



Spring Newsletter 2018

Leading the Way for Maine Retirees

MAR ANNUAL MEETING

The MAR Annual Meeting will be held on Wednesday, May 23, 2018 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 with elections for President, Secretary and Member at Large, updates Maine legislative actions and proposals, keynote by Kevin Mannix on transitions and an address on technology advances with individual assistance available at the conclusion of the talk. If you or someone you know would like to be nominated for Secretary or Member at Large, please contact Eric Anderson at 318-8541 or email_mrtuba@twc.com with the information.

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 14, 2018**. 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 14, 2018**. 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.

MAINE STATE LEGISLATURE

As the Second Session of 128th draws closer to the end of the session, progress on bills important to public service retirees are in various stages. Updates on the bills MAR has been actively involved with are as follows:

LD 513: An Act To Eliminate State Income Tax for MePERS Pensions is still in the Committee on Taxation and no action has been taken.

LD 650: An Act To Clarify and Protect Certain Public Service Retirement Benefits has been moving through the Legislative process with several successful outcomes, however, the work is not completed.

- LD 650 was heard at the Committee on Appropriations and Financial Affairs. It was passed out of committee Ought to Pass with 8/5 vote, Ought to Pass. This is called a “divided” report.
- The next step was reading in the Maine State Senate, where the majority report (with a fiscal note added), was passed “under the hammer.” “Under the hammer” is a process where there is no roll call vote and the bill is accepted in an affirmative.
- The House passed LD 650 on a 89/55 vote and enacted it with the amended Fiscal Note
- Due to the fiscal note attached to LD 650 by the Office of Fiscal and Program Review, the Senate placed LD 650 on the Appropriations and Financial Affairs table. The fiscal note is:

Adding cost-of-living adjustments (COLA) to retirement benefits to the provisions that constitute solemn contractual commitments of the State may limit the State’s future ability to decrease or eliminate the COLA provisions.

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TOTAL MAR MEMBERSHIP 13,757
DENTAL PARTICIPANTS 5,107

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MAINE STATE LEGISLATURE *continued from page 1*

- The Appropriations Table will most likely be taken up by the Joint Standing Committee on Appropriations and Financial Affairs at the end of the session which will be sometime in mid-April.
- If the Joint Standing Committee on Appropriations and Financial Affairs approves LD 650, the bill would then go to the Governor's desk for his approval or disapproval.
- If the Governor elects to veto LD 650, it then returns to the full Legislature for their consideration to override the Governor's veto.
- To override a Governor's veto, both the Senate and the House must pass the bill with a 2/3 vote. Senate would need a vote of 24 in favor and the House would need a vote of 101.
- The vote of your Maine Legislators will be extremely important if the Governor vetoes this bill. Your voices can help by contacting your legislators and asking for their support.

LD 726: An Act To Restore Full Cost-of-Living Increases for all Maine State Retirees was not passed in the Committee on Appropriations and Financial Affairs and, therefore, the bill will not be enacted.

LD 735: An Act To Authorize General Fund Bond Issue To Support Independence of Maine's Seniors was referred to Committee on Appropriations and Financial Affairs and no action has been taken.

LD 1066: An Act Regarding Housing Insecurity Of Older Citizens was sent to the Committee on Labor, Commerce, Research and Economic Development where no action has been taken.

LD 1509: An Act To Prohibit Retired State Employees & Teachers From Returning To Work While Collecting Retirement Benefits was heard in the Committee on Appropriations and Financial Affairs and was not passed. Therefore, this bill will not become law.

SECOND ANNUAL MAINE STATE PRISON RETIREE PARTY

If you started your state career at the prison in Thomaston, then finished elsewhere or retired from the Maine State Prison, you are invited to the **Second Annual Maine State Prison Retiree Party** being held at the Union Fairgrounds in Union Maine. The date is Saturday, September 15, 2018. The rain date is Sunday the 16th.

The grill will be fired up around 11:30 am with the meal being served around noon. The main fare is hot dogs and hamburgers. Each guest is requested to bring along some side dish or dessert to share.

Come share a story and see some old friends.

Any questions or ideas, call or email Larry Farrington 695-2017 or_moosehead4ever@aol.com

MAR PROVIDES INFORMATION TO PROBUS CLUB



PRESQUE ISLE, Maine — The Probus Club held their regular monthly meeting Feb. 15th in the Reed Commons Building at Northern Maine Community College. Program Chairman, Dana Croy, introduced guest speakers Barbara J. Van BURGEL, Executive Director of the Maine Association of Retirees (MAR) and Diane Bailey, MAR Operations Manager with a focus on health care issues.

Van BURGEL said her job with the Association is to provide all members with accurate information on their pensions, insurance benefits, Social Security and health questions. There are only six part-time employees at MAR. There are 43,000 seniors statewide who qualify to become Association members but presently there are about 14,000 MAR members. One of MAR's goals is to increase membership.

Higher membership, Van BURGEL said, makes a more effective influence concerning legislation that benefits all enrollees. MAR spends a large part of their efforts protecting the retirement fund and advocating for rights for the public sector of Maine retirees.

Another of the organization's goals is to obtain passage of a Maine statute which makes a cost-of-living adjustment a permanent part of the retirement system. According to Van BURGEL, 12 percent of the population of Aroostook County are public service retirees. Presently there are six bills before the Legislature that would benefit retirees which the association is monitoring.

Van BURGEL said the number one request of Maine retirees concerns dental coverage and added she is available to assist retirees with this and any other questions at MAR's Farmingdale office.

Bailey said she assists with Medicare, Medicaid, prescriptions and dental insurance, including deductibles, out-of-pocket costs and prescription copays. She said she is available to interpret all of the Medicare plans and added Medicare does not pay for longterm care, dental, eyeglasses (except in special cases) or hearing aids. Because these federal programs can sometimes be complicated, Bailey helps public service retirees through the legalities and forms needed.

Medicare will be issuing new cards starting in April with unique identifier numbers. This is being done due to the confidentiality laws.

For more information, Bailey or Van BURGEL can be reached at (207) 582-1960 or 1-(800)- 535-6555.

CORRECTION

by Barbara VanBurgel

I must apologize for the mistakes in the Article in the Winter 2018 Newsletter on the Federal Tax Bill. I used a Congressional website to obtain the information and it was NOT the correct or updated information from the final compromised bill signed by President Trump. Please accept my apology.

Below is the correct information on the Federal Tax Bill.

FEDERAL TAX OVERHAUL BILL

On December 15, President Trump signed the Federal Tax Overhaul Bill which will be the rules for filing your 2018 federal taxes. This bill DOES NOT IMPACT your 2017 Federal Tax filing due on April 15, 2018.

The Federal Tax Overhaul Bill has multiple portions with a variety of changes. This is a summary of a few of the changes geared to individuals.

The Federal Tax Overhaul Bill:

- Replaces current seven existing tax brackets (10%,15%, 25%, 28%, 33%, 35% and 39.6%) with seven different tax brackets (10%, 12%, 22%, 24%, 32%, 35% and 37%);
- Requires the Consumer Price Index to be used to index the brackets for inflation;
- Increases the standard deduction to:
 - \$24,000 for married filing a joint return from the current \$12,700, and
 - \$12,000 for all other taxpayers from the current \$6,350;
- Increases the child tax credit from the current \$1,000 to \$1,400 per qualified child;
- Modifies 529 Plans to allow distribution up to \$10,000 per student in tuition expenses in the taxable year at public, private or religious elementary or secondary schools;
- Repeals the deduction for unreimbursed medical expenses:
 - *An amendment was included that restores the medical expense deduction. The deduction is for high, unreimbursed health care costs, including seniors paying for long-term care for a loved one and those with expensive, chronic health care conditions.*
 - *The threshold for claiming the deduction is lowered from 10 percent to 7.5 percent for 2017 and 2018.*
- Deductions for personal casualty and theft losses are limited to federally declared disasters starting in 2018;
- Modifies the exclusion of gain from the sale of principal residence to \$500,000 (\$250,000 for single filers) from capital gains taxation, as long as the individual lived there for two of the previous five years;
- Deductions for a combination of property taxes, state and local income taxes and sales taxes is capped at \$10,000;
- Deductions on home mortgage interest is limited to loans of \$750,000 or less;

- Eliminates deductions on home equity loans.

There are many more parts of this bill which covers business, energy credits, bonds, foreign income, etc. MAR encourages you to contact your tax preparer and discuss the changes which will impact you during next year's tax filing.

In addition, a continuing resolution was passed which prevent any automatic cuts to the Medicare program that could have been triggered as a result of the Pay-As-You-Go Act of 2010 (PAYGO). PAYGO is a federal budget rule requiring that tax cuts must be covered by tax increases or cuts in mandatory spending. Without this continuing resolution, Medicare would have been one of the programs mandatorily cut to cover the tax cuts.

MEDICARE

Reminder – new Medicare cards will soon be on their way. If your mailing address is not up-to-date, call 1-800-772-1213 or go to a local Social Security office to update it. Your new Medicare card removes your Social Security number. The new card will have a unique Medicare Beneficiary Identifier number. The new Medicare numbers and cards **will not** change Medicare benefits.

Relative to some concerns about scams that take advantage of people who may be confused about the transition to new Medicare cards, the following are some key things to keep in mind:

- Since both Social Security and Medicare already have your personal identifying information, they will not call, email or visit you. They will not ask for your Medicare number or other personal information.
- There is no charge for your new card so no one should contact you requesting payment.
- If anyone contacts you requesting personal information or payment related to the new card, you can call 1-800-MEDICARE (1-800-633-4227) to report this contact.

You should always check your Explanation of Benefits (EOB) carefully. If you find a suspicious charge, contact your provider's office to check if there has been a billing error. If you are unable to solve the issue after speaking with your provider's office, you should contact the Customer Service number listed on your insurance I.D. card (State – Aetna Medicare Advantage; Education and Municipal – Anthem Companion Plan).

State Retirees Only - Not Medicare Eligible:

You may have recently received a letter from the Maine Division of Employee Health & Benefits to transition you to Aetna's Medicare Advantage Plan. The intent of this notification is to voluntarily transition those State retirees age 65+ who are presently covered under Anthem's Point-of-Service Plan (POS) into the Aetna Medicare Advantage Plan. For retirees under age 65, you will remain on Anthem's POS Plan. If you have questions/concerns about this transition, you should contact Employee Health & Benefits at 624-7380 or 1-800-422-4503.

BITS & PIECES

MAR BUSINESS OFFICE:

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

We are closed on all state and federal holidays.

UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, April 16, 2018	Patriots' Day
Wednesday, May 23, 2018	MAR Annual Meeting
Monday, May 28, 2018	Memorial Day
Wednesday, July 4, 2018	Independence Day

MePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

April 27, 2018
 May 30, 2018
 June 29, 2018
 July 30, 2018

SAM'S CLUB REMINDER

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

Mail 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

HANNAFORD GIFT CARDS

If you usually purchase Hannaford Gift cards as gifts, please do not forget that you can purchase \$25.00 Hannaford Gift cards through our office. Order forms are on the MAR Website or if you do not have a computer, you can call our office to get more details!

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.

CIGNA DENTAL

Did you know you can log in at: www.mycigna.com and register your information? You can set up a username and password that will allow you access to all of your plan information. You will be able to see all of your claims for the past and present plan years. You can track your deductible and monitor how much you have used towards your maximum allowable limit so there will not be any surprises. If you lost your ID card, you will also be able to print a new one through this site. You can also search for new providers on this site. Go check it out and get registered today!

Make sure you schedule your preventive cleanings now! As long as you have at least one cleaning per plan year, your maximum allowable limit will increase by \$100.00 per year until it reaches \$1,650.00. Schedule your cleaning now so you will not forget!

A reminder that your plan runs from 2/1/2018 through 1/31/2019. The premium that is taken at the end of the month is for the CURRENT month, not the next month.

During the year, if you have a Qualifying Event "Marriage, Divorce, Death of Spouse, Adoption, Child aging out of the plan, job change, loss of coverage", you must notify us by the 10th of the month so we can make the adjustments to your account in a timely manner and ensure that your deduction is taken properly. We use the actual date of the change to determine the end date or change date of the plan. For example, if you get married or divorced on April 14th, the plan change to add or drop your partner will take effect as of the first of the next month (or May 1st). All plan changes take effect on the 1st of each month. We cannot end or change a plan in the middle of a month.



TECHNOLOGY CORNER

by Lisa Blue

It is spring here at the Technology Corner!

To get into the spirit, I wanted to share some tips to start the new season off right.

The arrival of spring signals nature's renewal. It also signals it may be a great time to update your passwords. Remember a successfully strong password is a mixture of numbers and letters, at least eight characters long and possibly a special character such as an exclamation point. Just remember to update your password lists if you have chosen to write them down somewhere secure. Changing your passwords increases security and should be a standard practice several times a year.

While you are spring cleaning, it is also time to run a full scan of your virus protection and do a disk cleanup. On a PC, you can find Disk Cleanup under **Start > All Programs > Accessories > System Tools > Disk Cleanup**. This will allow you to free up space from temporary files, the recycle bin and any temporary files from a Windows Update. If using a Mac, you can go to **Finder > Utilities > Disk Utility Macintosh HD > First Aid > Repair**.

One item people tend to "set it and forget it" is their wireless router. It is a good idea to reboot it every now and again for better functioning. If you find your internet seems to lag, cut out, or just seems slower, it is time to reboot it. Also, do not forget if you have a wireless printer, it is also connecting to the wireless router to function. If you have a lagging internet and you cannot print, your wireless router may need to be rebooted or replaced. Depending on which model you have, you may even be able to control the router from your smart phone.

Speaking of smart phones, you can do spring cleaning on your phone as well! To see how much storage you are using on your phone, you can go to **Settings > Storage**. You can then see, for example, how much space your photos are taking up. It is a great way to see what you could possibly clean up. Also, it might be a good idea to make sure your phone is up to date with updates. Do not forget you might want to empty your email Deleted mail folder. Perhaps you might want to get rid of apps you no longer use. Also, there are some power and app settings you can adjust to make your phone battery life last longer.

Following these simple tips can kick start your spring cleaning and ensure your devices will be running smoothly through the season and into summer.

If you have any questions, please contact me at the MAR office at (207) 582-1960.

SEEKING VOLUNTEERS FOR THE FAMILY VIOLENCE PROJECT

Are you a good listener? Are you comfortable talking on the phone? Do you have a passion for helping others? If you answered yes to these questions, here is an opportunity that may be perfect for you!

Family Violence Project has an ongoing need for volunteer advocates to help answer our 24-Hour Helpline for those affected by domestic violence. As a volunteer advocate on the helpline, you will make a difference in people's lives by volunteering once a month from the comfort of your home. Do you worry you will not know what to say? Family Violence Project offers free training which prepares you for this volunteer role. Also, a staff person will always be available to assist you by phone while you are volunteering. Participants in the training will learn about the complex issue of domestic violence, the staff and services of the Family Violence Project and how to talk with callers and help them create safety plans. Although successful completion of our training is required for this volunteer role, no other experience is necessary.

If you are interested in participating in this training and volunteer opportunity, you must be 18 years of age or older, complete a volunteer interview and pass background/reference checks prior to being accepted into the training. If you would like to learn more about this opportunity, please contact Jaime Mooney (Advocacy Director) at 207-620-9044 or jaimeg@familyviolenceproject.org.

THE MAINE BOARD OF LICENSURE IN MEDICINE SEEKS PUBLIC MEMBER

The Maine Board of Licensure in Medicine has been licensing and regulating allopathic physicians in Maine since 1895. Today, it consists of 10 members – 6 actively practicing physicians, 1 actively practicing physician assistant and 3 public members. The Board is seeking a 3rd public member, which is defined by law as follows:

For purposes of any occupational or professional licensing boards which have a public member or members, "public member" means a person who has no financial interest in the profession regulated by the board to which that member has been appointed and who has never been licensed, certified or given a permit in this or any other state for the occupation or profession that member is appointed to regulate.

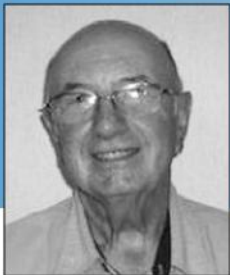
The role of the public members of the Board is extremely important and brings a layperson's perspective to the Board's analysis of complaints and other Board initiatives, such as rule making.

The Board meets once a month at its offices located in Augusta, Maine. The members of the Board are provided with materials for an upcoming meeting 1-2 weeks in advance. A typical Board meeting commences at 8:30 am and lasts until 4:00-5:00 pm. During a meeting, the Board conducts reviews of applications for licensure, complaints and investigations and rule making. In addition, the Board holds adjudicatory hearings to resolve complaints and investigations. Anyone who may be interested in this challenging and rewarding opportunity should contact Dennis E. Smith, Esq., Executive Director for the Board at: (207) 287-3605 or by email at dennis.smith@maine.gov.



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**MAR EXECUTIVE
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**Robert E. Powers
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**Tim Leet
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**Maureen St. Denis
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**Eric Anderson
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**Isabella Thurston
Past President**

MESSAGE FROM MAR PRESIDENT I

During late winter and early spring, a major focus of MAR's Executive Committee and staff has been trying to achieve our long standing goal of making a cost-of-living adjustment a contractual commitment to Maine Public Service Retirees. Although the time consuming nature of such an effort has often been frustrating, one specific activity was very heart warming and encouraging, MAR's Hall of Flag day.

On March 28th, several MAR members joined the Executive Committee and staff in hosting our Hall of Flags event at the State House. MAR provided refreshments for Legislators and State House staff in the Hall of Flags where we set up banners/posters and provided handouts about our organization and specific information about LD 650.

We were able to greet and talk to Representatives, Senators, legislative staff, student groups, media members and lobbyists. What particularly pleased me was the overwhelming

positive and supportive comments about MAR's efforts regarding the COLA issue and our ongoing attempts to provide information and services to our members.

In addition to working hard on LD 650, MAR has been monitoring many other bills before the Legislature.

Another major endeavor, which is moving toward fruition, deals with MAR's goal of providing services to members at the local/regional levels and the corresponding goal of getting more local/regional participation in MAR activities. Hopefully, our April Regional Directors Meeting will generate recommendations for review and will be acted upon at the May Annual Meeting.

In closing, I again want to thank the MAR Executive Committee, Board of Directors and staff for their dedication, competence and hard work as MAR attempts to continue to "Lead the Way for Maine Retirees."

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