

**COMMONWEALTH OF MASSACHUSETTS  
WILLIAM FRANCIS GALVIN  
SECRETARY OF THE COMMONWEALTH**

MIDDLESEX, SS

To Lester Baker, one of the Constables of the City of Framingham,

**GREETING:**

In the name of the Commonwealth of Massachusetts, you are hereby required to notify and warn the inhabitants of the City of Framingham who are qualified to vote in Elections to vote at:

<b>Precincts 1, 2, 3</b>	Harmony Grove School, 169 Leland Street
<b>Precincts 4, 5, 6</b>	St. Tarcisius Parish Center, 562 Waverly Street
<b>Precincts 7, 8, 9A, 9B</b>	Keefe Tech. School 750 Winter Street
<b>Precincts 10, 11, 15</b>	Farley Building, 19 Flagg Drive
<b>Precincts 12, 13, 14</b>	Memorial Building, 150 Concord Street
<b>Precincts 16, 17</b>	Wesley United Parish Center, 80 Beacon Street
<b>Precincts 18, 25, 26</b>	Walsh Middle School, 301 Brook Street
<b>Precincts 19, 20, 21A, 21B, 21C</b>	Brophy School, 575 Pleasant Street
<b>Precincts 22, 27</b>	King School, 454 Water Street
<b>Precincts 23, 24</b>	Potter Road School, 492 Potter Road

on **TUESDAY, THE EIGHTH DAY OF NOVEMBER, 2022 from 7:00AM to 8:00PM** for the following purpose:

To cast their votes in the State Election for the candidates for the following offices:

<b>GOVERNOR.....</b>	<b>For this Commonwealth</b>
<b>LIEUTENANT GOVERNOR.....</b>	<b>For this Commonwealth</b>
<b>ATTORNEY GENERAL.....</b>	<b>For this Commonwealth</b>
<b>SECRETARY OF STATE.....</b>	<b>For this Commonwealth</b>
<b>TREASURER.....</b>	<b>For this Commonwealth</b>
<b>AUDITOR.....</b>	<b>For this Commonwealth</b>
<b>REPRESENTATIVE IN CONGRESS.....</b>	<b>Fifth District</b>
<b>COUNCILLOR.....</b>	<b>Second District</b>
<b>SENATOR IN GENERAL COURT.....</b>	<b>Middlesex &amp; Norfolk District</b>
<b>REPRESENTATIVE IN GENERAL COURT.....</b>	<b>Fourth, Sixth, Seventh Middlesex, Nineteenth Worcester Districts</b>
<b>DISTRICT ATTORNEY.....</b>	<b>Middlesex County</b>
<b>SHERIFF.....</b>	<b>Middlesex County</b>

**QUESTION 1: PROPOSED AMENDMENT TO THE CONSTITUTION**

Do you approve of the adoption of an amendment to the constitution summarized below, which was approved by the General Court in joint sessions of the two houses on June 12, 2019 (yeas 147 – nays 48); and again on June 9, 2021 (yeas 159 – nays 41)?

## SUMMARY

This proposed constitutional amendment would establish an additional 4% state income tax on that portion of annual taxable income in excess of \$1 million. This income level would be adjusted annually, by the same method used for federal income-tax brackets, to reflect increases in the cost of living. Revenues from this tax would be used, subject to appropriation by the state Legislature, for public education, public colleges and universities; and for the repair and maintenance of roads, bridges, and public transportation. The proposed amendment would apply to tax years beginning on or after January 1, 2023.

**A YES VOTE** would amend the state Constitution to impose an additional 4% tax on that portion of incomes over one million dollars to be used, subject to appropriation by the state Legislature, on education and transportation.

**A NO VOTE** would make no change in the state Constitution relative to income tax.

## QUESTION 2: LAW PROPOSED BY INITIATIVE PETITION

Do you approve of a law summarized below, on which no vote was taken by the Senate or the House of Representatives on or before May 3, 2022?

### SUMMARY

This proposed law would direct the Commissioner of the Massachusetts Division of Insurance to approve or disapprove the rates of dental benefit plans and would require that a dental insurance carrier meet an annual aggregate medical loss ratio for its covered dental benefit plans of 83 percent. The medical loss ratio would measure the amount of premium dollars a dental insurance carrier spends on its members' dental expenses and quality improvements, as opposed to administrative expenses. If a carrier's annual aggregate medical loss ratio is less than 83 percent, the carrier would be required to refund the excess premiums to its covered individuals and groups. The proposed law would allow the Commissioner to waive or adjust the refunds only if it is determined that issuing refunds would result in financial impairment for the carrier.

The proposed law would apply to dental benefit plans regardless of whether they are issued directly by a carrier, through the connector, or through an intermediary. The proposed law would not apply to dental benefit plans issued, delivered, or renewed to a self-insured group or where the carrier is acting as a third-party administrator.

The proposed law would require the carriers offering dental benefit plans to submit information about their current and projected medical loss ratio, administrative expenses, and other financial information to the Commissioner. Each carrier would be required to submit an annual comprehensive financial statement to the Division of Insurance, itemized by market group size and line of business. A carrier that also provides administrative services to one or more self-insured groups would also be required to file an appendix to their annual financial statement with information about its self-insured business. The proposed law would impose a late penalty on a carrier that does not file its annual report on or before April 1.