along with over 300 retirement board members and officials, who heard a number of speakers on cybersecurity issues.

Association President Frank Valeri, CEO Shawn Duhamel and Legislative Chairman Tom Bonarrigo were also invited to speak, and they readily accepted. According to CEO Shawn Duhamel, "There are always new board members who know little about the Association and its work. These conferences, especially the speaking engagements, offer an excellent opportunity to get them to know more about us."

Legislative Chairman Tom Bonarrigo participated in the Conference's Legislative Panel with MACRS Lobbyist and Legislative Chairman Mike O'Reilly and PERAC Assistant Deputy Bill Keefe. According to Bonarrigo, "I opened my remarks describing the current environment at the State House and the dynamics surrounding the Budget process and the approaching end of the formal legislative session. I also highlighted our efforts to allow boards to pay a 5% COLA in FY23."

Both President Frank Valeri and CEO Shawn Duhamel made a joint presentation about *Mass Retirees*, and its work. Not available to

personally attend the conference, Association CEO Shawn Duhamel addressed the conferees via a recorded video. He began by thanking local retirement boards for the ongoing work to raise the COLA base, before speaking to the creation of the new Mass Retirees Foundation, which will play a key role in the public retirement policy research and education.

President Valeri wrapped up their presentation. Here are some highlights from his remarks. "I thought it was important to first reintroduce myself post-pandemic and explain the Association's mission, namely that public retirees should not be treated as second-class citizens."

Valeri continued, "Also, I thanked the boards for responding to our message framed in *The Voice* over the past several months, recognizing the historic gains and giving some of it back to the retirees with a significant number of boards raising their COLA Base.

"And, I ended with an update on our legislative success with the increase to 1,200 hours under the Post Retirement Public Service restrictions and a brief outline of our other priorities, including the 5% COLA for FY23, Senior COLA, State and Teacher COLA Base increase and Vets Bonus increase.

"More importantly, myself, Tom and Association Executive Secretary Tricia Igo all enjoyed the time that we spent, meeting and talking with board members during the conference. We certainly appreciated the invite."



LEG. CHAIR TOM BONARRIGO AT MICROPHONE



PRESIDENT FRANK VALERI



CEO SHAWN DUHAMEL



OVER 300 IN ATTENDANCE

Elections

CONTINUED FROM PAGE 16 ►



MATT VENO
SALEM

Group Insurance Commission's Executive Director. Also, Mayor Kim Driscoll reappointed Dominick Pangallo* as her appointment to the Board. The other three members of the Board are Anna Freedman, retired Police Captain Robert Callahan and former Board Analyst Sarah (Sally) Hayes. The executive director for the Board is Paul Findlen.

Somerville – The Somerville Retirement Board voted to appoint the Bedford Town Accountant David Castellarin to his second term as their fifth member. Other members on the Board include Ed Bean, John Memory, Michael Mastrobuoni and Firefighter

Thomas Ross. The Board's executive director is Michael Pasquariello, CPA.

Springfield –The Springfield Retirement Board voted to declare, retired Police Lieutenant Bob Moynihan* elected to his sixth term, without opposition as one of their elected members. Bob Moynihan also serves as the Treasurer for the Mass Association of Contributory Retirement Systems, (MACRS). The other members of Springfield Retirement Board are Patrick Burns, Haskell Kennedy, Thomas Scanlon and Karl Schmaelzle, who also serves on the Mass Retirees Executive Board as the Western Mass Area Vice President. The Board's executive director is Susana Baltazar.



BOB MOYNIHAN
SPRINGFIELD

Swampscott – Retired Fire Chief Kevin Breen was re-elected to his 3rd

term on the Swampscott Retirement Board. Breen was unopposed in his re-election bid. Remaining members on the Board are Essex Superior Clerk of Court Thomas Driscoll, Jr. Esq.*, Amy Sarro, Robert Powell III and retired Police Officer John Behen, Jr. The retirement administrator is Nancy Lord.

Wakefield – The Community and Economic Development Director Erin Kokinda was elected as the new Wakefield Retirement Board member replacing Fire Lieutenant Joseph Albert who decided not to run for re-election. Other members of the Board include Kevin Gill, Sherri Dalton, Dennis Fazio and Actuary Dan Sherman. The Board's executive director is Cathy Cheek.



ERIN KOKINDA
WAKEFIELD

*Denotes Chair

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

- AMES, BEATRICE A. – Billerica, MA (Boston, Dept. Health & Hospitals)
- AMES, VIRGINIA – Raynham, MA (Bridgewater Teacher)
- ARMENTO, ALMA M. – Bethlehem, NH (Danvers D.P.W.)
- BANSFIELD, CAROL A. – Middleton, MA (State, Registry)
- BARBER, ALFRED C. – Springfield, MA (Hampden County House of Correction)
- BARRETT, ROBERT F. – Reading, MA (Wilmington Teacher)
- BEATTIE, BRYCE – N. Berwick, ME (Salem Teacher)
- BLAKE, CYNTHIA A. – Leigh Acres, FL (State, D.M.H.)
- BOIKE, SAMUEL J. SR. – Medford, MA (State Police)
- BOUCHARD, JANICE E. – Middleton, MA (Survivor, DMR Hogan)
- BRADLEY, BRENDAN J. – Norwood, MA (Boston Police)
- BRAY, MARSHA M. – Barre, MA (Quabbin Regional School District Teacher)
- BROGAN, JAMES E. – Gulfport, MS (Brookline Health Department)
- BUNTING, ROY V. – Stratham, NH (Worcester Housing Authority)
- BURKE, MICHAEL – Falmouth, MA (Fall River Teacher)
- CALLAHAN, JEAN A. – Rockland, MA (State Retirement Board)
- CALLAHAN, NEIL R. – Waldwick, NJ (Malden D.P.W.)
- CARDILE, ANGELINA V. – Norwood, MA (Town of Norwood)
- CHARTIER, MARIEN E. – Grafton, MA (State, UMMC)
- COGNATO, PHYLLIS E. – Gloucester, MA (Gloucester School Dept.)
- COLBERG, SHELBY J. – Bridgewater, MA (Brockton Housing Authority)
- CONBOY, STEPHEN R. – Longmeadow, MA (Longmeadow Police Department)
- CRONIN, MERZIA – Belmont, MA (Belmont Teacher)
- CROY, HAZEL C. – Dallas, TX (State, D.P.W.)
- DALTON, JOHN W. – Mashpee, MA (State Air National Guard)
- DAWE, PHYLLIS E. – Middletown, CT (Cambridge)
- DeLEO, THELMA L. – Los Angeles, CA (Everett Teacher)
- DODDRIDGE, RITA H. – Orleans, MA (Harwich Teacher)
- DONAHUE, JAMES C. – Worcester, MA (Mass Turnpike Authority)
- DOOLEY, STEPHEN D. – Plainfield, CT (Auburn Teacher)
- DUEHAY, FRANCIS H. – Lexington, MA (Cambridge City Council)
- DUFFY, EDWARD J. – Dorchester, MA (Boston Police Department)
- DUGANIERO, MARY L. – Canton, MA (Norfolk County)
- EBBRECHT, BARBARA L. – Ft. Myers, FL (Marlboro Teacher)
- FARESE, ELIO E. – Sarasota, FL (State, D.P.W.)
- FARIA, CHARLES J. – St. Petersburg, FL (Billerica D.P.W.)
- FARLEY, BEVERLY A. – Middleboro, MA (State, Lakeville Hospital)
- FEMINO, MARY R. – Beverly, MA (Beverly)
- FIDLER, ANNA M. – Taunton, MA (State)
- FINNERTY, JOAN F. – Shrewsbury, MA (Worcester Teacher)
- FITZGERALD, WILLIAM J. – Milton, MA (Boston School Department)
- FLANNERY, MARY J. – Somerville, MA (State, Registry of Deeds)
- FORRESTER, PAULINE E. – Chestnut Hill, MA (State Dept. of Environmental Protection)
- FULLUM, JOSEPH F. – W. Springfield, MA (Boston Public Library)
- GRADY, HENRY J. – Natick, MA (State Probation Department)
- GRUETER, LOUISE M. – Winchester, MA (Winchester School Department)
- HARDING, ROY E. – W. Townsend, MA (State, Rutland Heights Hospital)
- HARVEY, MICHAEL J. – Cape Canaveral, FL (Malden Teacher)
- HAWES, THOMAS K. – Peabody, MA (Peabody Teacher)
- HEBERT, RICHARD J. – Sebastian, FL (Middlesex County Hospital)
- IRONS, ROBERT L. – Norwood, MA (Dedham Teacher)
- JEANNETTI, VINCENT P. – Westwood, MA (Boston Housing Authority)
- KAIFER, ALBERT C. – Agawam, MA (Springfield Teacher)
- KARDON, IRVING – Framingham, MA (Waltham Teacher)
- LANE, MICHAEL J. – Worcester, MA (Avon Teacher)
- LAWRENCE, GLORIA L. – Peabody, MA (City of Peabody)
- LAWSON, RAYMOND H. – Princeton, MA (Princeton Police Department)
- LECLAIRE, PAUL E. – Stoughton, MA (Stoughton Teacher)
- LUZINSKI, PHYLLIS – Salem, MA (State, Essex County DA Office)
- LYDON, JOHN J. – Braintree, MA (Quincy Housing)



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THE VOICE

September 2022

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DECEASED MEMBERS (continued)

McCARTHY, MARY LOU – Arlington, MA (State, Social Worker)	O'DEA, RICHARD – West Roxbury, MA (Boston Housing Authority)	SOBOL, MICHAEL S. – Townsend, MA (N. Middlesex RSD Teacher)
McCARTY, THOMAS J. – Pt. Charlotte, FL (State Police)	O'KEEFE, CATHERINE C. – Tarpon Springs, FL (Agawam School Department)	SOHEGAN, MARLA H. – Rehoboth, MA (Bridgewater Raynham RSD Teacher)
McCORMICK, WINIFRED – West Springfield, MA (Springfield Teacher)	OWENS, EDWARD J. SR. – Andover, MA (Somerville Police Department)	SPRACKLIN, LOUISE – Peabody, MA (Reading Teacher)
McDEVITT, JAMES F. – Plymouth, MA (State Registry)	PAPASODORO, MICHAEL W. – Dedham, MA (Somerville Fire Department)	SPIIRR, BARBARA J. – Wakefield, MA (Belmont Teacher)
McNEIGHT, JACQUE T. – Lakeland, FL (Yarmouth Fire Department)	PARSONS, LEE R. – Plymouth, MA (State, EOHHS)	SULLIVAN, ROBERT G. – Henderson, NV (State Police)
MacFARLANE, LORRAINE A. – Boston, MA (Holbrook Teacher)	PERACCHI, DOROTHY M. – Revere, MA (Somerville Teacher)	SULLIVAN, SHIRLEY – Largo, FL (State, Bristol County Correctional)
MacKENZIE, LOIS E. – Stoneham, MA (Survivor, Town of Stoneham)	PITROWSKI, ELLEN K. – Amesbury, MA (Survivor, Danvers State Hospital)	SUPINO, YVONNE A. – Harwich, MA (Cambridge Registry of Deeds)
MANZI, WILLIAM – Wilbraham, MA (State)	POBLOCKI, WANDA C. – Thompson, CT (Survivor, State Welfare Dept.)	SYMES, ROBERT G. – Marshfield, MA (Weymouth Police Department)
MARSHALL, HENRY B. – Indian Lake, FL (Middlesex County)	POISSON, WALLACE D. – New Bedford, MA (State Department of Correction)	TAYLOR, PATRICIA C. – Westfield, MA (Westfield School Dept.)
MARTEL, BARBARA L. – Leicester, MA (Worcester State College)	POWELL, ELIZABETH B. – Greenfield, MA (Greenfield Teacher)	THOMPSON, RITA B. – Hampstead, NH (State, Department of Mental Health)
MASTERS, KAROLYN S. – Bedford, MA (Woburn Teacher)	REID, ELEANOR A. – Berkley, MA (Raynham School Department)	TRAVERS, ELENA M. – Woburn, MA (Cambridge Housing Authority)
MEAGHER, KEVIN J. – Webster, MA (State, UMass Medical School)	REINHARD, HELEN P. – Houston, TX (State Welfare Department)	VINTON, RICHARD F. – Shrewsbury, MA (Worcester, Traffic Engineer)
MONTEIRO, KENNETH G. – Round Rock, TX (New Bedford Police Department)	RIGNEY, JOSEPH W. – Green Valley, AZ (Boston Police Department)	VOUTAS, LEWIS M. – Oxford, MA (Westboro Police Department)
MOODY, GEORGE F. – Plymouth, MA (Brookline Assessor's Office)	ROBINSON, WILLIAM WG – N. Plymouth, MA (Plymouth School Department)	WALSH, MICHAEL K. – Dorchester, MA (Boston Fire Department)
MOORE, ROBERT E. – Millis, MA (Stoughton Teacher)	ROGERS, JOHN – Rockland, MA (Rockland School Department)	WARE, ROBERT – Barefoot Bay, FL (Malden Teacher)
MORTENSEN, AUSTIN R. – Buzzards Bay, MA (State, Air National Guard)	SAUNDERS, FRANCINE B. – Hull, MA (State Dept. of Public Health)	WARNER, ALLEN G. – The Villages, FL (State Police)
NEARY, DOROTHY – Attleboro, MA (Survivor, M.C.I. Walpole)	SMIAROWSKI, ELIZABETH – Sunderland, MA (Holyoke Community College)	WARREN, STEPHEN A. – Deerfield, MA (UMass Amherst)
NICKLAS, NANCY L. – Quincy, MA (Quincy City Hospital)	SILVA, LOUIS G. – S. Easton, MA (State, Welfare Dept.)	WATTERSON, JOHN T. – Brookfield, MA (UMass Medical Center)
O'BRIEN, FREDERICK B. – Effingham, IL (Essex County)	SMITH, MARIE R. – Westwood, MA (Boston Teacher)	WINCHESTER, CHARLES A. – Lexington, MA (State Judicial Department)
O'CONNOR, EDWARD C. – Abington, MA (State Dept. of Revenue)	SNYER, JOHN B. – Tyngsboro, MA (Bedford Police Department)	WINGATE, WALTER C. – Chicopee, MA (Springfield Teacher)