

The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS



July - September
2025 Edition



It's that time of year again. Nominate your favorite retailers & restaurants today!

The Retailers Association of Massachusetts Awards of Excellence (RAMAes) honor small and large retailers, rookies and veterans, identifying hidden gems from all corners of the Commonwealth.

You could be one of this year's recipients. Submit a nomination for your business. Tell us what makes your business special.

As an expert, you can also help us identify additional businesses who deserve to be recognized for making the retail and dining experience memorable.

There is no limit to the number of businesses you can nominate. So nominate your business and all those you love as well.

There are so many incredible retail stores and restaurants in MA who could be deserving of this recognition. **Help us find our 2025 winners.**



Visit the RAM website at retailersma.org/RAMAES to submit your nominations.



Awards will be handed out at the 107th RAM Annual Meeting taking place on **Wednesday, November 19**, at the Conference Center at Bentley University in Waltham. Event updates will be emailed to members and posted on the RAM website.

Scenes from the 2024 RAMAE luncheon:



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Avalanche of Ballot Questions Shows Costs Are Top Public Policy Issue

By Jon Hurst, President & CEO

The Retail Review

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In August, a variety of interest groups and individuals filed with the state attorney general 47 proposed ballot questions. After reviewing the proposals for form and constitutional issues, 44 questions were certified to go forward for signature gathering - the highest number of measures ever certified. Several proposals represent different versions of the same policy question, and others likely won't have the grassroots or financial backing to qualify them for the ballot. Initiative sponsors typically need to spend hundreds of thousands of dollars to collect more than 100,000 signatures, to feel confident that they have sufficient valid voter numbers to move the measure forward. From the costly process of signature gathering, to constitutional court challenges, to potential legislative action next spring to pass compromise legislation on these issues, that list of 44 will likely be reduced to less than ten proposals actually reaching the voters on the November 2026 ballot.

It will become clearer which questions are serious and which are not by early December. But there were some common themes among those proposed ballot questions—the most prevalent theme was the high cost of living in the Commonwealth. Several proposals look to lower taxes and government spending. And then there were proposals which at first glance were intended by proponents to lower the cost of housing—most notably a plan to reimpose rent control in the state (repealed by ballot in 1994)—but which could actually be counterproductive in housing availability and costs.

Besides the cost issues, there were other public policy issues aimed at elections and elected officials. And curiously, a measure was filed to repeal the recreational cannabis law, which was originally authorized by a ballot question.

On taxes, there were rollback proposals on the income tax, sales tax, and even the gas tax. Furthermore, tax expenditure control measures were filed with an aim to reduce the growth of the state budget and local government. Most of these proposals won't go forward to the ballot, but could spur some momentum to reassess the proper tax and expenditure levels for a competitive Commonwealth.

Over the years, RAM has been active on ballot questions—primarily on the “No” side, but also on the proponent side for Blue Law reform in 1994, and in 2017-2018 a sales tax rollback proposal. RAM's sales tax rollback initiative led to the so-called “Grand Bargain” in June of 2018, which created a permanent sales tax holiday, and repealed the Sunday and holiday retail premium pay law. The Grand Bargain also mitigated the proposed minimum wage increase by slowing the increase and creating a more favorable tip wage for restaurants; as well as implementing a far lower cost paid family and medical leave law than what was headed to the ballot.

Whether or not RAM engages in any “Grand Bargain” efforts to negotiate measures off the ballot; and supports or opposes certain ballot questions destined for the November 2026 ballot, will all be determined in the months to come.

A competitive economic playing field for Massachusetts businesses, employers, consumers and taxpayers will be the key objective for RAM public policy priorities for ballot measures over the next year. Just like legislative actions by our elected officials, Massachusetts laws passed on the ballot need to financially incent local investment, local jobs, and the retention of our future workers, our working families, and our retirees.

As FY26 State Budget becomes law, Gov. Healey suggests further study of proposed Secure Choice Retirement Program

When Gov. Healey signed the FY26 State Budget into law earlier this summer, she proposed a further study of the Legislature's proposal to create a new Secure Choice Retirement Program. That program, modeled after existing programs in a growing number of states, would mandate that employers with more than 25 employees – who do not already offer a retirement savings program, such as a 401K or a SEP – must automatically enroll employees and facilitate payroll deductions into the Secure Choice Savings Fund:

- (3) Employers shall retain the option at all times to set up any type of employer-sponsored retirement plan, including, but not limited to, a defined benefit plan, a 401(k), a Simplified Employee Pension (SEP) plan or a Savings Incentive Match Plan for Employees (SIMPLE) plan, instead of having a payroll deposit retirement savings arrangement to allow employee participation in the program.

Other provisions in the proposal state that employees can choose to opt-out of the program entirely. Employers are not required to make any financial contributions at all and can choose to establish an employer-sponsored retirement program at any time. If employers fail to enroll employees, they face fines of \$250 per employee per year, and \$500 per employee per year after the first penalty – a fine structure similar to other states with the same program.

RAM does offer our members the option to participate in the Alliance of State Retail Associations (ASRA) Multiple Employer Plan, which would qualify as an exemption from participation in the proposed state-run plan. (See ad below for more information.)

RAM appreciates the Governor's action in sending the proposal back to the Legislature for further study, giving employers additional time to weigh in with questions and concerns. The Legislature has yet to take up the Governor's amendment.



Your employees deserve a quality retirement plan. We make it easy.

The Alliance of State Retail Associations (ASRA) Multiple Employer 401(k) Plan (MEP) means employees get the plan they deserve – and you get an easy, lower-cost alternative.

- Administrative relief, fiduciary support, and potential cost savings to ease the burden for employers
- Dedicated participant website with tools and resources to help brighten retirement outcomes
- Flexibility to allow plan design customization

Learn more about the ASRA MEP.

Contact The Retailers Association of Massachusetts (RAM) at 617-523-1900 or info@retailersma.org



Multiple Employer Plans (MEP) offer adopting employers the ability to delegate fiduciary functions to the MEP plan sponsor, but adopting employers retain fiduciary duty for selecting and monitoring the MEP provider. Adopting employers must share a commonality and the MEP is treated as a single plan.

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Issue Update

MA EPR Commission continues to meet & work through product categories

The **MA Extended Producer Responsibility (EPR) Commission** continues to meet and make its way through the various product categories directed for study by its enabling statute. The Commission is charged with making policy recommendations on specific EPR approaches and other strategies for products and packaging categories including paint, mattresses, electronics, lithium-ion batteries, plastics and other packaging.

RAM's Senior Vice President, Bill Rennie, serves as a commissioner on the panel, representing the retail industry.

To date, the Commission has held three full commission meetings and four Advisory Group meetings, with the advisory meetings taking a deeper dive on the topics of electronics and packaging. The Commission sent its first official policy recommendation to the Legislature in June, recommending "that the Massachusetts Legislature enact legislation on or before July 31, 2026 establishing an extended producer responsibility program for paint." Rennie was the lone "NO" vote against the paint recommendation, arguing that the paint proposal is not a true EPR plan, as it is 100% financed by the consumer.

Upcoming full Commission meetings in September and October will review the product categories of electronics (e-waste) and packaging.

Labor Committee continues review of additional leave mandates

The Joint Committee on Labor and Workforce Development heard testimony this summer on several bills that seek to impose additional leave mandates on employers and interfere with the rights of employers to communicate with their employees. RAM staff expressed opposition in testimony to **H.2064, An Act relative to bereavement leave for the loss of a child, S.1296, An Act protecting the right to time off for voting, and H.2152, An Act extending parental leave**. MA employers already must comply with a number of costly, statutorily required, employee leave mandates which can result in significant disruptions to business operations. Now is not the time to add onto that burden, when many businesses are struggling to keep their doors open.

RAM also submitted written testimony in opposition to **H.2183, An Act to ban captive audience meetings**, which is aimed at prohibiting employers from discussing certain topics, including unionization efforts, with their employees. The importance of communication between employers and employees cannot be understated. Where the subject matter of a legislative, regulatory or unionization effort has the potential to impact employees and their workplace, employers must have the opportunity to provide relevant information allowing those employees to make an informed decision about their future. The workplace is the natural forum for an employer to assemble and address employees in this manner, and has been protected as such for close to 80 years under federal law and the U.S. Constitution.

continued >>>>

RAM opposes “The Fashion Act”

In testimony before the Joint Committee on Environment and Natural Resources (ENR), RAM urged the Committee to reject **H.1032, An Act to establish environmental accountability in the fashion industry**. The bill, also known as The Fashion Act, seeks to further global environmental standards in the fashion industry. However, the bill in its extremes simply goes too far. If adopted, the legislation would impose a burdensome regulatory framework on retailers resulting in costly compliance, legal and reporting requirements. We highlighted that retail capabilities remain limited due to the length and complexity of supply chains, sourcing multiple consumer channels and including thousands of SKU's that must be transported, stocked and sold. The cost of compliance would be significant and likely be passed along to consumers in the form of higher prices. This would put retailers that operate in the Commonwealth at a competitive disadvantage in the global marketplace, and it would hurt the Commonwealth's efforts to promote a welcoming business environment. The Committee has yet to act on the bill.

Omnibus plastics ban bill advances

One bill the ENR Committee did recently release favorably is **S.2541, An Act to Reduce Plastics**. This redrafted bill largely mirrors the omnibus plastics bill that passed the Senate last session but did not advance in the House. Details include:

- **A ban on plastic carryout bags**
 - o Provides allowances for common exemptions like pharmacy/prescription medication, bag used to protect items from damage/contamination, unwrapped food, to protect articles of clothing on a hanger, frozen food items, raw meat, uncooked seafood or similar products, etc.
 - o Allows for use of recycled paper bag or a reusable bag.
 - o “Reusable bag”, is defined as a bag that (i) is made of machine-washable cloth, fabric, hemp or other woven or non-woven fibers; (ii) has handles that are stitched with thread and not heat-fused; and (iii) is designed and manufactured for multiple uses; provided, however, that a “reusable bag” shall not include a bag made of plastic film of any thickness
 - o Recycled paper bags allowed, customer must be charged not less than \$0.10 per recycled paper bag
 - o \$0.05 per paper bag must be remitted by the retailer to the MA DOR to fund environmental protection efforts
 - o Includes small business exemption threshold for those not wanting to charge a fee
- **Plastic “Food service ware” bans/restrictions**
 - o Defined as disposable products used for serving or transporting foods or beverages for human consumption, including, but not limited to, plates, bowls, trays, cups, cartons, hinged or lidded containers, straws, stirrers, cup spill plugs, cup sleeves, condiments containers, utensils, etc.
 - o A retailer shall not provide a customer with disposable food service ware unless requested by the customer
 - o Ban on the sale/use of Black Plastic food service ware
- **Alcohol miniatures/nips – ban on the sale of 100 milliliters or less**
- **Bottled Water** – ban on the sale of non-carbonated/non-flavored water less than 1 liter
- Ban on the intentional release of **balloons**
- **State preemption** – Included: A municipality shall not pass, adopt, promulgate or otherwise effectuate an ordinance, by-law or other rule or regulation inconsistent with this chapter.
- **Wipes** – mandatory labelling requirements – Do Not Flush
- A study on the feasibility of banning foam & solid **polystyrene**

S.2541 is now pending before the Senate Committee on Ways and Means. All members with an interest in the impacts of this bill are encouraged to contact your state Senator today to ensure that your voice is heard.



MA Junk Fee Regulations now in effect: AG Campbell releases updated guidance for businesses

The new MA Junk Fee regulations, **940 CMR 38.00: Unfair and Deceptive Fees**, took effect on September 2, 2025. MA Attorney General Andrea Joy Campbell has released updated guidance for businesses on how to comply.

The AG's stated intent in implementing these regulations is "to help consumers understand the total cost of a product or service upfront, avoid unnecessary charges and easily cancel unwanted costs that may be optional, waivable, or unwanted, including costs related to trial and subscription offers. Additionally, by increasing price transparency and helping consumers to more easily compare prices while shopping, the regulations level the playing field for businesses."

Over the past 18 months since the draft regulations were initially proposed, RAM has been engaged with our members and others in the business community in an ongoing dialogue with the Attorney General and her staff to address member concerns with the regulations. RAM submitted multiple sets of comments and clarifying questions to the AG during this process, based on member feedback.

The regulations, related guidance documents and a short compliance webinar are all available on the AG's website at <https://www.mass.gov/orgs/office-of-the-attorney-general>. All members are encouraged to review the regulations and guidance to ensure compliance with pricing, advertising and price disclosure practices.

If you have any questions or comments on this matter, please contact RAM's Senior Vice President Bill Rennie at brennie@retailersma.org.



NATIONAL IN-STORE AWARENESS CAMPAIGN

New program addresses "social sourcing" of tobacco and vaping products

The national non-profit *We Card* Program, Inc and its board of directors authorized the development of an in-store program to address "social sourcing" or adult purchases of tobacco and vaping products on behalf of those underage. For many years now, retailers have improved compliance with age-restricted product laws (to 80-90%) while the gifting, proxy purchase by another, or transfer from one to another, such as "bumming" or "borrowing" continues to rise unchecked.

The retail community including We Card's stakeholders want to address this problem in an appropriate way while reducing the pressure on front line employees.

Underage youth report getting access 80% to 90% of the time through these [social sources](#).)

After two years of testing including a pilot program, The We Card Program is rolling out the national in-store campaign to raise awareness of the problem and is introducing this program to the nation's retailers at no cost.

We Card's program seeks to raise awareness of a key element of the social sourcing issue—adult purchases of tobacco and vaping products

on behalf of those underage — and offers retailers an opportunity to address the issue.

We Card's new in-store campaign compliments (it does not replace) retailers' existing responsible retailing efforts to identify and deny underage purchase attempts of age-restricted products like tobacco and vaping products.

There are two campaigns to choose from and the choice is left to the retailer. Each campaign includes a variety of in-store signage with a QR code call-to-action for customers to scan with their smartphone to learn more and interact with the campaign website. *We Card* will run supportive social and digital communications. Both campaigns were nationally field-tested across a wide berth of convenience stores and other store types and *We Card* is happy to share those research results and program overview in a short presentation.

Please feel free to contact *We Card's* president, Doug Anderson with questions — danderson@wecard.org.

To learn more about the social sourcing issue, visit underageaccess.wecard.org/facts

Join thousands of retailers helping to prevent adult purchases of tobacco and vapor products on behalf of those underage. Visit wecard.org/Free-Kit today.

FREE Retail Store Signage Kit

Two options available:



Be A Real Influencer

An eye-catching campaign using images of friendly, young adults aged 21+, inspiring them to "be a real influencer" (a role model) and be comfortable saying "no" when asked by someone underage to buy or give them tobacco and vaping products.

BeARealInfluencer.com



We Card We Care

A We Card-Logo centric campaign informing customers: If they're under 21: NO Bumping. NO Borrowing. And NO Buying for Them.

WeCardWeCare.com



Order now, available only while supplies last.
wecard.org/Free-Kit



Health Insurance Benefits for Members

The RAM Health Insurance Cooperative is the Association's health insurance solution for our small business members (under 50 FTE). The Cooperative provides access to the entire portfolio of high quality, small group health insurance plans offered by Blue Cross Blue Shield of MA (BCBSMA), as well as a comprehensive package of free ancillary benefits typically offered by larger businesses. Not only does this add value, but also allows members to compete for, and retain, employees in today's tight labor market.

The list of ancillary employee benefits provided by RAM free of charge, include:

- **A 1% year end employer wellness incentive**, administered by RAM and paid directly to employer.
- **Life Insurance** (\$10,000 per subscriber), **Hospital Benefits** (\$750 1st night, \$150 each night thereafter up to 10 days total) and **Accident Coverage** (off the job) for accident, hospital, follow up, surgery and wellness, all provided by USABLE Life
- **Employee Assistance Program** provided by Lucet for mental health, substance abuse, legal and financial counseling for subscribers and their dependents.
- **Blue 20/20 Vision Benefit** (\$130 12/12/24 Frequency) available to subscribers and their dependents.
- **Waived Fees for Health Care Spending Accounts** through Health Equity (available at renewal). *

Don't miss out on your opportunity to participate and save. No change of broker. It's a simple, cost effective, comprehensive health solution for our small business retail members and more importantly their employees.

*Eligibility rules adopted by vendor prohibit participation by cannabis retailers

2025 Small Business Summit

On June 18th, RAM partnered with the National Federation of Independent Businesses and the Massachusetts Restaurant Association to host the 2025 Small Business Summit at the Massachusetts State House. Attended by over fifty small businesses from across the Commonwealth, the event was designed to bring awareness to the issues and challenges impacting their bottom lines, identify recommended solutions, and advocate for change with elected officials.

The event program consisted of presentations from experts on key areas of concern for small businesses, including rising health insurance premiums and expenses, unemployment insurance tax hikes, increasing energy bills, payment card interchange fees, and labor costs. Following the presentations attendees conducted visits with their elected officials to request relief. To learn more about the topics discussed, visit <https://tinyurl.com/ajpt9nrt> for an issue summary.



Rep. Ken Sweeney (6th Plymouth) and Rep. Steven Xiarhos (5th Barnstable) pictured with speakers Ryan Kearney, RAM, Chris Carozzi, NFIB and Jessica Moore, MA Restaurant Association



RAM Member Neil Abramson, Everything Cutie, Leominster posed a question to Commissioner Michael Caljouw, Division of Insurance.

Support Educators & Promote Your Business!

Do you offer a promotion or discount to educators? As teachers and early educators continue their back-to-school shopping, the Executive Office of Education is launching a database of retailers offering educator discounts. If your business provides discounts or perks of any kind to educators, don't miss this opportunity to be featured on mass.gov!

If you want your business to be included in a directory of businesses which offer teacher discounts, please visit <https://tinyurl.com/2jvrsbfc> and submit your information. You may contact IAEECCTaskForce@mass.gov with any questions.

Massachusetts Wage Transparency Act

Members are reminded that the second phase of the Massachusetts Wage Transparency Act goes into effect October 29, 2025 and will require all employers with 25 or more employees to disclose an estimated pay range in all job postings; to existing employees when promoted, transferred or assigned to a new position; or upon request by an employee or job applicant. Employees are also provided protections against retaliation for exercising their rights under the law.

The law defines “pay range” as “the annual salary range or hourly wage range that the employer reasonably and in good faith expects to pay for such a position at that time.” It is unclear at this time what constitutes a “reasonable” and “good faith” range. However, based on the experience in other states with similar laws, what is necessary to satisfy this standard will ultimately be developed through the outcome of state enforcement actions. Employers should therefore be prepared to defend posted salary ranges through objective and data-driven methods and policies (i.e. market research, internal audits, and other factors that support the range utilized.) Open ended or overly broad salary ranges will likely fail to meet this standard.

One of the biggest compliance pitfalls that employers should be aware of involves third-party job postings. The law holds employers responsible for ensuring that third parties meet disclosure requirements on their behalf. Failing to properly manage such postings could result in exposure to liability. For example, despite an employer’s effort to correct non-compliant

job postings internally, older (non-compliant) versions of the postings may be stored and remain accessible on third-party job boards. Employers are therefore strongly advised to implement practices and protocols that allow for the ongoing monitoring of third-party activity and correction of non-complaint postings across all venues.

In determining whether your business meets the employee threshold to be covered by the law, employers should include any person whose primary place of work is located in Massachusetts and who performs services for an employer for wage, remuneration, or other compensation. This includes full-time, part-time, seasonal, and temporary employees. Employers will have to conduct this calculation once per year, as an average over all of the payroll periods of that year.

Employers violating this requirement are subject to statutory penalties, including a warning for the first offense, a fine of not more than \$500 for the second offense, a fine of not more than \$1,000 for the third offense, and fines of up to \$25,000 and possible criminal penalties for fourth or subsequent offenses. With violations based on a per posting basis, these penalties could quickly add up to significant liability—particularly for employers regularly making multiple postings.

Members are strongly advised to visit the Attorney General’s website to review issued compliance guidance at <https://www.mass.gov/info-details/pay-transparency-in-massachusetts>



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B Leaf Wellness Centre
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Burger King
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Canton Convenience LLC
Canton

Charlie's Tire and Service Center
Bellingham

Cormier's Fine Jewelry
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DELO Industrial Adhesives LLC
Sudbury

FiDO Pizza
Boston

Flogolf Lounge
Saugus

Greater Goods LLC
Taunton

Gyro and Kebab House
Norwood

Hornet's Nest Solutions LLC
Holbrook

Hubba Hubba Inc.
Cambridge

Indigo Martha's
Edgartown

International Auto Services LLC
Westford

Interscope, Inc.
Northbridge

Jam Time
Maynard

Kanguru Solutions
Millis

Kushala Sip Coffee House
Stoneham

Leaf Relief Dispensary
Brockton

Linda Loring Nature Foundation
Nantucket

Little Taco
North Easton

Lucky Green Ladies LLC
Norton

Ludlow Coffee Company
Ludlow

Manu Bar & Grill
Randolph

Metro Pets
Natick

Modern Auto Sales
Tyngsboro

Nantucket Dreamland Foundation
Nantucket

NE Comics
Brockton

North Andover Country Club
North Andover

OCS Ivy Mae Holdings LLC
Pittsfield

Old Village Corner Store
Somerset

Oriental Garden
Haverhill

Pineapple Express
Ware

ProDevLabs LLC
Southborough

Rhythm 'N Wraps
Boston

RMLC Logistics
Oxford

Rockport House of Pizza & Roast Beef
Rockport

Row 34 Kenmore LLC
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Orleans

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Fairhaven

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Great Barrington

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Mendon

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Gardner

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Chelsea

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Retailers Association
of Massachusetts

RAM Model Employee Handbook

RAM has partnered with employment law expert, Attorney Jaclyn Kugell of Morgan Brown & Joy, to update our Model Employee Handbook. The update reflects recent changes to federal and Massachusetts law—including the addition of a new section covering the Massachusetts Wage Transparency Act.

The handbook is designed to provide you and your employees with information about policies, procedures, benefits, and a general summary of the working conditions applicable to your business. Furthermore, this handbook has been drafted to comply with both federal and Massachusetts law. Its use, therefore, will also help ensure your compliance with state and federal employment policy requirements. If you do business outside of Massachusetts, you should have this handbook revised to comply with the law of the state in which you are conducting business.

While the model handbook includes the essential employment policies your company should adopt, it is likely to be both over and under-inclusive of what your final Employee Handbook will look like. It may be over-inclusive to the extent that a sample policy is inapplicable to your business or under-inclusive to the extent that you offer programs requiring a more detailed policy that is tailored to its specific terms. In any event, it is strongly urged that this model be read and reviewed thoroughly and edited to create an Employee Handbook that is specifically tailored to the needs of your business.

Throughout the handbook comments have been included in red which provide insight into the given policy including its applicability based on business size, if it is an optional or required policy, and whether it is part of state or federal law. These comments should be deleted in the final adopted version of your policy.

The Model Employee Handbook is a members-only benefit and requires that you sign-in to the RAM website to gain access. **Upon review, members with questions or those seeking additional assistance in customizing the policy are advised to contact Jaclyn Kugell of Morgan Brown & Joy by phone at 617-788-5054 or via email at jkugell@morganbrown.com.**



Bundle and save with payroll, workers' comp, and RAM.

RAM members receive 30% savings on payroll processing from ConnectPay, and can enroll in “pay-as-you-go” workers’ comp from Cove Risk, developed specifically for small businesses like yours.

Real People. Real Answers. Always.



Great dental plans. Clear vision coverage.
Huge network. Terrific service.
And 94% overall member satisfaction.

Made you smile.

RAM dental benefits include:

100% coverage for:

- Exams, cleanings, X-rays
- Fluoride treatments and sealants for children

80% coverage for:

- Fillings, extractions, soft tissue grafts, denture repairs
- Root planing and scaling, crown lengthening, recementing crowns and bridges

50% coverage for:

- Crowns, bridges, teeth whitening
- Partial and complete denture replacement
- Athletic mouth guards for children

Smiles Plus Enhancement Exclusive to RAM Members

Now included at no extra cost, this valuable upgrade provides:

- Coverage for adult teeth whitening
- Athletic mouth guards
- A third dental cleaning per year
- Fluoride varnish treatments for adults

These benefits are not available to small groups elsewhere, only through your RAM Dental Plan.

RAM vision benefits include:

- Annual eye exam
- \$150 allowance for a wide selection of frames and contacts
- Discounts on laser vision correction
- Access to the nation's largest network of independently certified eye doctors

Dental Rates*	
Individual	\$49.82
Family	\$146.97
Vision Rates*	
Employee Only	\$9.15
Employee + Spouse	\$18.35
Employee + Child(ren)	\$15.55
Family	\$25.60

Take advantage of your RAM benefits

For enrollment or questions, call **Membership Services** at **617-523-1900** or email at info@retailersma.org.

You can also contact **Joe Barnes**, Director of Business Development at jbarnes@retailersma.org.

No minimum group size. No employer contribution required.

*See Altus Dental Benefit Summary and vision plan documents for full details. Monthly premium rates effective September 1, 2025 – August 31, 2027.



18 Tremont St.
Suite 810
Boston MA 02108

Maintain Access to Your Membership Benefits

Reminder: to remain eligible for your RAM membership benefits your 2025 dues need to be paid. In September, Cove Risk will be sending certified letters of policy cancellation to members in the MA Retail Merchants Workers' Comp group with outstanding dues. Those participating in the RAM Health Insurance Cooperative will have their free ancillary benefits removed and be denied upon renewal. If you value your cost savings in these programs, please get your 2025 dues paid.

Invoices were sent from ram@memberclicks-mail.net. Members who want to pay by credit card will be able to pay that invoice directly through our secure payment portal by clicking the link at the bottom of that email, "Click here to view this invoice." A copy of your invoice was also be attached to that email if you prefer to mail a check to our Boston office. Hard copies were mailed in May to those who have not provided us an email address.



www.retailersma.org