



City of Cambridge

6.
Original Order

IN CITY COUNCIL

October 31, 1994

COUNCILLOR WALSH

WHEREAS: Mary Daly, a retired employee of the Cambridge School Department has written the enclosed letters to Dwayne Brown at the Personnel Department and to this Councillor; and

WHEREAS: A serious issue arises as to potential overpayments of insurance policies by retired School Department employees; and

WHEREAS: Ms. Daly feels that she is not getting a satisfactory explanation from the City; and

WHEREAS: This situation may affect other retired City employees who may or may not be aware of the issue involved; now therefore be it

ORDERED: That the City Manager be and hereby is requested to contact Personnel at the School Department or whoever else he deems necessary in order to supply Ms. Daly with an answer on this matter and further should the allegations be accurate, the City Manager is requested to advise the City Council as to how the situation will be resolved with other affected retired employees and further the City Manager be requested to represent back to the City Council by November 7, 1994.



City of Cambridge

6.
Amended Order

IN CITY COUNCIL

October 31, 1994

COUNCILLOR WALSH
COUNCILLOR MYERS
COUNCILLOR SULLIVAN

WHEREAS: Mary Daly, a retired employee of the Cambridge School Department has written the enclosed letters to Dwayne Brown at the Personnel Department and to this Councillor; and

WHEREAS: A serious issue arises as to potential overpayments of insurance policies by retired School Department employees; and

WHEREAS: Ms. Daly feels that she is not getting a satisfactory explanation from the City; and

WHEREAS: This situation may affect other retired City employees who may or may not be aware of the issue involved; now therefore be it

ORDERED: That the City Manager be and hereby is requested to contact Personnel at the School Department or whoever else he deems necessary in order to supply Ms. Daly with an answer on this matter and further should the allegations be accurate, the City Manager is requested to advise the City Council as to how the situation will be resolved with other affected retired employees and further the City Manager be requested to represent back to the City Council by November 7, 1994, with a report back to Ms. Daly as well.

In City Council October 31, 1994
Adopted as amended by the affirmative vote of eight members.
Attest:- D. Margaret Drury, City Clerk.

A true copy;

ATTEST:- *D. Margaret Drury*

D. Margaret Drury
City Clerk

Medford, Mass.
Sept. 9, 1994

Coff

To: Mr. Wayne Brown, Personnel

From: Mary C. Daly, Retiree, Camb. School Dept.

Re: \$5,000 Insurance Policy with the City of
Cambridge

Four months have passed since I met with you, and also Mr. James Maloney; Finance Officer, regarding a five thousand dollar Life Insurance Policy, issued to me by the City on June 1, 1980, at a premium of four dollars a month.

The policy reads as follows:

Quote:

"Upon the attainment of Age 70 or Retirement, which ever occurs first, all insurance benefits shall terminate."

Based on this, I would assume the benefits on my policy terminated on the date of my retirement, August 29, 1986. However, the City of Cambridge has been deducting four dollars a month from my monthly pension since 1986 or for a total of eight years, amounting to the

sum of three hundred and eighty-four dollars (\$384.00).

When this came to my attention, shortly before I contacted you, I felt that it was a very serious situation, since it not only effected me but hundreds of other retirees as well, and that you should be aware of what is obviously, and has been for a number of years, a grave error or oversight on the part of the City of Cambridge.

At the time I met with you and Mr. Maloney, it was obvious that neither one of you were aware of what was happening, and I venture to say you were both quite amazed to hear what was going on. However, I myself was astonished and angry that you did not give me the courtesy of a phone call, or letter, as both of you stated that day that I would hear from you by phone. (requesting my phone number). In fact you, Mr. Brown told me you would contact Boston Mutual and straighten things out, requesting a letter from them which you would

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forward a copy to me. To date I have heard nothing from either of you.

Naturally, I thought you would be glad to have this matter brought out in the open so you can come up with some solution to make restitution to all retirees involved. Apparently, you didn't appreciate my approaching you, which I did in good faith; however, maybe I should have pursued the matter in some other manner.

I am concerned and anxious to hear what the outcome of our meeting was. It makes me wonder whether I should have sought some legal advice or looked to the media for answers, rather than handle it the way I did!!

If the matter is ^{not} cleared up, for once and for all, I'm sure you can expect that upon the death of many retirees, their heirs will be expecting to collect a sum of five thousand dollars on the policy that the individual has been paying monthly premiums; and rightfully so!!

Please let me hear from you.

Mary C. Daly

10 W. Ave.
 Medford, Mass.
 October 22, 1994

Councillor William Walsh
 City Hall, Cambridge, Mass.

Dear Councillor Walsh:

Can you please help me !!!

All I'm asking for from the City of Cambridge is for an answer as to how they can justify deducting policy premiums over a period of years, for a policy that has long terminated.

This situation not only affects me, but I'm sure hundreds of retirees, who are not even aware that they are, or have been, paying such a premium and the policy has long terminated.

For the past six months I have been trying to get an answer as to how the City is going to justify this error, but being a "peon", so to speak, I cannot seem to get any response whatsoever.

I have no way of knowing if the City, has, or plans to make restitution. All I know is that on my July Check I was credited the four dollar (\$4.00) monthly premium.

Whether others involved received the same treatment or not, I can't say.

If, in fact, this is the case then what is to be done about all the premiums paid over the past years, after the policy lapsed?

I would love to sit down and discuss this matter with you if you can spare me the time. I would really appreciate it as I'm so angry and frustrated over the whole situation mostly because I haven't had the courtesy of a reply, especially since I have spent the first seventy years of my life as a resident, tax-paying and voter in the City of Cambridge.

Remember, Councillor Walsh, I am not the only person involved, I'm sure there are hundreds of retirees who fall under this category.

Please let me hear from you.

Best of Luck,

Mary C. Daly.

16 Col. Dr. Street
Medford, Mass.
July 6, 1994 *Copy*

Mr. Dwayne Brown
Personnel Department,
City of Cambridge

Dear Mr. Brown:

In reference to our meeting on Wednesday, July 1, relative to the Boston Mutual Insurance Company's five thousand dollar (\$5,000) policy, I am taking the liberty of enclosing of the Policy cover and Supplemental, for your perusal.

Inasmuch as I have never been notified otherwise, I'm assuming that the policy stands as stated therein. This being the case, I believe I am entitled to be reimbursed by the City in the amount of four hundred and seventy dollars (\$470.00).

I am calculating this on the fact that I retired on August 1, 1986 at the age of sixty-five.

I would appreciate hearing from you as to the course of action the City of Cambridge is planning to take on this matter.

As you know, I don't claim to know much about matters such as this, and should probably speak to someone more knowledgeable in such cases. However, I will wait until I hear from you.

Again, thank you for meeting with me without prior notice. Best assure your kindness and cooperation is appreciated.

Sincerely,

Mary C. Daly.

Copy of letter sent to Mr. Brown
on July 6, 1994

Medford Mass.
Sept. 9, 1994

Coff

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From: Mary C. Daly, Retiree, Camb. School Dept.

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c. J. Muloney
c. City Council

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Myus, Sullivan

CM-383

Consent Order #6

Councillor Walsh re: Supply Mary Daly
with information regarding overpayment
of her insurance policy.

In City Council October 31st 1994

Order adopted