



Leading the Way for Maine Retirees

MAR ANNUAL MEETING

The MAR Annual Meeting will be held on Wednesday, May 24, 2017 at the Augusta Civic Center, Augusta, Maine from 8:00 am to 3:00 pm. Doors will open for registration at 8:00 am with the Annual Meeting program starting at 9:00 am. The agenda includes the MAR Business Meeting, updates on National and Maine legislative actions and proposals, updates on National Health Insurance proposals, information on Maine Health Insurance programs for public service retirees, presentation on the value of seniors to Maine and themselves, and an address on protecting your privacy in the technical world with individual assistance available at the conclusion of the talk.

MAR will have an exhibition table available for MAR members to display their own creations and/or hobbies. Any MAR member who would like to display their talents should contact the MAR Office by **Monday, May 15, 2017** to reserve space.

A book exchange table will also be available at the Annual Meeting. Bring books you no longer want and find new treasures.

Registration for the MAR Annual Meeting can be done by calling or emailing MAR no later than **Monday, May 15, 2017**. The pre-paid cost is \$10.00 per person which includes lunch. Members are encouraged to bring guests! The pre-payment must be received by MAR by **May 15, 2017**. Requests for specific accommodations must be done at the time of pre-registration. If you opt to pay at the door the cost is \$15.00 per person. MAR must provide the Augusta Civic Center the number of members attending to ensure seating and lunch capacity. Therefore, if any MAR members had registered, had NOT PRE-PAID and do not attend the meeting, MAR will bill the member the \$15.00 per person cost for non-attendance.

128TH MAINE LEGISLATIVE UPDATE

The Maine Association of Retirees, Inc. is currently following approximately 62 bills in the 128th Maine Legislature covering a variety of topics ranging from LD 16: An Act to Exempt Certain Individuals Who Are 70 years of Age or Older from Maine Income Tax to LD 1280: An Act Regarding Generic Drug Pricing.

MAR has testified on approximately 14 bills.

The following is a summary of MAR's top priority bills.

LD 650: AN ACT TO CLARIFY AND PROTECT CERTAIN PUBLIC SERVICE RETIREMENT BENEFITS

The Maine Association of Retirees, Inc. continues to lead the way for Maine public service retirees by devoting a lot of time and effort in moving forward restoring a COLA as a contractual obligation in the Maine legislative process.

LD 650 sponsored by Senator David Woodsome makes our COLA a protected benefit by statutorily specifying it constitutes a solemn contractual commitment of the state and it clarifies that our COLA is a protected benefit under our Maine Statutes, the Constitution of Maine, and the United States Constitution.

On Friday, March 24, 2017 beginning at 10:00 am in Room 228 of the State House, the Joint Standing Committee on Appropriations and Financial Affairs held a public hearing on LD 650. Senator Woodsome, sponsor, presented LD 650. Representative Richard A. Pickett and Representative John Picchiotti along with 32 public members provided testimony in support of LD 650. There was no opposition to the bill and no one spoke neither for nor against the bill.

To listen to the actual public hearing testimony, please go to our MAR website and click on the audio button on the right side of our website: <http://maineretirees.org/>.

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MAR Update - Spring 2017

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TOTAL MAR MEMBERSHIP 13,736
Dental Participants 5,116

128th MAINE LEGISLATIVE UPDATE ...continued from page 1

To view the public testimony of the 32 participants who spoke on LD 650, please refer to: http://www.mainelegislature.org/legis/bills/display_ps.asp?ld=650&PID=1456&csnum=128&sec3#.

The Joint Standing Committee on Appropriations and Financial Affairs is currently conducting committee report backs and work sessions on the Governors 2018-19 Biennial Budget, LD 390 and will eventually have a work session on LD 650 at a later date.

MAR can use all the help we can get to pass LD 650.

LD 390: BIENNIAL BUDGET SUMMARY

Governor Paul LePage's biennial budget for FY 2018 and FY 2019, LD 390 has a variety of proposals to make significant financial and programmatic changes to the way state government currently operates.

Two of those proposals are MAR priorities and directly impact Maine public service retirees:

1. Part HH of the Governor's Biennial Budget eliminates cost of living adjustments (COLA) to retirement benefits for State Employees and Teachers for FY 2018 and FY 2019. The savings provided from this initiative of \$60-\$65 million is proposed to be applied to the unfunded actuarial liability in the State Employee and Teacher Retirement program; and
2. Part D, section 11 of the Governor's Biennial Budget increases the maximum Maine pension income deduction for state retirees from \$10,000 to \$35,000 over a 5 year period beginning with the 2017 tax year.

A public hearing was held on Part HH of the Biennial Budget on March 28, 2017 and on Part D, section 11 on February 10, 2017. The Maine Association of Retirees, Inc. testified in opposition to Part HH of the Biennial Budget and testified in support of Part D, section 11.

The Joint Standing Committee on Appropriations and Financial Affairs is currently conducting committee report backs and work sessions on the Governors 2018-19 Biennial Budget, LD 390.

The Appropriations Committee will have a work session on the above mentioned proposals at a later date.

LD 513: AN ACT TO ELIMINATE THE STATE INCOME TAX FOR MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM PENSIONS

LD 513 is a bill sponsored by Senator Shenna Bellows of Kennebec County and would eliminate the state income tax for Maine Public Employees Retirement System pension payments.

The Taxation Committee conducted a public hearing on February 27, 2017 and a work session on March 6, 2017. MAR testified in favor of this bill.

The bill is currently "tabled" by the Taxation Committee pending further information to be provided by legislative staff. The next work session on LD 513 is unknown at this time.

LD 723: RESOLUTION, PROPOSING AN AMENDMENT TO THE CONSTITUTION OF MAINE TO REDUCE VOLATILITY IN STATE FUNDING REQUIREMENTS CAUSED BY THE FINANCIAL MARKETS

LD 723 is a bill sponsored by Senator Roger Katz of Kennebec County and is a Constitutional Amendment designed to reduce volatility in state pension funding caused by the financial markets by increasing the length of time over which experience losses are amortized from 10 years to 20 years.

The Joint Standing Committee on Appropriations and Financial Affairs conducted a public hearing on March 13, 2017 and a work session on March 31, 2017. MAR testified in favor of this bill.

The bill is currently "tabled" by the Appropriations Committee pending further information to be provided by MePERS Executive Director, Sandra Matheson.

The next work session on LD 723 is unknown at this time.

YOUR VOICES MAKE A DIFFERENCE

Please continue to call your legislators and ask them to:

- Support LD 650: An Act to Clarify and Protect Certain Public Service Retirement Benefits;
- Oppose Part HH of the Biennial Budget so our COLA's will continue;
- Support Part D, section 11 of the Biennial Budget which would increase our current pension income deduction; and
- Support LD 513: An Act To Eliminate The State Income Tax For Maine Public Employees Retirement System Pensions
- Support LD 723: Resolution, Proposing an Amendment to the Constitution of Maine to Reduce Volatility in State Funding Requirements Caused by the Financial Markets.

If your Senator or Representative is a member of the Joint Standing Committee of Appropriations and Financial Services and/or Taxation Committee, your opinion and voice are extremely valuable.

You can contact your State Senator by calling 1-(800) 423-6900 or (207) 287-1540 and your State Representative by calling 1-(800) 423-2900 or (207) 287-1400.

If you do not know who your State Senator or Representative is, you can find their name, address, email address, and telephone number by using the Maine Legislature's website: <http://legislature.maine.gov> or by calling MAR and we will help you.

Thank you for your continued cooperation and attention to these important issues.

WE ARE TRYING AGAIN.....

Quite a few of our members have expressed their desire to have an affordable Vision Plan premium that can be deducted directly from their retirement check.

Cigna Vision May Be Just What You Are Looking For!

If 500 members sign up for Cigna Vision, MAR will be able to get great group rates! Please let us know if you are interested by filling out an Enrollment Application and returning it to MAR **BEFORE June 3, 2017!** The count will be tallied and the decision to start the plan will be made on Monday June 5th, only if we have enough members interested! Call us today or go on-line to our website www.maineretirees.org to print off a form. If you already submitted a Vision application to MAR, you do not have to re-apply. If you have decided NOT to go ahead with the plan, please let us know so we can shred your application.

Monthly Rates:	Single Person:	Two Person:	Family Plan:
	\$ 6.93	\$ 13.25	\$ 21.51

If we are successful, Cigna will guarantee the same rates for 2 years!

The plan year will run from July 1 through June 30. This Vision Plan will follow the same guidelines as MAR's Group Dental plan. **Open Enrollment will be once a year.** If you do not sign up, you will not be allowed to enroll for the next 12 months unless you have a "Qualifying Event".

MAR needs to have everyone's applications no later than June 3rd, so the determination can be made if there are enough members signed up to start on July 1st. Remember, if there are not 500 applicants, MAR will not be able to offer the program.

Program Basics

Coverage	In-Network	Out-Of-Network	Frequency Period
Exam Allowance (1 per Frequency Period)	Covered 100%	Up To \$45.00	12 Months
Materials Allowance	Up To \$200.00	Up to \$128.00	24 Months

In-Network Coverage Includes:

- One vision and eye health evaluation including, but not limited to, eye health examination, dilation, refraction, and prescription for glasses. Prescription sun glasses can be purchased through this vision plan!
- In-network purchases also offer a savings of 20% on purchased frames, lenses, lens options, and up to 15% savings on the contact lens professional services (including fitting and evaluation). The 20% discount does not apply to contact lens materials.
- When using an in-network provider, no other discounts, promotions or prior orders will be allowed.
- If other discounts and/or promotions or out-of-network providers are used, an out-of-network claim form must be completed and sent to Cigna to be reimbursed for allowable expenses.

To see if your provider is in the network, go to myCigna.com, go to the "Cigna Vision" coverage page and select "View Details". Then select "Find A Cigna Vision Network Eye Care Professional" to search the Cigna Vision Directory.

MEDICARE AND YOU

Have you ever asked yourself how Medicare coverage coordinates with insurance you receive as a public service retiree?

When you have retiree insurance from your former employer, in almost all cases, you should enroll in both Medicare Parts A and B to have full coverage for covered services. This applies if you are eligible for Medicare because you are 65 or older or you are eligible for Medicare due to a disability. Part A covers inpatient care and Part B covers doctor's visits and other outpatient care.

Retiree coverage may look the same as the coverage you had when you were working but it usually works differently. Retiree insurance is secondary to Medicare which means it typically pays after Medicare pays.

If you are 65 or older and decide to enroll in Medicare at a later time, you may have to pay a penalty for late enrollment and you may also have gaps in your coverage since you will have to wait until Medicare's Open Enrollment Period to enroll in Part B. However, if you are 65 or older, still working, and have coverage as a result of your present work, you are not required to take Part B. When choosing to turn down Part B or enrolling in only Part A, you should call the Social Security Administration at 1 (800) 772-1213 and ask if you can defer enrollment without incurring a penalty.

Monthly premiums for Medicare Part B are automatically taken from your Social Security check. If you are not receiving Social Security, you will be billed for Part B. Part A is free for most people.

If you or your dependent decide not to remain with the insurance plan your former employer sponsors, be aware that you or your dependent will be unable to return at later date to your former employer's plan.

For State of Maine retirees "only" who are under 65 and not Medicare eligible, Anthem Blue Cross Blue Shield has been awarded the insurance contract with an expected start date of July 1, 2017. The State will be issuing a Request for Proposal for coverage for retirees who are 65 or older and eligible for Medicare. In the interim, Aetna Medicare Advantage remains the carrier until at least January 1, 2018.

SPIRIT OF AMERICA AWARD

Judy Williams, MAR member, recently received this prestigious award. The award was presented to her by Senator Shenna Bellows on March 2nd to recognize Judy for her endless community volunteerism.

The Spirit of America Award is presented in the name of Maine municipalities to local individuals, organizations and projects for commendable community service. MAR congratulates Judy on her many volunteer activities.



BITS & PIECES

MAR BUSINESS OFFICE: Our normal office hours are Monday through Thursday 9:00 am through 4:00 pm.

UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, May 29, 2017 Memorial Day
Tuesday, July 4, 2017 Independence Day
Monday, September 4, 2017 Labor Day

MEPERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

April 28, 2017 July 28, 2017
May 30, 2017 August 30, 2017
June 29, 2017 September 29, 2017

WEP/GPO

H.R. 711, the House legislation to lessen the impact of Social Security's WEP provision continues to be a priority of the Ways and Means Committee. It is important for MAR members and other Social Security beneficiaries to call their Congressmen again to ask them to support passage of H.R. 711, The Equal Treatment of Public Servants Act.

NEW LEGISLATION TO REPEAL COMPLETELY THE WEP AND GPO PROVISIONS!

Representative Rodney Davis of Illinois has introduced H.R. 1205, The Social Security Fairness Act of 2017. This

comprehensive legislation to eliminate both the WEP and GPO needs co-sponsors. Call or write Congressman Poliquin or Congresswoman Pingree as soon as possible to ask them to co-sponsor H.R. 1205.

MAR NEEDS YOUR HELP! Do you know any public service retirees who are not a member of MAR? Please give us their names and addresses and we will send them a recruitment packet! Let them know what MAR has to offer or give them our website address www.maineretirees.org so they can go online to see what MAR is doing.

HANNAFORD GIFT CARDS

Remember to order your \$25.00 gift cards through our office. Call for more details.

BRAND NEW MEMBER BENEFIT!!!

Great Scott Audiology & Hearing Aids located at 3 Horton Place in Topsham is offering the following:
10% off any new hearing aid purchase (Minimum \$100 to maximum \$300 per aid), free batteries for life w/purchase, free annual screening, lifetime clean and checks for aids purchased through Great Scott Audiology, free 1 – year membership to Hearing Loss Association

of America Magazine w/hearing aid purchase and free telephone consultation with Licensed Audiologist or Hearing Aid Specialist.

SAM'S CLUB REMINDER

Starting March 1st, Sam's Club will provide MAR Members with a \$10.00 Gift Card in addition to the **Welcome Package** (over \$100 in Instant Savings). You cannot go into your local Sam's to get this special savings. If you have already enrolled, renewed or had your membership set up on auto-renew on your Sam's Club Credit Card, you are not eligible for this year.

Current Membership Rates:

\$ 45 for a Sam's Savings Membership
\$ 100 for a Sam's Plus Membership
You can now mail your payment directly to Sam's Club! You must send your payment to the attention of the Membership Coordinator and be sure to put a notation on your check that you are a member of MAR.

Mail directly to:
Sam's Club
Attn: Ashleigh Holman-Dupuis,
Membership Coordinator
45 Marketplace Drive
Augusta, ME 04330

ARE YOU MAKING YOUR DENTAL PLAN WORK FOR YOU?

If you are currently in our Cigna Dental group you should be scheduling appointments to have your teeth cleaned TWICE in each plan year (February 1 through January 31). Keeping your regular appointments for cleanings will have the added benefit of keeping you healthier overall! Routine Cleanings and x-rays are covered at 100% so there is NO REASON not to go! You should be scheduling your next routine cleaning appointment when you leave the office! That way, you will not get off track. It pays to maintain good oral hygiene! If you have not scheduled an appointment lately, call your dentist to make sure you have one set up!

WANT TO SAVE EVEN MORE MONEY ON YOUR DENTAL CARE?

Did you know you can save even more money by going to a participating dentist? In-Network Dentists have agreed to be paid at a lower contracted rate. Out-Of-Network Dentists are paid based on what they bill to Cigna. It is not reduced to the reasonable and customary rate charts most providers use to pay claims.

This is an example of a bill for a restorative procedure billed to an In-Network Dentist compared to the same procedure being billed by an Out-Of-Network Dentist.

Service Date	Service(s) ¹	Amount Billed	Contracted Amount	Amount Covered	Applied to Deductible	Remaining Balance	Cigna Plan Paid 60%	You Owe	Notes
9/28/2016	Filling, 1 surface	\$173.00	\$100.00	\$100.00	\$25.00	\$ 55.00	\$ 45.00	\$ 55.00	In-Network
09/28/2016	Filling, 1 surface	\$173.00	\$173.00	\$173.00	\$25.00	\$148.00	\$ 88.80	\$ 84.20	Out-Of-Network



TECHNOLOGY CORNER

by Lisa Blue

ISPs Now Able To Share Your Web Data Without Your Consent

In this edition of the Technology Corner, I wanted to discuss a piece of federal legislation concerning your data that was recently signed into law and how it affects you.

THE LEGISLATION

On Monday April 3, 2017 President Donald Trump signed into law legislation (S.J.Res.34) repealing the prior measure which would have required internet service providers (ISPs) to get your explicit consent before they share or sell your web browsing history and other sensitive information. With this repeal ISPs, such as Verizon, Comcast, and Spectrum can collect customer online connectivity. This data can include items such as consumer location at a given time, as well as browsing history, app usage history, and data about customer health and finances. They can then sell this data to advertisers that would in turn allow them to create more personalized ads.

ISPs felt they would be at a disadvantage, since they were competing with Facebook and Google, who gained big on personalized ads.

HOW THIS AFFECTS THE CONSUMER

For the average consumer, just about every site they visit online is sharing data with ad networks or with third parties. This data is used for analytics and targeted ad creation. So this new rule should not change your user experience. You currently see ads targeted by your web activity, through the use of cookies (unless you have cookies tuned off) and you will continue to see ads targeted by your activity. The major difference is your ISPs can now share data which can identify

you across devices. This means targeted ads you see on your laptop may be seen also on your smart phone or even your kindle.

So what can you do to opt out? First, Verizon and Comcast have stated they have no intention of selling or sharing customer data regardless of what the new law says. If you want to know your ISP's stance on the matter, you might want to call them and find out their policies going forward. They may offer additional opt-out tools you can use.

You can also look for the triangle "i" on banner ads. If there's a triangle "i" on an ad, this means that the company is tailoring ads based on your Web surfing and is offering you an opt-out. For more information about this, please go to their website at: <http://youradchoices.com/learn>.

On your browser itself under the options you can select "Do-Not-Track", or turn off tracking and cookies. The exact location of these options depends on the browser you are using (Chrome, Internet Explorer, Firefox, Safari, etc.)

You can also clear out your ad ID on your iPhone or if you have a Google phone you can reset your ad ID which will prevent apps from tracking your activity.

You may also want to consider using some encryption tools such as Tor, Duck Duck Go, The Guardian Project, or a whole host of other encryption options to make your web browsing completely anonymous.

This signed legislation will not turn the entire web browsing world upside-down. Instead, it merely gives a bit more latitude for advertisers. The good news is there are still options for you to protect your privacy and data, while allowing you to explore all the online world has to offer.

If you have any questions about the legislation or about any of the tools I have mentioned, please do not hesitate to contact me at the MAR Office: (207) 582-1960.

VOLUNTEER OPPORTUNITIES!

The Eastern Area Agency on Aging Needs Your Help!

You can assist with our State's food insecurity when you volunteer for one of the following opportunities!

Meals on Wheels Program: we need drivers in Ellsworth, Hancock, Bucksport, and Blue Hill; Milo from Bangor, time a week; Milo to Lagrange, Howland, Enfield, & Greenbush every other week; Milo to Corinth 1 time a month; deliver meals to Hancock County. All driving positions are 3 – 4 hours of time and you choose the day Monday through Thursday

Packer: we need help packing meals for delivery, located in Bangor, 1.5 hours weekly on Monday

Café Site Coordinators: one for Franklin and one for Bucksport.

Commodities Program: we need volunteers to enlist new consumers to the food program, distribution site coordinators, and to help with loading and transporting food to distribution sites.

Furry Friends Program: Food bank driver, 3 times a week to store and organize donated pet food; you choose the time and days

Volunteer Activities Coordinator: coordinate

activities, presentations, & entertainment for our cafes located in greater Bangor area.

Administrative Support: volunteer would work at our Annex location in Bangor to assist with scanning documents and completing paperwork for our Commodities Program.

SHIP (State Health Insurance Program): This professional level volunteer opportunity involves navigating seniors through the Medicare system and providing education and support to seniors about Medicare and MaineCare. SHIP/SMP counselors identify and report discrepancies in Medicare and MaineCare claims and other forms of errors, waste, fraud and abuse to the SHIP/SMP Coordinator. In depth basic training and job shadowing required. Public speaking ability preferred. Computer experience strongly preferred.

Go to our website for an application: www.eaaa.org or call our office: (207) 941-2865 and we will mail one to you.

Washington Hancock County Action Is Looking For Volunteer Drivers!

If you want to pick your own days and hours of work, spend some time helping community members get where they need to go, be reimbursed for your mileage tax-free, make a difference in someone's life AND

you live in Washington County or Hancock County, read on! The Washington Hancock Community Agency (WHCA) is looking for reliable volunteer drivers. Our volunteer drivers give rides to seniors and low-income individuals who need transportation to and from medical appointments, the grocery store and other destinations. Volunteers are reimbursed for these trips at up to \$0.44 per mile from their homes. In addition, WHCA offers AAA Plus to volunteers at no charge and will provide a cell phone if needed. All necessary training provided at no charge. Must pass background checks (criminal and driving record) at no charge to them. For more information about how you can help, call WHCA's Volunteer Coordinator, Jocelyn Storey at (207) 610-5940.

Paid Work Opportunities!

Discover Maine Magazine is in need of a mature salesperson who may be excited about reaching out through emails and phone calls to advertising agencies, the medical field and corporate businesses.

Anyone interested, please call Jim Burch at (207) 865-4207. You would be an independent contractor and receive a generous 25% commission.



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FROM THE PRESIDENT



MAR EXECUTIVE COMMITTEE

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Since we distributed our Winter Newsletter, the MAR Executive Committee, officers, and staff have been very busy. Our most important and time consuming efforts have centered around Legislative issues. We have been in constant contact with Senator David Woodsome who agreed to sponsor a bill for us that would make cost-of-living adjustments on MePERS pensions a contractual obligation. LD 650 thus evolved and was the focus of a hearing on March 24th. I am very pleased with the great job Tim Leet did in coordinating what resulted in a very positive hearing before the Joint Standing Committee on Appropriations and Financial Affairs. More than 30 people testified and everyone did a fine job in speaking in support of our bill. Despite the positive hearing, we still have a lot of work to do before our proposed Legislation gets enacted. I encourage all MAR members to contact local Legislators and encourage them to support LD 650 because "it is the right thing to do."

There are many other bills being

considered in the current Legislative session MAR is closely monitoring and is taking an active role in either supporting or opposing those which are important to our membership. I encourage MAR members to keep informed on the status of bills which interest you by visiting the MAR website or our Facebook page.

In addition to focusing on Legislative issues, we have been developing a budget for 2017-18 and in addition to dealing with routine daily tasks, we have been getting ready for the April 27th Meeting of the Board of Directors and the Annual Meeting on May 24th. Please note the information about these meetings elsewhere in this Newsletter.

I want to conclude this message by again sharing with our membership my appreciation of the great job the MAR staff does on a daily basis. We are truly fortunate to have such dedicated, competent, and caring people helping us "Lead the way for Maine Public Service Retirees."

Robert E. Powers, President

DRIVE CAREFULLY. WEAR YOUR SEATBELT. STAY ALERT & AWARE.