



## Leading the Way for Maine Retirees

### MAR'S 2018 REGIONAL/LOCAL INFORMATIONAL MEETINGS SCHEDULE REGIONAL MEETING SCHEDULE – REGISTRATION REQUIRED

MAR will be holding five Regional Meetings and nine local informational meetings starting in September. Members may bring guests. The Regional Meetings agenda will include information on:

- Updates on the federal Social Security Windfall and Government Pension Offsets;
- Update on LD 650;
- Survey for retirees sent to state legislative candidates and candidates for Governor;
- Medicare changes;
- Long term care referendum;
- Financial Planning; and
- Elections of your Regional Directors.

Additionally, State and Congressional candidates will be invited to speak after your Regional Meetings end to afford you a voluntary opportunity to meet candidates in your specific region.

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](mailto: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 Sept. 11, 2018	Thursday Sept. 13, 2018	Wednesday Sept. 26, 2018	Wednesday Oct. 3, 2018	Wednesday Oct. 10, 2018
Location	Hampton Inn Presque Isle, ME	Jeff's Catering Brewer, ME	Augusta Armory Augusta, ME	Auburn Public Library Auburn, ME	Keeley's Banquet Center Portland, ME
Registration Due Date	Tuesday Sept. 4, 2018	Thursday Sept. 6, 2018	Wednesday Sept. 19, 2018	Tuesday Sept. 25, 2018	Tuesday Oct. 2, 2018

### LOCAL INFORMATIONAL MEETING SCHEDULE - REGISTRATION REQUIRED

MAR's management team, your Regional Director(s) and some members of the Executive Committee will be holding informational meetings as scheduled below. Topics for abbreviated discussion will include some of the items listed under Regional Meeting agenda above. Registration is required for the informational meetings. However, there is no cost to attend. **NOTE: If no one has registered at least 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.

TOWN	LOCATION	DATE	TIME
Skowhegan	Skowhegan Public Library	Sept. 5, 2018	10:00-11:30am
Rumford	Rumford Public Library	Sept. 5, 2018	2:30-4:00pm
Rockland	Rockland Public Library	Sept. 6, 2018	10:00-11:30am
Millinocket	Public Library Community Room	Sept. 10, 2018	10:30am-Noon
Madawaska	Town Office Board Room	Sept. 10, 2018	3:30-4:30 pm
Houlton	Houlton Higher Education Ctr., Room 111	Sept. 11, 2018	3:30-4:30pm
Calais	Calais Free Library	Sept. 12, 2018	10:00-11:30am
Ellsworth	Ellsworth Public Library	Sept. 12, 2018	3:00-4:30pm
Brunswick	Curtis Memorial Library	Oct. 2, 2018	10:00-11:30am

### MAR Update - Summer 2018

Published Quarterly  
July, 2018

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](mailto:mar@maineretirees.org)

### WEBSITE:

[www.maineretirees.org](http://www.maineretirees.org)

### MAR STAFF and Phone Ext.

**Barbara J. Van BURGEL** X 202

Executive Director  
[bvanburgel@maineretirees.org](mailto:bvanburgel@maineretirees.org)

**Diane Bailey** X 208

Operations Manager  
[dbailey@maineretirees.org](mailto:dbailey@maineretirees.org)

**Peter Sargent** X 203

Membership Assistant  
[psargent@maineretirees.org](mailto:psargent@maineretirees.org)

**Linda Leet** X 204

Membership Assistant  
[lleet@maineretirees.org](mailto:lleet@maineretirees.org)

**Patty Castonguay** X 206

Financial Coordinator  
[pcastonguay@maineretirees.org](mailto:pcastonguay@maineretirees.org)

**Lisa Blue** X 205

Technical Support Coordinator  
[lblue@maineretirees.org](mailto:lblue@maineretirees.org)

**Julie Hallee** X 207

Policy & Research Coordinator  
[jhallee@maineretirees.org](mailto:jhallee@maineretirees.org)

**TOTAL MAR MEMBERSHIP** 13,363

**Dental Participants** 5,106

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

When you stop in, please let them know how much you appreciate their support of Maine Retirees!

DONOR	DONATION
Amtrak Downeaster	2 Round Trip tickets
Café De Bankok	\$25.00 Gift Certificate
Cloudport	1 Day Pass
Cobbossee Colony Golf Course	2 rounds of Golf 18 holes, walking
Connected Credit Union	\$50.00 Visa Gift Card
Franklin Savings Bank	Camp Chair
Governor's Restaurant	\$25.00 Gift Card
Hampton Inn Bath	One Overnight Stay
IIS Financial Services	5 Travel Mugs, Notebooks and a Financial Planning Session
Kennebec Jewelry	\$50.00 Gift Certificate
Kennebec Savings Bank	2 - 2016 American Eagle Silver Dollars
Krome Hair Salon	\$25.00 Gift Certificate
KVYMCA	3 month Adult Membership
Lucky Garden Restaurant	Luncheon Buffet for 2
Lux	\$50.00 Gift Card
Maine State Credit Union	5 - \$50.00 Visa Gift Cards
Majors Furniture & Appliance	2 rounds of Golf at Sheepscott Links Golf course
MSMT, Pickard Theater, Bowdoin College	2 Tickets to Million Dollar Quartet
Natanis Golf Course	Green Fees for 4 with carts on Arrowhead
Oakland Furniture	30% off any one item
Portland Sea Dogs	Four General Admission Seats
Sam's Club	\$40.00 Gift Card
Senator Inn and Spa	Sunday Brunch for 2
Slates Restaurant and Bakery	\$20.00 Gift Certificate
The Theater At Monmouth	2 Senior Tickets for the 2018 Season
The Village Jeweler	Tree of Life Earrings

## 2018 MAR ANNUAL MEETING

On May 23, 2018, the MAR Annual Meeting was held at the Augusta Civic Center. The business meeting included the approval of the 2018-2019 budget; special recognition of MAR Region I Regional Directors, Peter Edgecomb, Carol Fitzherbert and Lisa Moulton, for their commitment and service to MAR; **approval of a MAR dues increase to \$2.00 per month; approval of MAR governance redesign with endorsement of revising the MAR By-Laws;** and election of Betsy Fitzgerald to the MAR Executive Committee.

The keynote speaker, Kevin Mannix, former WCSH 6 weatherman, focused on his journey from a challenging childhood, how those experiences influenced his behaviors and choices and developed a deeper sense of self. Kevin's interactive style and open communication provided members the opportunity for self-reflection.

The day was completed with a presentation from Tom Feagin and Gerald Nault on Maine Senior College and a presentation from Lisa Blue 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 Lisa Moulton for handling the 50/50 raffle.

MAR would like to thank our 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.

The MAR dues increase will start in October 2018.



*Peter Edgecomb and Lisa Moulton received awards from outgoing MAR president Bob Powers.*

## SAD ENDING

Thank you to the thirty-two public service retirees, all the MAR members who wrote and telephoned their Maine Legislative Representatives and Senators, the eighty-nine Maine Representatives and the Maine Senators who voted in support of LD 650: An Act To Clarify and Protect Certain Public Service Retirement Benefits. However, even with all the support and effort, the Committee on Appropriations and Financial Services, which consists of three Senators and ten Representatives, voted unanimously “Ought-Not-To-Pass” therefore killing LD 650 for this year. The actions of the Committee on Appropriation and Financial Services is difficult to understand since Maine Public Service Retirees were given the promise in writing of an annual Cost of Living Adjustment on their pensions.

## NEW MEMBER BENEFIT

**Power Play Personal Training** typically offers a 6-12 month program option but as a special offer to members of MAR we are offering a month to month program. The cost is \$35 per session with a \$10 monthly discount for EFT payment. Receive further discounts for multiple weekly sessions. Private studio (no big box feel) providing one-on-one personal training!

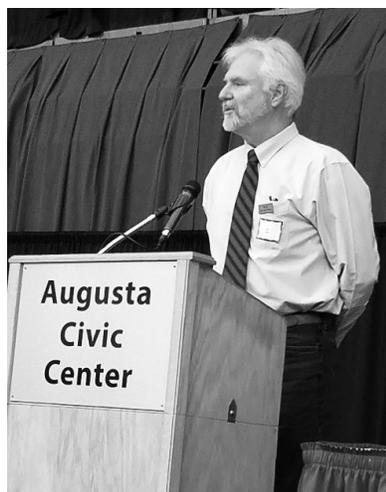


[lou@powerplaypersonaltraining.com](mailto:lou@powerplaypersonaltraining.com)

To receive a newsletter filled with tips, tricks and recipes, simply text the word POWERPLAY to 42828. You may opt out of the newsletter at any time.



*Kevin Mannix shared his journey with us.*



*Incoming MAR President Tim Leet addresses the membership.*

## AN ACT TO ESTABLISH UNIVERSAL HOME CARE FOR SENIORS AND PERSONS WITH DISABILITIES

In November, there will be a referendum on the ballot for An Act To Establish Universal Home Care for Seniors and Person with Disabilities. This proposal establishes a Universal Home Care Program to provide in-home and community support services for all people with disabilities and all people 65 years of age or older who are living in Maine and who require assistance with an activity of daily living, without regard to income. The specifics of this proposal are numerous. Some of the specifics are:

- Services include, but are not limited to: self-directed care services; medical and diagnostic services; professional nursing; physical, occupational and speech therapy; dietary and nutrition service; home health aide services; personal care assistance services; companion and attendant services; home repair, chore and homemaker services; respite care; hospice care; counseling services; transportation; small rent subsidies; various devices that lessen the effects of disabilities and other appropriate and necessary social services;
- Funds for the services will be provided by a new tax of 3.8% on income and wages that exceed the maximum wages subject to social security employment taxes;
- The new tax would be withheld by employers from wages and sent to the Bureau of Revenue Services;
- Decisions regarding the program design and operation would be determined by the newly created private non-profit Universal Home Care Trust Fund Board;
- The Universal Home Care Trust Fund Board would consist of:
  - Three members who represent personal care agencies,
  - Three members who are individual providers or direct care service providers, and
  - Three members receiving in-home and community support services or family members or guardians of individuals receiving services.
- The program designed shall have maximum access to in-home and community support services, but is not required to cover all possible in-home and community support for all eligible persons;
- The Board can restrict the total amount of service provided to eligible persons depending on an assessment of their needs;
- The Board shall set the reimbursement rate for services eligible for reimbursement; and
- By August 1, 2019, the Department of Health & Human Services shall provide lists of all persons eligible (potential disclosure of confidential information).

MAR will have hard copies of this Legislative Document (No. 1864) at all the Fall MAR Regional and Informational Meetings. This Legislative Document can also be obtained from the Maine State Legislative website.

# 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

Tuesday, August 14 ..... Staff Retreat  
 Monday, September 3, 2018 ..... Labor Day  
 Monday, October 8, 2018..... Columbus Day  
 Monday, November 12, 2018 ..... Veteran's Day (observed)  
 Thursday, November 22, 2018.... Thanksgiving

## MEPERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

August 30, 2018  
 September 28, 2018  
 October 30, 2018  
 November 29, 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 on how to purchase some!

**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](http://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](http://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. 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!

**REMINDERS** – your plan does not follow the normal calendar year! Your plan runs from **2/1/2018 through 1/31/2019**. If you have already maxed your plan out for this plan year, do not let your dentist schedule something for you in January thinking your new maximum is in place. It will not re-set until February 1st! Too many members have been caught in this situation. Do not let it happen to you!!!

During the year, if you have a Qualifying Event “Marriage, Divorce, Death of Spouse, Adoption, Child Aging Out of 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 your deduction is taken properly. All plan changes take effect on the 1st of each month. We cannot end or change a plan in the middle of a month.

## MEDICARE

New Medicare cards will be in the mail soon. The new card will no longer list your Social Security number. Instead it will have a unique Medicare Beneficiary Identifier number. If you are not sure Social Security has your correct mailing address, call 1 (800) 772-1213 or go to a local Social Security office to update your address. You may also sign up at [Medicare.gov](http://Medicare.gov) to get updates on the status of your new Medicare card, preventive services and screenings, reminders/tips to get the most out of your Medicare coverage, etc.

**Emergencies** – Medical data shows that about one third of all emergency room visits are not true emergencies. If your doctor is not available and you need medical services, there are a

number of walk-in centers located throughout the state where you can get quality care. These walk-in centers accept insurances and care is often received faster and at a lower cost than utilizing an emergency room. You can contact your insurance carrier or plan administrator to obtain a list of walk-in centers.

**Medicare Eligible State Retirees** – Aetna now has an office in Maine at 175 Running Hill Road, South Portland. A member advocate will answer coverage questions, help coordinate care, resolve billing and claim issues, find in-network providers, etc. The office is open Monday-Friday from 8:00 am to 3:00 pm. You may call Aetna's automated line at (207) 228-8805 for daily hours and walk-in availability.



## TECHNOLOGY CORNER

by Lisa Blue

Summer is here and many people are packing their bags to head to their favorite vacation destination. While you are going over your checklist to make sure you have packed your sunscreen and beach towel, you may want to take a moment to go over another checklist - the identity theft checklist.

According to a 2017 Identity Fraud Study from Javelin Strategy & Research it was reported approximately \$16 billion was stolen from 15.4 million consumers in 2016. While a highly unfortunate set of statistics, the good news is there are steps you can take to avoid becoming one of them.

### ALERT YOUR FINANCIAL INSTITUTIONS

Letting your financial institution's know you are going on vacation is helpful for several reasons. Credit card companies are on the constant lookout for fraudulent purchases. So if you are making purchases outside of your usual geographical area, they may put a freeze on your card, leaving you without a way to make purchases far from home. Also, alerting your card companies will help agents spot any activity that does not fit the parameters of your trip and proactively catches any fraudulent charges.

### MAKE IT LOOK LIKE YOU NEVER LEFT

Another way to foil thieves, identity or otherwise, is to make it look as though you never left. Take the time to freeze your mail, deliveries and newspapers so they do not pile up, indicating you are away. Set your lights on timers to make it look as if people are home in the evening. If you have a trusted neighbor, tell them about your vacation plans so they will be on the lookout for unusual behavior around your home.

### BE AWARE WHEN USING PUBLIC WI-FI

However convenient they may be, you do not know who else may be on the Wi-Fi looking to connect to your machine. Using a VPN, or browsing using an anonymous browser, such as Tor, Comodo Dragon, or Duck Duck Go, can add a helpful level of protection.

### BEWARE THE OVER SHARE

These days we often use social media to journal our daily doings. Your vacation is no exception. It may be a good idea to avoid sharing. Posting about your plans before or even posting photo updates along the way will alert potential thieves you are out of town and your home and accounts are vulnerable. Try to wait to post all the exciting details and pictures of your trip when you get home.

These are just a few of the methods to protect your home and your identity while enjoying what summer has to offer. If you have any questions you can contact me at the MAR office at: (207)582-1960.

## PAID OR VOLUNTEER OPPORTUNITIES

### DISCOVER MAINE MAGAZINE CURRENTLY HAS 3 PAID OPENINGS:

**Ad Sales:** Either face-to-face sales in one or more of our 8 different Maine regions (which cover every community in Maine.) or **Telephone Sales:** from our office on Exchange Street in Portland. **Collections:** Collecting payment from past due accounts through phone, mail & computer methods. **Field Representative:** To Visit advertisers, deliver magazines & collect payments for ads. If you are interested in any of these positions, you may call us at (207) 874-7720 or email us at: [info@discovermainemagazine.com](mailto:info@discovermainemagazine.com)

### YOU CAN HELP IMMIGRANT FAMILIES TO HAVE A SAFE AND SECURE HOME IN MAINE

Catholic Charities Maine's Immigration Legal Services seeks volunteer retired professionals to prepare petitions to reunite families, make applications for legal status, and apply for work authorization. Training provided in immigration law, with opportunities to connect with Greater Portland's many vibrant ethnic communities. Contact: Judith Southworth, Department of Justice Accredited Representative, (207) 523-2793 (direct) or email at: [jsouthworth@ccmaine.org](mailto:jsouthworth@ccmaine.org)

### THE MAINE STATE BOARD OF NURSING SEEKS PUBLIC MEMBER

The Maine State Board of Nursing has been licensing and regulating nurses in Maine since 1915. The mission of the Board is to protect the public health and welfare in the area of nursing practice. The Board is seeking a 2nd 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.

Anyone who may be interested in this challenging and rewarding opportunity should contact Kim Esquibel, PhD, MSN, RN, Executive Director for the Board at: (207) 287-1148 or by email at [kim.esquibel@maine.gov](mailto:kim.esquibel@maine.gov)

### A WELCOME ADDITION

MAR has a new member of our staff, Julie Hallee. Julie started with MAR on June 12, 2018 as the Policy and Research Coordinator. Julie has extensive experience with business management and financial services along with technology knowledge. Julie has also been working with MAR under contract for several years. Welcome, Julie.



280 Maine Avenue  
Farmingdale, Maine 04344

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



## MESSAGE FROM MAR PRESIDENT

### MAR EXECUTIVE COMMITTEE

**J. TIMOTHY LEET**  
President

**GEORGE SOUCY**  
1st Vice President

**ERIC ANDERSON**  
2nd Vice President

**JUDY CARLETON**  
Treasurer

**MAUREEN ST. DENIS**  
Secretary

**BETSY FITZGERALD**  
Member-At-Large

**ROBERT POWERS**  
Past President

On July 1, 2018, I became the president of the Maine Association of Retirees. For me, this is a great honor and a continuation of a family commitment. My father, Jack Leet, was one of the MAR founders and the first MAR Executive Director. As the new President of the Maine Association of Retirees, I begin to serve you with great pleasure. I would like to take this opportunity to thank outgoing President Bob Powers for all his leadership and professional contributions over the past two years. Bob did an outstanding job and should be proud of his accomplishments.

A little of my employment history and experience. I worked 26 years as a legislative analyst for the Joint Standing Committee on Appropriations and Financial Affairs. During those years, I met and worked with so many outstanding Mainers committed to making and maintaining Maine as a wonderful place to live and raise a family. These experiences are what have enhanced my commitment to Maine public service retirees and ensuring the promises given

to all of us at the time of hiring are honored.

Please know it is an honor and a privilege to work as hard as I can to protect and expand the rights and benefits for all of Maine's Public Service Retirees. I will always protect and support a fiscally sound Maine State Retirement System.

I fully intend to help MAR continue to be active in persuading Congress to deal with the Social Security Administration's Windfall Elimination provision and the Government Pension Offset provision. Obtaining bipartisan support from our Congressional delegation on these issues are vitally important.

Over the next few months, MAR will be holding Regional Meetings and I encourage all of you to attend. I will be looking forward to meeting you.

Finally, it is my hope that the Maine Association of Retirees continues to grow into a thriving organization serving Maine public service retirees as they served the State of Maine.

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