

The Retail Review

THE OFFICIAL NEWSLETTER OF THE
RETAILERS ASSOCIATION OF MASSACHUSETTS

January - March 2026 Edition



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Gov. Healey Files Fiscal Year 2027 Budget

On January 28th, Gov. Maura Healey released her FY27 State Budget Recommendation, which proposes to spend \$63.4 billion in the upcoming fiscal year that begins on July 1, a spending increase of 3.8% over the current FY26 budget. The proposal does not include any increases in taxes or fees, a welcome omission after last year's initial attempt to raise taxes on candy and synthetic nicotine. However, the proposed rate of spending increase continues to be a cause for concern as inflation was last reported at 2.7%.

The FY27 plan proposes to spend \$2.7 billion of income surtax, or "Millionaire's Tax" revenue. A separate supplemental spending bill was filed alongside the budget which proposes to spend an additional \$1.15 billion in excess surtax revenue, for a combined total of \$3.85 billion in surtax revenue dedicated to transportation and education priorities.

While there are no new taxes proposed in the budget, Healey also recently sent the Legislature a proposal to delay the implementation of certain tax changes resulting from last year's passage of the One Big Beautiful Bill Act (OBBA). H.4975, An Act to manage federal tax changes in Massachusetts, proposes to phase in certain changes to the Commonwealth's corporate tax code over tax year 2026 and 2027. The bill has been referred to the Committee on Revenue for review, but its impacts are directly tied to the FY27 budget.

In terms of policy changes, the FY27 budget bill, now H.2, does not include many provisions of strong interest to the retail industry. For alcohol sellers, the proposal includes a number of reforms seeking to modernize laws governing alcohol licenses, including the elimination of certain restrictions on license holder eligibility and removal of the existing requirement that the entirety of a licensed premises be contiguous. The latter change would provide more operational flexibility for license holders and expand opportunities for outdoor dining. The bill also includes reforms to the state's Medicaid program (MassHealth) to control costs and includes authorization for the use of traffic cameras to enforce speed limits in school and construction zones.

The budget will now be run through a series of hearings around the state before the House and Senate Committees on Ways and Means, as they prepare to build their individual response plans. The House will debate its budget proposal in April, with the Senate following in May. ■



2026: Focus on Reducing Costs for Consumers & Consumer Serving Employers *by Jon Hurst, President & CEO*

The Retail Review

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There's no escaping the message in the press, in political campaigns, and in consumer spending: costs are high and affordability continues to weigh on both our residents and our employers. Who is to blame depends on the particular costs, as well as who you ask. The solutions depend on the willingness of elected officials to do anything meaningful about the problems.

Families and small businesses have incomes coming from paychecks or sales, with a variety of costs ranging from necessary to discretionary. The problem facing too many families and too many small businesses that serve them is that monthly income or sales growth haven't kept up with monthly costs of living or costs of doing business. Monthly taxes; mortgage or rent payments; groceries for families; inventory for sellers; health insurance premiums; heating and cooling bills; and other bills which must be paid, increasingly leave little or nothing for discretionary spending or savings at the end of the month. Most families and small businesses can withstand the higher costs versus flat income mismatch for a period of months, or even years, but not forever.

That imbalance ultimately results in families leaving the state and small businesses closing their doors. The domestic outmigration from Massachusetts as reported by the US Census for last year was 33,000, continuing a troubling multi-year trend. Also, small businesses closing their doors continues six years after the damaging COVID restrictions and messaging.

It is extremely important in 2026 that our elected officials at the local, state and national levels all take a good look in the mirror to determine what they are doing right, and what they are doing wrong on the cost of living and the cost of doing business.

On Capitol Hill last year, we saw a mixed bag of action affecting consumers, taxpayers and small businesses. Important tax reforms for families and small businesses alike were welcomed and may benefit our local economy in the upcoming tax season. Yet that positive action is balanced against the uncertainty and potential consumer costs of widespread tariffs.

On Beacon Hill, costs are a top talking point, yet introspection hasn't been a strong suit on looking at those costs. Too often much blame is pointed at others such as Washington for self-inflicted inflationary mandates.

The two obvious examples are health insurance premiums and utility bills. On health insurance it is easy to point the fingers at insurers, but the reality is that unaffordable premiums come from two sources - high provider prices, and state mandated insurance benefits over and above what is required under the Affordable Care Act (ACA). Before you tackle the high-cost provider issues, state lawmakers must recognize that over the years they have passed nearly 60 state health insurance mandates, now accounting for up to 24% of premium costs. For a small business family policy now costing \$40,000 per year, that's almost \$10,000 of inflationary, unaffordable state mandates, with no ability for the premium payer to choose whether they want, need or can afford those costly coverages.

Similarly, in this very cold winter weather, it may be easy for politicians to point fingers at the local gas or electric utility. But the facts are that state mandated assessments now add up to about a third of the monthly bill, with no right to choose for the consumer or small business owner of whether they want, need, will ever use, or can even afford those mandates, such as the MassSave program.

Our state elected officials claim affordability for our working families and our small businesses is truly a top priority. Well, a good place to start in solving the affordability crisis would be to empower those actually paying the bills for those state healthcare and energy mandates to be able to choose whether they want to opt in or out of the costs, rather than having those decisions made for them by politicians.

The next time you see your elected officials, tell them to take a good look in the mirror before giving them your vote.

EPR Commission Final Report sent to the Legislature

With the Extended Producer Responsibility Commission having completed its work in December, the final report was recently sent to the Legislature and posted on the EPR Commission website www.mass.gov/info-details/extended-producer-responsibility-commission. The site includes additional resources, including a full compiling of all public comments received during the Commission's deliberations, all presentations to the Commission, and more.

The final report reflects the Commission votes in support of advancing EPR legislation related to paint, mattresses, batteries and electronics. As a member of the Commission, RAM's Senior Vice President, Bill Rennie, voted in opposition to paint, mattresses, and electronics, while voting in support of the batteries proposal.

The vote on plastics and packaging was in unanimous support to recommend further exploration of the concept of EPR for plastics and other packaging, and that MassDEP be charged with establishing a subcommittee of its Solid Waste Advisory Committee to further investigate the issue, with the caveat that the Legislature appropriate the necessary resources to complete a needs assessment. The Legislature will now take the Commission's recommendations under advisement.

Initiative Petitions for the November 2026 Ballot

The Elections Division of the Secretary of the Commonwealth's office has granted approval for eleven ballot questions to advance to the next step in the process for qualifying to appear on the 2026 State Election. The approval is based upon the determination that enough certified voter signatures in support of the proposals had been submitted by proponents to the Secretary by last December's deadline.

The Legislature now has until the first Wednesday in May to consider and take action on any of these proposals. If the Legislature chooses not to pass a proposed law, the petitioners will be permitted to gather an additional 12,429 signatures needed to place the question on the ballot in November.

Advancing ballot questions that are of interest to RAM include a proposals to **roll back the income tax to 4%**, reform **Chapter 62F** tax rebates, institute **rent control**, repeal the **recreational cannabis** law, which would take MA back to a 2015 landscape by limited commercial sales to medical use only, and a question pushed by the Audubon Society to dedicate a portion of **sales tax revenue attributable to sporting goods** sales to fund a new environmental fund for clean water and conservation efforts.

RAM's official position, endorsement, and or involvement on all ballot questions, is determined by a vote of the Board of Directors, typically during the May board meeting.

Massachusetts' Terrible, Horrible, No Good, Very Bad Energy Weekend

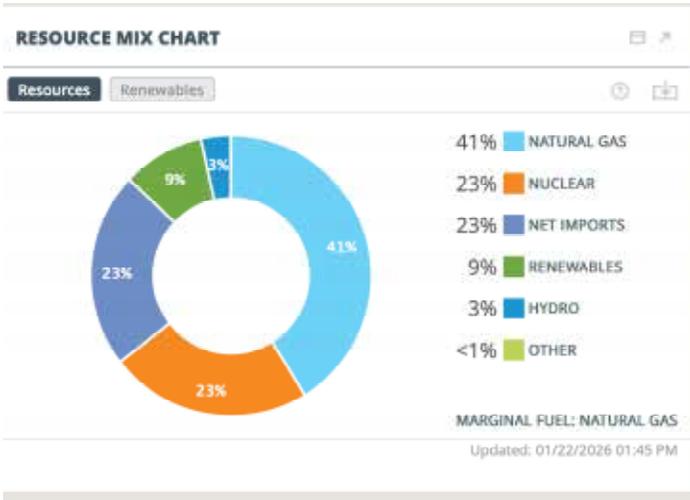
by Robert Rio, The Mass Energy Bill Guy

Winter Storm Fern (Jan. 25/26) was one of the biggest snowstorms in recent memory. Was the weekend successful from an energy standpoint? The answer is: it depends.

If your measure of success is keeping the lights on, then yes. Outages were limited, especially for a storm of this magnitude – primarily because the snow wasn't particularly heavy and it wasn't very windy (more on the latter below). But if your measure of success was getting payback on the billions of dollars ratepayers have invested in clean energy generation to reduce carbon emissions—and confidence that we are on our way to a fossil-free future—well, then the answer is a resounding no.

The Run-Up to the Storm

For much of this winter, the region has been using oil to backfill our electric generators when gas was scarce. But this was the first time we'd had hydro from the new NECEC line in the mix helping shoulder the load. Two days before the storm hit, we were off to a good start with net imports—which include NECEC and others—providing about 3100 MW of power to the region and gas at ~40% of the mix:



Find more from the Mass Energy Bill Guy at substack.com and whatsinmyelectricbill.com.

But with cold weather expected across the region, the question was whether the NECEC would result in more net imports – particularly if Canada also needed that power given the breadth of the winter storm. As Massachusetts already faced some of the highest prices for energy in the US, we were staring down a major test of our infrastructure, clean energy investments – and one way or another, the culmination of a decade's worth of policy choices and supply constraints.

The Arrival of the Storm

Faster than you could get through a line at Market Basket, the results poured in.

For the majority of this weekend as the storm raged, New England relied not on clean energy or even natural gas – but fuel oil. For virtually all of Saturday and Sunday oil was the dominant fuel for electricity generation in New England at ~38-40%, at one point using 95% of all available oil generation units (chart 1 ~ top of next page), and emissions were predictably horrific, totaling nearly 150 metric tons of carbon per minute – double what we see when gas provides the plurality of power (chart 2 ~ top of next page).

The Winter Storm No-Show: Clean Energy

Outside of nuclear, which performed reliably and provided about 20-25% of electricity, almost all of our other sources of clean energy came up well short of what was needed – and predicted by policymakers. Solar obviously wasn't going to provide much energy during a snowstorm and once the snow began, production predictably trailed off.

Wind on the other hand was depended on to perform during winter months. As the Sierra Club, Acadia Center and other environmental advocates said, "Offshore wind in particular will be critical to serving wintertime electricity demand, enabling significant conservation of gas in the region during extreme cold weather events." But that didn't happen. At all. I've written about delays to offshore wind

continued >>>

Chart #1 >>>>

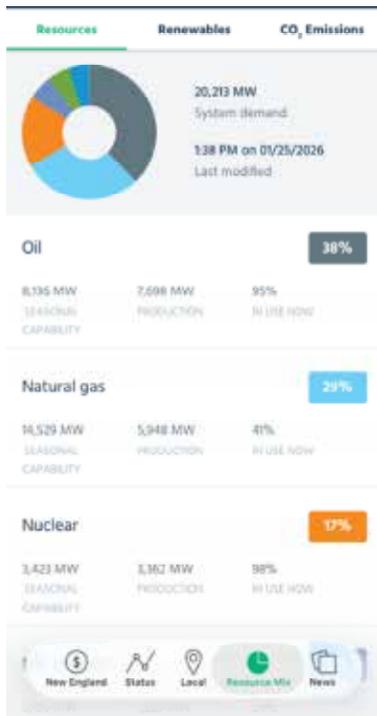


Chart #2 >>>



Chart #3 >>>



construction and the various impacts. But even that doesn't quite explain how as temperatures plummeted wind was a non-factor (chart 3).

How much of a non-factor are we talking about here? As the storm started, wind was producing 192 MW out of a >18,000 MW demand – barely 1% of our total system load.

That's bad. Meanwhile, as the storm progressed, hydro pretty much dried up as a reliable energy source.

The Fallout from the Storm

What was clear—or should be—was that the stormy weekend was a failure of policy. For fifteen years, we've been doubling down on a path that has spent billions of dollars of ratepayer money to meet our carbon reduction goals. And when we needed it most, it didn't deliver:

Solar was a non-entity. The so-called "Saudi Arabia of wind" was a bust. The base load of reliable Canadian hydropower we thought the NECEC provided apparently has more holes in the contract guaranteeing that power than a screen door in a New England winter.

And here again, because of a self-imposed starved market for natural gas, well, that couldn't produce either. As a result, the dirtiest fuel available was the most-used fuel all weekend – with emissions that were multiples of what we would've had with a more diverse and balanced energy portfolio. And here's the worst part: the cold weather that followed kept us stuck in an oil-burning doom loop for at least another week.

A decade ago, we faced a similar situation: a two-week cold snap that forced us to rely on oil to such an extent that it wiped out a year's worth of emissions benefits from our solar investments. And it seems that in the years since we've learned nothing.

So, if the goal that weekend was reliability—keeping the lights on—then yes, the weekend was a success. But by virtually every other measure—environmentally, economically—it was anything but. It remains to be seen how all of this will impact the legislative debate taking place on Beacon Hill. But one thing is for sure: it won't be ignored.

Learn about RAM's Retirement Plan Solution

Competition for talent in today's marketplace has increased dramatically. Having strong benefits is the best way to attract and retain great employees. The federal government recognizes citizens have not saved nearly enough to produce a comfortable retirement and because of this shortfall, they've rolled out meaningful tax credits to help employers ease the burden of starting retirement savings vehicles, like 401k's.

RAM wants to help provide access to these benefits! We have rolled out a **Multiple Employer 401k Plan** to make offering a plan simple and painless as well as extremely cost effective. These types of plans have a number of unique benefits for employers including:

- Removing day-to-day administration
- Eliminate costly annual audit
- Outsource legal fiduciary responsibility to third parties

All considered, there has never been a better time to start a retirement plan!

Please join us for a webinar to learn more about these tax credits and the advantages of our Multiple Employer 401k plan.



Tuesday, February 24th at noon
(register at <https://tinyurl.com/s9vpf37f>)

or

Tuesday, March 24 at noon
(register at <https://tinyurl.com/yr99n5z8>)



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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Policies, Training, and Accountability

Expert Advice from Cove Risk Safety Services



Why Safety Matters

It can feel like we're living in increasingly unsafe times. Many of us are sleepdeprived, juggling multiple jobs, or simply moving too fast. And the faster we work, the greater the potential for accidents and injuries.

For retail owners and managers, keeping both customers and employees safe is essential—not optional. The good news is that fostering a strong culture of safety can help you achieve both.

A “culture of safety” is the mindset when your leadership supports the goal of building and sustaining an effective safety program and each employee is trained to look for potential hazards, while empowered to correct them.

As a businessperson, your why for investing in safety is clear: you want to increase your bottom line, reduce insurance premiums, boost productivity, and lower employee turnover – this is valid and important. As a person, your why is that workplace injuries are life injuries. When an employee breaks an ankle on the job, they don't clock out and leave that injury behind. Even if they're able to keep working, their entire daily life is affected. They might struggle to find transportation, attend planned events, make doctor visits or physical therapy. And they may do all of this while dealing with ongoing pain, frustration, and the emotional toll of recovery. A broken bone, head injury, severe laceration, or other incident at work is going to affect every aspect of their life, temporarily or permanently.

Too often, businesses are reactive to accidents instead of proactive about safety. A reactive approach might correct the immediate hazard, but it often fails to address the underlying causes. That means the same accident can happen again... and again. True safety isn't about responding to injuries — it's about preventing them in the first place.

Three keys to a strong safety culture include:

1. **Leadership** is leading by example and modeling smart safety practices. An “okay” manager sees small infractions where employees cut corners on safety procedures or practices. A good manager makes them educational and ensures that safety protocols are followed in the future.
2. **Training** on why safety is important – employees don't necessarily come to you already knowing. They need to understand safety procedures for any task and how to spot hazards.
3. **Communication**, or employee empowerment to speak up about a safety hazard. They need to know where and how to report a hazard. Communication needs to flow from the top down and the bottom up. Procedures must be clear, written, and explained. Instructions should be posted appropriately where required. Encourage questions.

Certainly, there are other important aspects to workplace safety. An internal safety audit is your best offensive move to prevent injuries, with appropriate follow-up to correct any hazards the audit uncovers.

If you run a business or manage employees, their health and well-being should be as important to you as it is to them. Every employee deserves to return home in the same condition they were in when they arrived for their shift. You don't want today to be the day someone's life changes because the safety culture isn't strong enough to protect them. Do it for your business. Do it for your employees.

John Hazard is a Senior Health & Safety Consultant at Cove Risk, where he works closely with retail members of the Massachusetts Retail Merchants Workers' Compensation Group to help businesses build strong safety cultures and keep employees safe. The program serves more than 4,000 Massachusetts businesses and is known for delivering significant cost savings, dividends, and exceptional claims and safety services. Contact John at JHazard@CoveRisk.com or visit www.coverisk.com for additional safety resources.



a partner in your success
www.coverisk.com



Welcome 34 New Members

495 Chrysler Jeep Dodge, Inc.
Lowell

Assabet Co-op Market
Maynard

A/J Equipment Repair, Inc.
Abington

Ashworth Awards
North Attleboro

Boys & Girls Club of Greater Lowell
Lowell

Brighton Bodega
Brighton

Centerville Cleaners
Centerville

CuriRx, Inc.
Wilmington

EOS Bittersweet LLC
Pittsfield

Fleet Ad Media LLC
Boston

Freeboard Brewing Company LLC
Tyngsboro

Graziano Gardens
East Longmeadow

John Brewers Tavern
Waltham

Kreme N' Kone
West Dennis

LAB Furniture Installations & Sales
Middleton

Lambert's Fruit
Westwood

Los Tres Hermanos
Greenfield

Marty's Gas & Go
New Bedford

Maynard Village Pizza
Maynard

Medway Cafe
Medway

Mighty Squirrel
Waltham

Mooyah's
Hudson

NRP Variety, Inc.
Everett

PhAST Corp.
Boston

Porter Belly's Pub
Brighton

Renaud HVAC & Controls
Sutton

Rolling Releaf
Newton

Sail House Tavern LLC
Fairhaven

Salisbury Auto Salvage
Salisbury

Seasalt USA
Boston

Snowy Owl Coffee Roasters
Sandwich

Stop and Shots Liquor and Deli
Boston

The Green Lady Dispensary II
Nantucket

Worcester Scale Co., Inc.
Worcester





Member Benefit: Health Insurance

The RAM Health Insurance Cooperative (RAMHIC) is the Association's health insurance solution for our small business members (under 50 FTE). The program provides access to the entire portfolio of high quality, small group health insurance plans offered by **BlueCross Blue Shield of MA (BCBSMA)**, the ability to earn a **year-end wellness reward equal to 1%** of medical premium paid to your business, and 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:

- Access to the **Personify Health** wellness program providing covered employees with the ability to earn up to \$300 in financial incentives based on participation.
- **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 US Able 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 Equity Personal Spending Accounts** through Health Equity (available at renewal)*

For more information regarding the available ancillary benefits members may visit

<https://www.brainshark.com/bcbsma/RAMAncillaryBenefits2026>

or the RAMHIC/BCBSMA microsite

<https://planinfo.bluecrossma.com/customblue/2026/retailersassociationofmassachusetts>

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.

Winning Customer Attention When Every Dollar Counts



Kruti Thakkar is a seasoned executive in the retail sector, embodying a customer-centric approach. Her commitment to excellence is evident in her consistent delivery of outstanding and transformative business outcomes, underpinned by a robust foundation in decision-driven analytics that propels organizational success. Recognized as a thought leader and collaborative partner, she has a track record of adeptly handling multifaceted responsibilities and fostering cross-functional teamwork. Her leadership is marked by a passion for excellence and a dedication to nurturing talent and driving performance, across diverse functions.

Today's retailers are working harder than ever to capture the attention of a price conscious, value driven customer who is also more digitally connected than ever before. To stand out, small businesses must differentiate through creative and meaningful promotions that drive both traffic and loyalty.

Below are some ways retailers can drive customer engagement and increase conversion in today's environment.

1. Offer Experiences Instead of Traditional Promotions

Experiences increase time spent in store, create emotional connection, and give customers a compelling reason to visit in person, something online competitors can't replicate.

Ideas that work:

- VIP exclusive events for new product launches
- DIY workshops such as craft nights or candle making
- Meet the maker sessions with featured vendors or artists

Enhance these events with exclusive discounts, bundles, or gift with purchase offers to drive conversion.

2. Deliver Personalized Offers Through Simple Loyalty Programs

A loyalty program doesn't need to be high tech to be effective. Simple, well structured programs can generate repeat visits, especially when paired with personalized offers.

Examples:

- Punch cards (buy 5, get the 6th free)
- Segmented promotions based on shopping behavior (eg: Fashion jewelry shoppers get early access to new arrivals)
- Ongoing engagement offers ("Spend \$50 this month, get \$10 next month")

Reward behaviors you want more of: referrals, reviews, and repeat visits.

3. Create Limited Time Exclusives and Product Drops

Borrow from "drop culture" by creating scarcity and excitement around special items.

Ideas:

- Limited run colors, products, or kits
- "Only 15 available" exclusives
- Periodic exclusive product drops

Build momentum through social countdowns, SMS alerts, or email teasers.

continued >>>

4. Social Promotions That Encourage Sharing

User generated content is the modern version of word of mouth, and customers trust it more than paid advertising. Make it easy for shoppers to share organically.

Promotions to try:

- “Show this post for \$10 off”
- Photo challenges (“Post a pic with your favorite item to win a gift card”)
- Live shopping events with one day promo codes

5. Leverage the Power of Surprise & Delight

Small, unexpected perks build emotional loyalty and spark positive word of mouth.

Examples:

- Mini samples with purchase
- Birthday freebies
- Free upgrades

These gestures are small but memorable and set you apart from larger competitors.

6. Engage Your Local Community Through Promotions

Community focused promotions feel authentic, relevant, and rooted in what customers care about. They are also powerful drivers of organic traffic.

Ideas:

- Partner promotions with nearby businesses (perk on showing partner receipt & vice-versa)
- Neighborhood night events for residents or school groups

7. Activate Around Cultural Moments

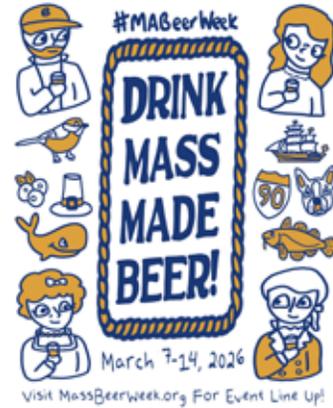
Cultural moments and micro holidays keep your brand timely and fun without requiring heavy discounting.

Examples:

- National Small Business Week
- Local sports wins or community celebrations
- Niche “National ___ Day” events like Crafting Day or Bakery Day

Pair with small offers, giveaways, or themed in store events.

Small businesses aren't competing on scale, they're competing on creativity, community, and personal touch. The retailers who win in 2026 will be the ones who promote not just products, but experiences, relationships, and moments that customers genuinely care about. ■



altus dental | Altus Vision™



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.

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.



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Boston MA 02108

Membership Renewal

Maintain your Access to All of RAM's Membership Benefits

RAM dues invoices for 2026 were emailed the first week of January. The email is generated by MemberClicks and come from ram@memberclicks-mail.net.

Members who choose 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 the email, "Click here to view this invoice." A copy of your invoice will also be attached to the email if you prefer to mail a check to our Boston office.

Members without email on file will receive a hard copy of their invoice in the mail. If you receive both, please pay only once.

*2026 Holiday Calendar available to download.
Visit our website at www.retailersma.org*



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Massachusetts