

DATE: May 27, 2020

Dear members of the MIIA Health Benefits Trust, I hope this letter finds you, your family and colleagues well and safe. As we begin to plan to reopen our communities, it's important we communicate to our members during this continued period of uncertainty. MIIA continues to provide coverage and services to its members. We are processing enrollments, providing risk management and wellness training, and more importantly looking for ways to ease the burden of the pandemic on our members.

To this end, we are pleased to announce on Thursday, May 14, 2020 the MIIA Health Trust Board of Directors approved a relief package designed to assist the members. For the 1st month of Fiscal Year 2021, the Health Trust will be releasing a total of \$25 million of reserves back to the membership in the form of a premium holiday. To accomplish this, the July, 2020 medical premiums for all HMO, POS, and PPO plans will be reduced by 50%. (Medicare supplement plans will not be impacted)

In the addition to this for members of our Dental program, the Trust will be reducing the July, 2020 Dental invoice by 60%.

It is important to remember that contributions toward the Health Trust premiums are split between the Municipal entity and its employees. Therefore, as the Trust extends this premium holiday to our municipal members, our members need to pass the appropriate portions of these savings back to the enrollees in their MIIA health and dental plans.

In the coming months, we will continue to monitor claims activity and evaluate if further financial relief may become available for our members.

For questions, please contact Chris Bailey at [cbailey@mma.org](mailto:cbailey@mma.org) or 781-367-6359.

Thank you for your continued support of the MIIA programs. Your commitment and participation to MIIA is very much appreciated. We are available to assist you and your community during these challenging times. It is a privilege and pleasure to serve you.

Sincerely,



Stanley J. Corcoran  
Executive Vice President



Christopher R. Bailey  
Health Trust Manager