



Leading the Way for Maine Retirees

MAR REGIONAL AND LOCAL INFORMATIONAL MEETINGS

Regional Meeting Schedule - registration required

MAR will be holding the five Regional Meetings and nine local informational meetings starting in August and working through September and October. The Regional Meetings agenda will include information on:

- MAR's goals for 2017-2018;
- Updates on the federal Social Security Windfall and Government Pension Offsets;
- Update of the State Budget and LD 650;
- How you can impact the outcome of LD 650;
- Tiered Medicare and retirees Health Insurance changes;
- Protecting yourself from Financial Abuse;
- Helping to design the MAR website; and
- Elections of your Regional Directors.

The Regional Meetings will be held at the times, dates and locations listed below. Please register by either calling MAR at (207) 582-1960 or emailing at MAR@maineretirees.org. The cost is \$6 per person and LUNCH IS PROVIDED.

REGION	I	II	III	IV	V
Time	9:00am-3:00pm	9:00am-3:00pm	9:00am-3:00pm	9:00am-3:00pm	9:00am-3:00pm
Date	Tuesday Aug 22, 2017	Thursday Aug 24, 2017	Wednesday Sept 27, 2017	Thursday Oct 5, 2017	Wednesday Sept 13, 2017
Location	Caribou Motor Inn Caribou, ME	Jeff's Catering Center Brewer, ME	Bangor Savings Bank Augusta, ME	Auburn Public Library Auburn, ME	Keeley's Banquet Center Portland, ME
Registration Due Date	Tuesday Aug 15, 2017	Wednesday Aug 16, 2017	Wednesday Sept 20, 2017	Wednesday Sept 27, 2017	Wednesday Sept 6, 2017

Local Informational Meeting Schedule - registration required!!!

MAR management team, your Regional Director and some members of the Executive Committee will be holding informational meetings as scheduled below. Due to the limited attendance last year at the informational meetings, registration for these meetings is required. **If no member has registered within two days prior to the scheduled meeting, MAR will cancel the informational meeting.** Members can call the MAR Office or check the MAR website for the most up-to-date information. There is no cost to attend an informational meeting.

TOWN	LOCATION	DATE	TIME
Millinocket	Public Library, Children's Room	August 21, 2017	10:30am-Noon
Madawaska	Town Office	August 21, 2017	3:30pm-4:30pm
Houlton	Houlton Higher Education Ctr.	August 22, 2017	4:00pm-5:00pm
Machias	Machias Savings Bank	August 23, 2017	10:00am-Noon
Ellsworth	Ellsworth Public Library	August 23, 2017	3:00pm-4:30pm
Skowhegan	Skowhegan Public Library	October 11, 2017	10:30am-Noon
Rumford	Rumford Public Library	October 11, 2017	2:00pm-3:30pm
Rockland	Rockland Public Library	October 17, 2017	10:00am-11:30am
Sanford	Louis B. Goodall Memorial Library	October 17, 2017	2:00pm-3:30pm

MAR Update - Summer 2017

Published Quarterly
July, 2017

Maine Association of Retirees, Inc.
280 Maine Avenue
Farmingdale, ME 04344
Telephone: (207) 582-1960
1 (800) 535-6555
FAX (207) 582-4764

OFFICE HOURS:

9:00 am to 4:00 pm
Monday-Thursday

EMAIL ADDRESS:

mar@maineretirees.org

WEBSITE:

www.maineretirees.org

MAR STAFF and Phone Ext.

Barbara J. Van Burgel X 202
Executive Director
bvanburgel@maineretirees.org

Vacant X 206
Financial Coordinator
mar@maineretirees.org

Diane Bailey X 208
Operations Manager
dbailey@maineretirees.org

Peter Sargent X 203
Membership Assistant
psargent@maineretirees.org

Linda Leet X 204
Membership Assistant
lleet@maineretirees.org

Patty Castonguay X 201
Benefits Specialist
pcastonguay@maineretirees.org

Lisa Blue X 205
Technical Support Coordinator
lblue@maineretirees.org

TOTAL MAR MEMBERSHIP 13,762
Dental Participants 5,129

2017 MAR ANNUAL MEETING

On May 24, 2017, the MAR Annual Meeting was held at the Augusta Civic Center. The meeting included the approval of the 2017-2018 budget, Committee reports on Legislation, Finance, Media and Membership and special recognition of Gerald “Jerry” Nault for his continued and steady support of MAR’s legislative actions and Judy H.M. Williams for her repeated service at proofreading and editing the MAR newsletters.

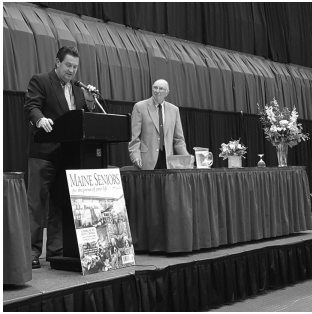
The keynote speakers focused on the Federal and State Health Care. Japhet Els from AARP provided an overview of the American Health Care Bill in the U.S. Congress, Christine Brawn from the Division of Employee Health and Benefits for the State of Maine provided an overview of the Health Insurance plan for State retirees, Christine Burke from Maine Education Association Benefit Trust provided an overview of the Health Insurance plan for Education retirees and Anne Wright from the Maine Municipal Association provided an overview of the

Health Insurance for municipal and participating local district retirees.

David S. Nealley, Maine Seniors publisher provided a positive view of Maine seniors and the assets we bring to the State of Maine and our communities. The day was completed with Lisa Blue’s presentation on technology which included ways to make us secure while using the internet.

The MAR Annual Meeting was supported by many local businesses through donations which were used in the five basket drawings and the thirteen (13) vendors who attended the meeting and provided information to attendees. A special thank you to Real Hebert for his handling of the 50/50 raffle.

MAR would like to thank our keynote speakers, the businesses who donated and the vendors for their participation in this year’s Annual Meeting. If you visit any of these businesses, please thank them for their support and assistance in making our Annual Meeting successful.



STATE LEGISLATIVE UPDATES

State of Maine

Now that the State of Maine has a signed budget for FYs 2017-2019, some of the issues MAR has been following have been considered and some of the issues still remain open.

LD 650: An Act to Clarify and Protect Certain Public Service Retirement Benefits which would make the Cost of Living Adjustment to Maine Public Service Retirement pensions a contractual obligation was carried over to the next Legislative Session by the Appropriations and Financial Affairs Committee. In order for this LD to get the support of the entire Maine Legislature, members will need to contact their local State Senator and Representative to express their support for this LD.

Governor’s Biennial Budget Proposal MAR followed two parts of the Governor’s proposed budget-Part HH and Part D, Section 11. In the final Maine State Budget for FYs 2017-2019 neither Part HH nor Part D, Section 11 were included. Part HH proposed to freeze the COLA for State Employees and Teachers retirement pensions for two years. This was not included in the final budget so the current Maine Statute remains in operation (COLA on the first \$20,000 indexed based on the Consumer Price Index up to 3.0%). The

second proposed budget item was Part D, Section 11 which proposed to increase the Maine Public Employee Retirement System (MePERS) pension income deduction from \$10,000 to \$35,000 over a 5 year period. This was not included in the final budget so the current pension income deduction remains the same.

LD 513: An Act to Eliminate the State Income Tax for Maine Public Employees Retirement System Pension would eliminate the state income tax for MePERS pension payments. LD 513 was supported by the Maine State Legislature and it is now with the Appropriations and Financial Affairs Committee for consideration for funding.

LD 723: Resolution, Proposing An Amendment to The Constitution of Maine To Reduce Volatility In State Funding Requirements Caused By The Financial Markets is a Constitutional Amendment designed to reduce volatility in state pension funding. The Appropriations and Financial Affairs Committee voted Ought to Pass on LD 723. If the Appropriations and Financial Affairs Committee provides funding, this would require Maine voter approval.

MAR will provide additional information on all these bills at each of the MAR Regional Meetings.

THE FOLLOWING BUSINESSES HAVE GENEROUSLY DONATED THESE ITEMS FOR THE GIFT BASKETS FOR OUR ANNUAL MEETING!

Please let them know how much you appreciate their support of Maine Retirees when you go in to their business!

DONOR	ADDRESS	DONATION
Amtrak Downeaster	75 W Commercial St Suite #104, Portland, ME 04101-4631	2 Round Trip tickets
Café De Bankok	232 Water St, Hallowell, ME 04347	\$25.00 Gift Certificate
Cobbossee Colony Golf Course	885 Cobbossee Road, Monmouth, ME 04259	2 rounds of Golf 18 holes, walking
Connected Credit Union	15 University Dr, Augusta, ME 04330	\$50.00 Visa Gift Card
Cport Credit Union	50 Riverside Industrial Parkway, Portland, ME 04103	\$50.00 Visa Gift Card
D R Struck	Route 202 Box 2215, Winthrop, ME 04364-0176	\$20.00 Gift Card
Davinci's Eatery	150 Mill St, Lewiston, ME 04240	\$25.00 Gift Card
Eveningstar Cinema	149 Maine St, Brunswick, ME 04011	2 movie passes
Governor's Restaurant	356 Main St, Waterville, ME 04901	\$25.00 Gift Card
Hampton Inn Bath	140 Commercial St, Bath, ME 04530	Overnight Stay
Kennebec Jewelry	401 Maine Avenue, Farmingdale, ME 04344	\$50.00 Gift Certificate
Kennebec Savings Bank	150 State St, PO Box 50, Augusta, ME 04332-0050	Five 2016 American Eagle Silver Dollars
Krome Hair Salon	305 Water St, Gardiner, ME 04345	\$25.00 Gift Certificate
KV Federal Credit Union	316 West River Rd, Augusta, ME 04330	Assortment of \$10.00 Gift Card
Lucky Garden Restaurant	218 Water St, Hallowell, ME 04347	Luncheon Buffet for 2
Lux	181 Water St, Hallowell, Me 04347	\$50.00 Gift Card
Maine State Credit Union	200 Capitol St, Augusta, ME 04330	Five \$50.00 Visa Gift Cards
Majors Furniture & Appliance	680 Maine Avenue, Farmingdale, ME 04344	2 rounds of Golf at Sheepscott Links Golf course
MSMT, Pickard Theater, Bowdoin College	1 Bath Rd, Brunswick, ME 04011	2 Tickets to Guys & Dolls
Natanis Golf Course	735 Webber Pond Road, Vassalboro, ME 04989	Green Fees for 4 with carts on Arrowhead
Oakland Furniture	12 Main St, Oakland, ME 04963	30% off any one item
Portland Stage	P O Box 1458, Portland, ME 04104	2 tickets for any Mainstage show 2017 season
Red Barn	455 Riverside Dr, Augusta, ME 04330	\$25.00 Gift Card
Sam's Club	45 Marketplace Dr, Augusta, ME 04330	\$50.00 Gift Card
Senator Inn and Spa	284 Western Avenue, Augusta, ME 04330	Sunday Brunch for 2
Sheepscott Links Golf Course	822 Townhouse Road, Whitefield, ME 04353	Green fees for 4 for 18 Holes
Slates Restaurant and Bakery	163 Water St, Hallowell, ME 04347	\$20.00 Gift Certificate
The Theater At Monmouth	PO Box 385, Monmouth, ME 04259	2 Senior Tickets
The Village Jeweler	221 Water St, Gardiner, ME 04345	Sliced Watermelon Tourmaline Pendant

ENJOY YOUR RETIREMENT



Joseph Pietroski, MAR Financial Manager, retired in July to enjoy his family and the Maine summer.

Joe has been with MAR since September 2012 working on maintaining MAR's outstanding financial records and assisting with MAR's federal and state legislative activities. Thank you, Joe, for all you have done for MAR, Maine retirees and all the businesses MAR works with. Best wishes on your retirement!



TECHNOLOGY CORNER

by Lisa Blue

Happy Summer!

There will be no Technology Corner this issue, but only because I'm working on something really exciting for MAR members. We are redesigning the MAR website with easier navigation, new features, and filled with helpful content that will be built by YOUR input! Stay tuned for the big reveal at the Regional Meetings!

ELDER ABUSE IN MAINE

Did you know that over 30,000 Mainers are victims of elder abuse each year? According to the American Academy of Family Physicians, elder abuse is an epidemic in our country today. Since Maine is one of the oldest states in the country, elder abuse is a community problem throughout our large, rural state. However, there are community solutions to the problem. Betty Balderston, Elder Abuse Prevention Advocate at Legal Services for the Elderly, will be providing a presentation on Elder Abuse Prevention at the upcoming MAR Regional Meetings. Please plan to join us to learn about elder abuse, what it looks like, how to identify it and the Maine resources available to help victims. You can be part of the solution!

BITS & PIECES

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

UPCOMING SCHEDULED OFFICE CLOSINGS

Mon, September 4, 2017 Labor Day
Mon, October 9, 2017 Columbus Day

MePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

July 28, 2017
August 30, 2017
September 29, 2017
October 30, 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

If you usually purchase Hannaford Gift cards as gifts please don't forget that you can purchase \$25.00 Hannaford Gift cards through our office. Order forms are on the MAR Website or call our office to get more details!

STATE OF MAINE RETIREES – Anthem Blue Cross Blue Shield is the new insurance carrier and **Express Scripts** is the new Rx provider for **retirees who are not Medicare eligible** effective July 1, 2017. If you have not received new insurance and Rx identification cards, contact the Division of Employee Health and Benefits at (207) 624-7380. **Aetna Medicare Advantage** remains the insurance carrier for **retirees who are Medicare eligible** until at least January 1, 2018.

CIGNA VISION PROGRAM UPDATE

MAR did not get enough applicants to start up our proposed Vision Insurance with Cigna. We only received 125 applications. We needed to have a minimum of 500.

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

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

UPDATE ON U.S. HEALTH CARE POLICY

As the United States Congress continues to work on developing the national health care policy, MAR will provide a comparison of some of the parts of this very complex system by current law (Affordable Care Act-ACA), the U.S. House of Representatives' bill (America's Health Care Act-AHCA) and the U.S. Senate's bill (Better Care Reconciliation Act of 2017-BCRA) at the MAR Regional and Informational Meetings. The areas MAR will be providing information on are:

- Health Insurance Mandates
- Health Care Plan Design requirements and options
- Long Term Care Coverage
- Assisted Living Care Coverage
- Health Care Premium Assistance
- Potential Impacts on Medicare
- Potential Impacts on Medicare Wrap Programs
- Other changes

CIGNA DENTAL

MAR's present group contract with Cigna Dental ends January 31, 2018. MAR has begun discussions with Cigna to renew our group dental plan for February 1, 2018. Specific renewal information will be provided in MAR's fall newsletter.

In the interim, it is important to remember to have two cleanings annually to help you remain in good oral health. Diagnostic and Preventive care includes exams, cleanings and X-rays which are covered at 100%. Dental cleanings are essential for maintaining healthy teeth and gums. By having these services routinely, you and the group plan may avoid greater expenses by eliminating the need for restorative benefits. Additionally, the association between oral and overall health can impact medical costs.

If you receive dental services from an out-of-network provider, you will receive an Explanation of Benefits from Cigna with information about nearby providers who can offer greater savings. Just a reminder that for benefit questions/concerns, you can reach out to Cigna 24/7/365 days a year.

VOLUNTEER OPPORTUNITIES

Washington Hancock County Action Is Looking For Volunteer Drivers!

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, call WHCA's Volunteer Coordinator, Jocelyn Storey at (207) 610-5940.

SeniorsPlus Volunteer Opportunities

SeniorsPlus provides information, resources and services for older adults and adults with disabilities in Franklin, Oxford and Androscoggin Counties.

We welcome individuals of all backgrounds, experience and skills. Some opportunities are listed below.

- Class Facilitators and Program Presenters – assist staff with presentations and/or facilitate with program instruction in Matter of Balance, Tai Chi, Health, etc.
- Medicare Advocates -- Provide confidential assistance in understanding and reviewing options with Medicare coverages. Requires certification training. All training provided.
- Kitchen Assistance – help with meal prep or packing of meals at the food production kitchen in Lewiston, various days and times, Mondays through Thursdays.
- Meals on Wheels – drivers and deliverers needed for Androscoggin, Oxford, and Franklin counties, various routes, days, and times throughout the week, Mondays through Thursdays.
- Dining Site/Lunch Plus Café – meal site assistance, includes set up, serving, cleanup and donation collection at various sites, including Lewiston area.

If you have questions, please email or call us at: volunteerservices@seniorsplus.org or 795-4010.

Spectrum Generations

Spectrum Generations is the Central Maine Area Agency on Aging, serving six central and midcoast counties as well as the towns of Brunswick and Harpswell. Programs and services offered aim to engage people across the entire generational spectrum in redefining how older and disabled adults live healthy, socially enjoyable and independent lives. If interested visit us online at spectrumgenerations.org or call 1-800-639-1553.

- Meals on Wheels drivers help deliver meals and provide friendly visits to seniors and homebound people. Currently there is an urgent need for a volunteer driver on our Unity route, Tuesday mornings.
- Spectrum Generations' community centers offer vibrant, engaging environments for people to enjoy games, workshops, social dining opportunities and more. Center volunteers are needed throughout the organization to help with day-to-day operations, and in Belfast there is an urgent need for volunteers to join the Local Advisory Council as well as in the Adult Day Services program.
- The Spectrum Generations' Legacy Corps program is an AmeriCorps program funded by the University of Maryland and provides companionship respite for veterans, military families, and their caregivers. Legacy Corps Volunteers receive up to 90 hours of training, a monthly taxable living allowance, and the opportunity to qualify for an educational award.
- State Health Insurance Program and Senior Medicare Patrol (SHIP/SMP) need volunteers in Belfast, Camden, Damariscotta, and Waterville. This volunteer opportunity involves helping navigate the Medicare system, providing education and support about Medicare and MaineCare.
- Money Minders matches trained, bonded volunteers with clients who need help to establish a monthly budget and to ensure all bills get paid in a timely and accurate manner. Money Minders is a service for persons over 55 who meet income and asset guidelines. Volunteers with a background in money management or banking preferred.

PAID WORK OPPORTUNITIES!

MAINE SENIORS Magazine is looking for a marketing consultant/sales person for the Portland area. This person will call and email prospects to secure meetings for full value presentations, resulting in advertising contracts. We take pride in collaborative relationships with all of our advertisers and therefore require a top-shelf professional. This position is for a self-motivated, independent contractor. Generous commissions are paid as advertising revenue is invoiced with the release of each of 10 issues per year. **MAINE SENIORS Magazine** is a premium quality, statewide publication, that embodies the fact that senior power is Maine's greatest natural resource.

Please visit our web site and learn more. Email a cover letter of interest and resume to davidmeseniors@gmail.com

James D. Julia Auctioneers

Part-Time Opportunities at one of the Top 10 Antique Auction Houses in North America, James D. Julia Auctioneers! James D. Julia is located in Fairfield, Maine. If you are interested in discussing the position further, please contact Nancy Turcotte-Noonan, Executive Assistant to the President at nnoonan@jamesdjulia.com.

- Customer Service Assistant primarily works the telephones connecting with our current customers, gathering information and passing it along to the appropriate person, and taking bids.
- Catalog typists would primarily be typing descriptions dictated to them by the specialist. 90% of this position involves typing so we are looking for at least 45-60 wpm with high accuracy. The other 10% would be internet research, etc.

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.



280 Maine Avenue
Farmingdale, Maine 04344

NON-PROFIT
U.S. Postage
PAID
Augusta, ME
Permit No. 517



FROM THE PRESIDENT

Although having Maine’s Legislative Joint Standing Committee on Appropriations and Financial Affairs vote to “carry over” MAR’s Cost of Living (COLA) bill, LD 650, until January, 2018 (Second Regular Session) was disappointing, we are thankful our proposal still has life and was not rejected. The effort made by MAR members at the State Legislature was impressive, however, we need to continue to generate support for LD 650. I think the only way to do this is for individual MAR members to personally and emphatically contact their local Senators and Representatives this summer and fall and express how important it is to enact LD 650, which makes the determination of a COLA a contractual obligation. If individual Senators and Representatives are not contacted by their local constituents, I fear the COLA bill will fail.

MAR had three major goals for 2016-17:

- Obtain passage of a change to Maine Statute which makes a COLA a contractual requirement for all Maine

public service retirees;

- Increase member enrollment in MAR by 1%; and
- Enhance member participation in MAR local/regional activities.

All three of these goals are still works in progress and the goal dealing with enhancing local/regional grass-root participation in MAR activities is especially important to our continuing organizational success. Because this is so important, in June, the MAR Executive Committee officers and MAR staff started analyzing the MAR organizational structure and past practices to see if our current structure and operations should be tweaked. Gaining input from MAR members about the governance structure and local operational needs will be a topic for this late summer/early fall Regional and Informational Meetings. Please attend one of these meetings and come prepared to share your ideas and help MAR continue to “Lead the way for Maine Public Service Retirees.”

MAR EXECUTIVE COMMITTEE

Robert E. Powers
President

Tim Leet
1st Vice President

George Soucy
2nd Vice President

Judy Carleton
Treasurer

Maureen St. Denis
Secretary

Eric Anderson
Member-At-Large

Isabelle Thurston
Past President

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