

Hold for 12/12/88

Councillor Walter Sullivan

is happy.

The cost of living continues to spiral
for our senior citizens and those living on
fixed income and
welfare.

Those hardest hit are always the
people with no additional means of financial
support, and
welfare.

Cambridge Co. many workers, including
and families of workers as decreased. etc. employees
who are currently paying 50% of the cost of their

medical coverage premiums under
that they may protect themselves and
their families, and
whereas:

Current premiums range from
\$113.28 per month for an individual to
\$245.87 for family coverage as for spouses
with children

Therefore be it

Resolved:

that the City Council go on record
accepting C. 32B 390.12 M.G.C.A. relative to

insurance premiums payable by
owners, spouses; additional contributions
by political subdivisions.

from time to time as part of the total cost for such health insurance. The governmental unit shall contribute the remaining fifty per cent of said premium together with payment in full of a subsidiary or additional rate which rate may be lower or higher than the governmental unit's share of the aforesaid premium.

This section shall take effect in a county, city, town or district upon its acceptance in the following manner:—In a county by vote of the county commissioners; in a city having a Plan D or Plan E charter by majority vote of its city council; in any other city by vote of its city council, approved by the mayor; in a district by vote of the registered voters of the district at a district meeting; and in a town by submission for acceptance to the registered voters in the form of the following question which shall be printed upon the official ballot to be used at an election:—"Shall the town pay one half of a premium for group health insurance for the surviving widow and dependents of an insured fire fighter who was killed or who died from injuries received in the performance of his duty, with the survivor paying the remaining one half, and shall the town also pay a subsidiary or additional rate?" Section nine B shall not apply in any governmental unit which accepts the provisions of this section. (1967, 303.)

§ 9D. County, City, Town or District May Assume Payment of One-Half Premium of Health Insurance of Surviving Spouse of Insured Employee.

A county by vote of the county commissioners; a city having a Plan D or Plan E charter by majority vote of its city council, any other city by vote of its city council, approved by the mayor; a district, except as hereinafter provided, by vote of the registered voters of the district at a district meeting; a regional school district by vote of the regional district school committee; a veterans' services district by vote of the district board; a welfare district by vote of the district welfare committee; a district established under the provisions of section twenty-seven A of chapter one hundred and eleven by vote of the joint committee; may provide that it will pay one half of the amount of the premium to be paid by the surviving spouse of an insured employee or a retired employee for hospital, surgical, medical and other health insurance continued as provided in section nine B. A town may provide for such payment if a majority of the votes cast in answer to the following question which shall be printed on the official ballot to be used at an election in said town is in the affirmative:—"Shall the town pay one half of the premium costs payable by the surviving spouse of an employee or retired employee for group general or blanket hospital, surgical, medical and other health insurance?"

Payment of the entire premium by the surviving spouse is required by section nine B shall not apply in any governmental unit which accepts the provisions of this section. (1967, 402.)

GROUP INSURANCE

§ 9D. Insurance premium payable by surviving spouse; contribution by political subdivisions

A county, except Worcester county, by vote of the county commissioners; a city having a Plan D or Plan E charter by majority vote of its city council, any other city by vote of its city council, approved by the mayor; a district, except as hereinafter provided, by vote of the registered voters of the district at a district meeting; a regional school district by vote of the regional district school committee; a veterans' services district by vote of the district board; a welfare district by vote of the district welfare committee; a district established under the provisions of section twenty-seven A of chapter one hundred and eleven by vote of the joint committee; may provide that it will pay one-half of the amount of the premium to be paid by the surviving spouse of an insured employee or a retired employee for hospital, surgical, medical, dental and other health insurance continued as provided in section nine B. A town shall provide for such payment either by a vote of the town, or by a majority of affirmative votes cast in answer to the following question which shall be printed upon the official ballot to be used at an election in said town:—"Shall the town pay one-half of the premium costs payable by the surviving spouse of an employee or retired employee for group general, or blanket hospital, surgical, medical, dental or other health insurance?"

Payment of the entire premium by the surviving spouse as required by section nine B shall not apply in any governmental unit which accepts the provisions of this section. Added by St.1967, c. 402. Amended by St.1973, c. 789, § 3; St.1975, c. 241; St.1975, c. 806, §§ 14, 15; St.1982, c. 615, § 12.

1967 Enactment. St.1967, c. 402, was approved June 26, 1967.

1973 Amendment. St.1973, c. 789, § 3, approved Sept. 17, 1973, substituted "shall" for "may" where first appearing in the second sentence.

1975 Amendments. St.1975, c. 241, approved May 23, 1975, in the second sentence of the first paragraph, substituted "either by a vote of the town, or by a majority of affirmative votes" for "if a majority of the votes" and deleted "is in the affirmative" preceding the quoted ballot question.

St.1975, c. 806, §§ 14, 15, approved Dec. 20, 1975, in the first paragraph, inserted the word

"dental" in the first sentence, and in the quoted ballot question in the second sentence, respectively.

1982 Amendment. St.1982, c. 615, § 12, approved Dec. 29, 1982, inserted "except Worcester county," in the first paragraph.

Library References

Municipal Corporations § 220(1).

C.J.S. Municipal Corporations § 720 et seq.

WESTLAW Electronic Research

See WESTLAW Electronic Research Guide following the Preface.

§ 9D½. Insurance premium payable by surviving spouse; additional contribution by political subdivisions

A county, except Worcester county, by vote of the county commissioners; a city having a Plan D or Plan E charter by majority vote of its city council, any other city by vote of its city council, approved by the mayor; a district, except as hereinafter provided, by vote of the registered voters of the district at a district meeting; a regional school district by vote of the regional district school committee; a veterans' services district by vote of the district board; a welfare district by vote of the district welfare committee; a district established under the provisions of section twenty-seven A of chapter one hundred and eleven by vote of the joint committee; may provide that it will pay in addition to fifty per cent of a stated monthly payment, as described in section nine D, a subsidiary or additional amount, with a correspondingly lesser amount to be paid by the surviving spouse of an insured or retired employee.

A town may provide for such payment by vote of the town or if a majority of the votes cast in answer to the following question which shall be printed on the official ballot to be used at an election in said town is in the affirmative:—"Shall the town, in addition to the payment of fifty per cent of premium costs payable by the surviving spouse of an employee or retired employee for group general or blanket hospital, surgical, medical and other health insurance pay an additional or subsidiary rate?" Section nine D shall not apply in any governmental unit which accepts the provisions of this section.

Added by St.1978, c. 260. Amended by St.1982, c. 615, § 13.

32B § 9D^{1/2}

1978 Enactment. St.1978, c. 260, was approved June 21, 1978.

1982 Amendment. St.1982, c. 615, § 13, approved Dec. 29, 1982, inserted "except Worcester county," following "county" where first appearing in the first paragraph.

Library References
Counties ⇨72.

Municipal Corporations ⇨162(1).

C.J.S. Counties § 114.

C.J.S. Municipal Corporations § 523 et seq.

WESTLAW Electronic Research

See WESTLAW Electronic Research Guide following the Preface.

§ 9D^{1/2}. Insurance premium payable by surviving spouse; additional contribution by political subdivisions not accepting provisions of sections 9D or 9D^{1/2}

A county, except Worcester county, by vote of the county commissioners; a city having a Plan D or Plan E charter by majority vote of its city council, and any other city by vote of its city council, approved by the mayor; a district, except as hereinafter provided, by vote of the registered voters of the district at a district meeting; a regional school district by vote of the regional district school committee; a veterans' services district by vote of the district board; a welfare district by vote of the district welfare committee; a district established under the provisions of section twenty-seven A of chapter one hundred and eleven by vote of the joint committee; may if such county, city or district has not accepted the provisions of sections nine D or nine D^{1/2}, provide that it will pay an amount less than one-half the amount of the premium to be paid by the surviving spouse of an insured employee or a retired employee for hospital, surgical, medical, dental and other health insurance continued as provided in section nine B. A town which has not accepted the provisions of section nine D or nine D^{1/2} shall provide for such payment either by vote of the town, or by a majority of affirmative votes cast in answer to the following question which shall be printed upon the official ballot to be used at an election in said town: "Shall the town pay an amount up to one-half of the premium costs payable by the surviving spouse of an employee or retired employee for group general or blanket hospital, surgical, medical, dental or other health insurance?"

Payment of the entire premium by the surviving spouse as required by section nine B shall not apply in any governmental unit which accepts the provisions of this section.

Added by St.1987, c. 401.

1987 Legislation

St.1987, c. 401, was approved Oct. 13, 1987.

§ 9E. Subsidiary or additional rate; payment by political subdivisions; premium payment by retired employee; acceptance of section

A county, except Worcester county, by vote of the county commissioners; a city having a Plan D or Plan E charter by majority vote of its city council; in any other city by vote of its city council, approved by the mayor; a district, except as hereinafter provided, by vote of the registered voters of the district at a district meeting; a regional school district by vote of the regional district school committee; a veterans' services district by vote of the district board; a welfare district by vote of the district welfare committee; a health district established under section twenty-seven A of chapter one hundred and eleven by vote of the joint committee may provide that it will pay in addition to fifty per cent of a stated monthly premium as described in section seven A for contracts of insurance authorized by sections three and eleven C, a subsidiary or additional rate which may be lower or higher than the aforesaid premium and the remaining fifty per cent of said premium is to be paid by a retired employee under the provisions of the first sentence of section nine. A town shall provide for such payment by vote of the town or if a majority of the votes cast in answer to the following question which shall be printed on the official ballot to be used at an election in said town is in the affirmative:—"Shall the town, in addition to the payment of fifty per cent of a premium for contributory group life, hospital, surgical, medical, dental and other health insurance for employees retired from the service of the town, and their dependents, pay a subsidiary or additional rate?" Section nine A shall not apply in any governmental unit which accepts the provisions of

GROUP INSURANCE

GROUP INSURANCE

this section. No governmental additional rates to any group or

Added by St.1968, c. 100, § 2. Amended § 16; St.1982, c. 615, § 14.

1968 Enactment. St.1968, c. 100, emergency act, was approved March 1968. The emergency provision stated that the purpose of this act is to authorize political subdivisions to pay the full amount of a subsidiary or additional rate to pay the premium increase for supplementary medical insurance for the aged under Part B of Public Law 90-249.

1972 Amendment. St.1972, c. 64, approved July 10, 1972, inserted "by town or" in the second sentence.

1973 Amendment. St.1973, c. 78, approved Sept. 17, 1973, substituted "may" where first appearing in the sentence, and added the last sentence.

1975 Amendment. St.1975, c. 806, approved Dec. 20, 1975, substituted "hospital, surgical, medical, dental and other", for "and", in the quoted ballot question.

§ 9F. Retired local employees; acceptance of section

A county, except Worcester county, by vote of the county commissioners; a city having a Plan D or Plan E charter by majority vote of its city council, approved by the mayor; a district, except as hereinafter provided, by vote of the registered voters of the district at a district meeting; a regional school district by vote of the regional district school committee; a veterans' services district by vote of the district board; a health district established under section twenty-seven A of chapter one hundred and eleven by vote of the joint committee; may if such county, city or district has not accepted the provisions of sections nine D or nine D^{1/2}, provide that it will pay an amount less than one-half the amount of the premium to be paid by the surviving spouse of an insured employee or a retired employee for hospital, surgical, medical, dental and other health insurance continued as provided in section nine B. A town which has not accepted the provisions of section nine D or nine D^{1/2} shall provide for such payment either by vote of the town, or by a majority of affirmative votes cast in answer to the following question which shall be printed upon the official ballot to be used at an election in said town: "Shall the town pay an amount up to one-half of the premium costs payable by the surviving spouse of an employee or retired employee for group general or blanket hospital, surgical, medical, dental or other health insurance?"

"Shall the town provide (X) the amount of one thousand dollars of accidental death and dismemberment insurance for each of its employees retired from the service of the town, and their dependents, pay a subsidiary or additional rate?"

Acceptance of this section as amended by St.1972, c. 763, § 2. Amended by St.1986, c. 705, § 4.

Added by St.1972, c. 763, § 2. Amended by St.1986, c. 705, § 4.

1972 Enactment. St.1972, c. 763, approved July 17, 1972.

1973 Amendments. St.1973, c. 480, approved June 19, 1973, emergency act, approved June 19, 1973, correction bill, inserted the word "to" after the words "retired teachers" near the end of the last sentence.

City Council Record

May 10, 1976

question being on adoption, to wit:-
WHEREAS:

An amendment to the Zoning Ordinance relative to the operation of Community Residences and Half-Way Houses will soon come before this City Council for review, and

WHEREAS:

The operation and regulation of these residences has long been a major concern to this Council, now therefore be it

RESOLVED:

That the City Manager be and hereby is requested to instruct the Building Commissioner, Board of Zoning Appeals and the License Commission to withhold all pending requests for permits and licenses for lodging houses until such time as this City Council has acted on the Proposed ordinance amendment.

Adopted by the affirmative vote of eight members.

School Nurse.

Councillor Danehy submitted the following order, the question being on adoption, to wit:-

ORDERED:

That the City Manager be and hereby is requested to confer with the Superintendent of Schools in order to reassign a School Nurse to Matignon, Immaculate Conception and Saint John High Schools in order to restore adequate health care to these schools which had been provided up until several weeks ago.

Adopted by the affirmative vote of eight members.

50% Blue Cross/Blue Shield Coverage for widows.

Councillor Russell submitted the following order, the question being on adoption, to wit:-

WHEREAS:

The cost of living continues to spiral for all of us across the country, and

WHEREAS:

The increased cost of living effects the hardest people on fixed incomes who have no additional means of supporting themselves or their families, and

WHEREAS:

In our own city we have many widows and families of retired or deceased city employees who must pay the full cost of Blue Cross/Blue Shield premiums in order to maintain some type of medical coverage, and

WHEREAS:

The monthly premiums for such coverage currently range from \$13.80 all the way up to an unbelievable \$107.58 for a widow with children, and

WHEREAS:

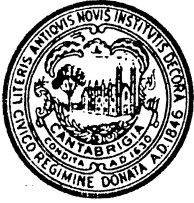
The Commonwealth of Massachusetts will allow a municipality to pay up to 50% of the cost of Blue Cross/Blue Shield coverage for these widows, now therefore be it

RESOLVED:

That the City Manager be and hereby is requested to take the appropriate steps in order that the City of Cambridge may begin paying 50% of the Blue Cross/Blue Shield coverage for these widows who so justly deserve some additional help in this area, and be it further

RESOLVED:

That the City Manager be and hereby is requested to conduct a survey of the retired teachers and employees of the School Department who may also be eligible for this 50% payment so that they too may be the recipients of this program and further to report



CAMBRIDGE RETIREMENT BOARD

CITY HALL, CAMBRIDGE, MASSACHUSETTS 02139 • TEL. 498-9029

RETIREMENT BOARD

Sheila M. Tobin
ELECTED MEMBER
CHAIRPERSON

Joseph E. Connarton
CITY CLERK
VICE CHAIRPERSON

Arthur F. Libitz
CITY AUDITOR
MEMBER
EX-OFFICIO

BARBARA M. ELLIS
Executive Assistant

June 21, 1988

At the present time spouses of deceased active or retirees are paying 50% of the Health Insurance Premium.

We have recently been notified that as of July 1, 1988 there will be a rate increase.

BC/ Master Health Plus

Surviving spouses are presently paying \$84.83 a month for individual coverage. This amount has been increased to \$113.28, a difference of \$28.40 a month.

Surviving spouses with children were paying \$186.83 a month for Family Coverage. This amount has been increased to \$245.87 a difference of \$59.04 a month.

At the present time we have nine (9) spouses under the Family Plan and approximately fifty-five (55) under individual coverage.

Medex

Medex has been increased from \$28.17 to \$32.00 a month, / a difference of \$3.83 a month.

We presently have 83 spouses under this plan - Contributory and 41 under Non-Contributory.

Please note that the above have their Health Insurance deducted from their monthly check. I do not know if there are any spouses making direct payments to the Personnel Department.

The City's cost to increase their portion from 50% to 75% or 99% can be determined by the Personnel Department which would have the exact number of spouses in the above mentioned categories.

Type a letter for Linda

please remember that all Health and Life Insurance transactions must be processed through the Benefits section of the personnel office.

RATES EFFECTIVE JULY 1, 1988 .

1) Health Plan		2) Monthly prem.	3) 1% deduc.	4) Surv Spouse	5) Cobra
BC/BC MHP					
			<i>NEW OLD</i>	<i>NEW OLD</i>	
Individual	\$226.55	\$2 27	<i>1.69</i>	\$113.28	84.88
Family	\$491.73	\$4.92	<i>3.73</i>	\$245.87	186.83
Out of State					
Individual	\$203.58	\$2.08		\$101.79	
Family	\$468.50	\$2.31	<i>4.69</i>	\$234.25	
Medex	\$64.03	\$1.64	<i>1.04 56</i>	\$32.00	28.17
H.C.H.P					
Individual	\$110.22	\$.00		\$ 55.11	\$112.42
Family	\$298.69	\$.00		\$149.35	\$304.66
Senior care	\$ 55.00	\$.00		\$ 27.50	\$ 56.10
Tufts					
Individual	\$111.00	\$.00		\$ 55.00	\$113.22
Family	\$299.75	\$.00		\$149.88	\$305.75
Personal care	\$ 55.00	\$.00		\$ 27.50	\$ 56.10
Lahey clinic					
Individual	\$120.72	\$.00		\$ 60.36	\$123.13
Family	\$326.00	\$.00		\$163.00	\$332.52
Senior care	\$ 55.00	\$.00		\$ 27.50	\$ 56.10
Baystate					
Individual	\$122.50	\$.00		\$ 61.25	\$124.50
Family	\$330.00	\$.00		\$165.00	\$336.60
Baystate 65	\$ 60.20	\$.00		\$ 30.10	\$ 61.40

NOTE: Active employees over 65 may continue on Master Health Plus (in the Tefra Group), HMO's, or switch to Medex. The active employee over 65 who selects Medicare and Medex or Medicare and an HMO Senior Care Plan must pay 100% of the premium for Medex or the HMO Senior Care

Rates for Boston Mutual Life Insurances

		Employee deduction
Basic	\$ 2,000	\$0.85
option I	\$ 5,000	\$4.00
option II	\$10,000	\$8.00

Summary July Aug
Individual 113.28 + 38.40 = 141.68
Family 245.87 + 59.04 = 304.91



City of Cambridge

8.

IN CITY COUNCIL

December 12, 1988

COUNCILLOR WALTER J. SULLIVAN

- WHEREAS: The cost of living continues to spiral for our senior citizens and those living on fixed income; and
- WHEREAS: Those hardest hit are always the people with no additional means of financial support; and
- WHEREAS: Cambridge has many widows, widowers and families of retired or deceased city employees who are currently paying 50% of the cost of their medical coverage premiums in order that they may protect themselves and their families; and
- WHEREAS: Current premiums range from \$113.28 per month for an individual to \$245.87 for family coverage and/or spouses with children; therefore be it
- RESOLVED: That this City Council go on record accepting C. 32B, Subsection 9D1/2, M.G.L.A., relative to insurance premiums payable by surviving spouses; additional contribution by political subdivisions.

In City Council December 12, 1988.
Adopted by the affirmative vote of 8 members.
Attest:- Joseph E. Connarton, City Clerk.

A true copy;

ATTEST:-

Joseph E. Connarton
Joseph E. Connarton, City Clerk.

Order # '8 F-538

C.W.J. Sullivan re: resolutions that the City Council go on record accepting C. 32B, Subsection 9D½ M.G.L.A., Re: insurance premiums payable to surviving spouses.

In City Council,

December 12, 1988

12-12-88

C.W. Sullivan

Order Adopted

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