



Leading the Way for Maine Retirees

MAR Annual and Regional Meetings

The MAR Board of Directors, due to the COVID-19 pandemic, have canceled the 2021 MAR Annual Meeting. This decision, although disappointing, is the correct decision to ensure the health and safety of MAR members.

MAR will, like 2020, include the 2021-2022 proposed budget and the nominees for Board Vice President and Treasurer in the Spring MAR Newsletter. Members will be able to vote by phone or Survey Monkey on these issues. More information will be provided in the Spring MAR Newsletter.

MAR is hopeful that the COVID-19 vaccination roll-out will continue in a positive direction and by fall 2021, MAR will be able to hold Regional Meetings. Members are encouraged to contact the MAR Office with any questions or concerns.

2020 MAR Informational Meeting Follow-up

In the fall of 2020, MAR held seventeen (17) Informational Meetings across Maine. MAR collected the members questions from those meetings and developed a podcast with the answers to the questions. The questions are categorized in the podcast as follows: MAR, MainePERS, Federal Social Security, Dental Insurance, Health Insurance, Financial, Technology and Federal Income Taxes.

The podcast can be found on the MAR Website: www.maineretirees.org/podcast.

COVID-19 Pandemic and Vaccinations

As Maine continues the COVID-19 vaccination roll-out, let us take a moment to appreciate the excellent work of Maine's public service employees, medical professionals, private agencies and all of the organizations and individuals who continue to work to advance the health and safety of all of us.

Waiting for the ability to pre-register for the COVID-19 vaccine or for a notification of a vaccine appointment can be nerve racking--it has been a long year.

However, looking for the positive helps to reduce the anxiety. Maine has over 225,000 Mainers over the age of 65. This is a monumental task to schedule all of us at many different locations. Even with the challenges, Maine continues to make progress. As of 3/1/2021, Maine has administered:

349,840 vaccine doses
228,274 first doses
121,566 final doses

In addition to the number of vaccines administered, Maine continues to expand the vaccination locations. Currently there are 55 sites and 24 pharmacies.

If you are having difficulty finding a vaccine site or need help pre-registering, contact MAR at (207) 582-1960 and we will help you.

Please Note: When going in to receive the COVID-19 vaccine, you should bring your health insurance medical ID card (Aetna Medicare Advantage, Anthem Medicare Preferred, or Health Trust Group Companion Plan) and your Social Security Medicare card (red/white/blue card). The federal Center for Medicare Services (CMS) is paying for the vaccine – requiring your Medicare card.

Remember for each person vaccinated, your risk is reduced for getting COVID-19.

MAR UPDATE – Winter 2021

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Monday-Thursday

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TOTAL MAR MEMBERSHIP

13,531

Dental Participants

4,861

MAR Legislative Committee

As of February 24th, MAR's Legislative Committee is following 45 bills pending in the 130th Maine Legislature. Among those 45 bills, MAR is actively taking a position on the ones listed below:

LD 84 An Act To Increase the State Share of the Cost of Health Insurance for Retired Teachers. This bill proposes to increase the State share of the cost of health insurance for retired teachers to 55%. This was a significant point of concern raised by retired educators at MAR's Informational Meetings. MAR is supporting the bill.

LD 99 An Act To Require the State to Divest Itself of Assets Invested in the Fossil Fuel Industry and LD 319 An Act To Promote Socially Responsible Investing by MainePERS by Prohibiting Investment in Fossil Fuel Industry or For-Profit Prisons. These bills would prohibit MainePERS from investing in fossil fuel companies as well as for-profit prisons. While MAR understands the social policy behind the proposals, we believe MainePERS should continue to exercise its fiduciary responsibility for the exclusive benefit of members of the retirement system as required by the Maine Constitution. MAR opposes both bills.

LD 117 An Act To Preserve the Health Care of University of Maine System Retirees. Recently, the University of Maine proposed to replace their existing group health insurance retiree coverage with stipends to retirees designed to enable them to purchase individual insurance. A class action lawsuit resulted in the University allowing their retirees to choose whether to stay on the group health plan or to accept a stipend. At present, LD 117 is a concept draft designed to protect health insurance coverage for University retirees. MAR expects to support the bill.

LD 136 An Act To Increase the Maximum Pension Deduction for State Income Tax. This bill proposes to increase the maximum annual Maine State income tax pension deduction for non-military retirement pensions from \$10,000 to \$35,000 over a 5 year period. MAR is supporting this bill.

LD 290 An Act To Stabilize Property Taxes for Individuals 65 Years of Age or Older Who Own a Homestead for at Least 10 years. This bill requires municipalities to maintain the property tax on the homestead at the amount billed in the year prior to application for stabilization. MAR supports this bill.

LD 323 An Act Regarding Insurance Coverage for Telehealth Services and LD 333 An Act Regarding Telehealth. These bills make changes to the provisions governing health insurance coverage for telehealth services. MAR supports both bills.

LD 341 An Act To Address the Windfall Elimination Provision. This bill is a concept draft. The Windfall Elimination Provision (WEP) has been an issue for many years for public service retirees. However, the WEP is a condition of federal law and repeated efforts to change this law have been unsuccessful. MAR has spoken to the sponsor of this bill, Senator Trey Stewart, and we will continue to monitor it closely.

MAR's Legislative Committee would welcome additional members. If you would like to get involved in the activities of this Committee, please contact the MAR office.

HEALTH INSURANCE NEWS

Long-Term Care Services – These services can be provided in a nursing home, assisted living facility, etc. and may include medical care, therapy, personal care and homemaker services. Aetna's Medicare Advantage Plan for state retirees; Anthem Medicare Preferred (PPO) With Senior Rx Plus for educator retirees; and the Health Trust Group Companion Plan for municipal retirees usually does not cover long-term care services. Following are the links for the Summaries of Benefits for these group insurance plans:

<https://StateofMaine.AetnaMedicare.com>

<https://www.anthem.com/meabt/>

<https://www.mmeh.org/medical-plans/retiree-group-companion-plan/>

Medicaid will pay for nursing home care if you meet income and asset limits. You can find information on Medicaid eligibility at Maine Medicaid Eligibility: 2021 Income & Asset Limits ([medicaidplanningassistance.org](https://www.medicaidplanningassistance.org)) Other resources available include Area Agency on Aging 1-877-353-8771; Legal Services for the Elderly 1-800-750-5353; and Office of Aging and Disability Services 207-287-9200 or 1-800-262-2232.

Planning for future health care needs – Advance directives and living wills are examples of some legal documents which give instructions to your family, health care providers and others about the kind of care you want to receive if you cannot communicate your wishes. Other types of documents include health care proxies and power of attorney. You do not need a lawyer to create an advance directive, living will or health care proxy. To create a power of attorney document, you should consult a lawyer.

To get help with these documents or information on how to comply with state rules, you can contact the Maine's Attorney General's Office 207-626-8800; the National Hospice and Palliative Care Organization 703-837-1500; American Bar Association Commission on Law & Aging 800-285-2221; Maine Legal Services for the Elderly 207-621-0087; and the Maine State Bar Association 1-800-860-1460.

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.

Due to COVID-19, our office is closed to outside persons, only staff is allowed in the building at this time unless they have made an appointment.

Members will be allowed to bring in shredding or come into the office to make photocopies by appointment only. Technology assistance can only be provided over the phone by email, or with an appointment.

UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, April, 19, 2021.....Patriot's Day
 Monday, May 31, 2021.....Memorial Day
 Friday, July 5, 2021.....Independence Day

MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

March 30, 2021
 April 29, 2021
 May 28, 2021
 June 29, 2021

DO WE HAVE YOUR CORRECT EMAIL ADDRESS?

If you would like information in a more real-time manner, please provide MAR your correct email address. If you are unsure if MAR has your correct address or would like to add your email address to your MAR information, please contact us at (207) 582-1960 or email us at mar@maineretirees.org.

MAR NEEDS YOUR HELP!

Do you know any public service retirees who are not members 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 www.maineretirees.org to learn more about MAR.

IMPORTANT NUMBERS - MAINE VETERANS

- Readjustment Counseling 1-877-927-8387
- Veterans Crisis Line 1-800-273-8255
- Homeless Veterans 1-877-424-3838
- Maine Military Members & Families Assistance 1-888-365-9287
- MyVA311 1-844-698-2311
- White House Veteran Complaint Line 1-855-948-2311
- Women Veterans Call Ctr. 1-855-829-6636
- Non-VA Emergency Care Information 623-5390 or 623-8411 ext. 5523 after hours
- Employment Resources 1-888-457-8883

UNITED INSURANCE offers a 5% to 10% discount on Personal Insurance. Please contact them to get a free quote and a review of your insurance needs. They have the following offices:

Auburn - 31 Court St., 2nd Floor, (207) 784-5181
 Augusta - 2351 N. Belfast Ave. (207) 620-3600
 Bangor - 890 Hammond St. (207) 385-2077
 Caribou - 101A High St. (207) 496-3661
 Farmington - 166 Main St. (207) 778-5282
 Fort Fairfield - 263 Main St. Suite 1 (207) 472-3651
 Fort Kent - 6 East Main St. (207) 834-3181
 Madawaska - 116 Main St. (207) 728-6366
 Pittsfield - 121 Somerset Plaza (207)487-5167
 Portland - 470 Forest Avenue (207) 797-9400
 Presque Isle - 40 North St. Suite 1 (207) 764-6161
 Rumford - 19 Congress St. (207) 364-3766
 Van Buren - 69 Main St. (207) 868-2771
 Yarmouth - 121 Main St. (207) 781-3519

MAR TRIVIA

A well made plan is a job well done.

MAR Member Testimonial

I am a member of MAR, and I want to share with other MAR members this wonderful benefit MAR offers that seems to be underutilized. I do not know any organizations that offer free to its members an IT service that is so multi-faceted. Lisa Blue is the IT Specialist with the Maine Association of Retirees. I can call Lisa, chat by phone or drop into the MAR Office with computer in hand and she is ready and able to help. I have had her assist me with cleaning up e-mails as I had several e-mails and only wanted one but was afraid to delete any in the event it might delete files attached to those e-mails. She has taken my computer and helped me move my pictures and videos to thumb drives, external hard-drives to secure their life. She has helped me update my security applications and has helped me even reset passwords. I have had her assist me with my telephone, moving pictures from my phone to the computer saving files, and again onto thumb drives.

I am in search of a new computer. Lisa researched computers and advised me of what I needed based on my old computer usage and completed a price comparison of the variety of computers on the market. She educated me about External Hard drives and the value in having one so all my files and pictures would be saved external to the computer so if the computer failed, as it just did, I would not lose my records. I could go on.

Lisa retrieved my files, videos and pictures from my failed computer to which I am forever grateful. Lisa's approach is always, what do you need and how can I help.

The point of writing this letter is to encourage MAR members to chat with Lisa about any computer questions, problems, curiosity you may have. Before I discovered this valuable resource offered as part of my membership, I took my computer to a local Computer Business and the bill was never less than \$100. As a retiree, I do not have that amount of money to spend every time I need to have my computer checked, or I have a question about downloading any Applications, or I need to delete something in my files.

I know Lisa's skills and this position offer so much more extensive computer assistance that I could not begin to list.

Again, this service is part of your Membership dues and I really want to encourage MAR members to tap into this valuable resource.

Lisa Blue can be reached by calling the Maine Association of Retirees to set up a meeting or phone conversation at (207)582-1960.

Thank you MAR for always looking for valuable, affordable resources for your members.

Kim Pierce
Retired State of Maine Employee

Update - Social Security Penalties

MAR continues to pursue the repeal of two federal laws that penalize many Maine retirees who collect both Social Security and MainePERS pension benefits. The Windfall Elimination Provision (WEP) unfairly reduces Social Security benefits for many retirees and the Government Pension Offset (GPO) reduces or eliminates the benefits received by surviving spouses of retirees. Maine is one of 13 states affected by these penalties – the states where employees contributed to pension plans but not Social Security.

MAR understands that Maine's Congressional Delegation supports the repeal of the WEP and GPO. This week, staff of Senator Angus King's Washington DC office assured us the Senator will remain an original co-sponsor of the repeal legislation when it is re-introduced in the Senate in the near future. The House version (H.R. 82 Social Security Fairness Act of 2021) was introduced in the House of Representatives on January 4, 2021.

The repeal of these Social Security provisions remains an uphill battle, mainly because support from the unaffected states is unlikely. However, MAR will continue to push for the repeal.

Any member who expects to receive Social Security benefits in the future can get an estimate of their benefits, as well as the expected penalty, by calling the Social Security Administration. As always, members with questions are welcome to call MAR for further information.

Regional News

Region 3 (Kennebec, Somerset, Sagadahoc, Lincoln, Knox, and Waldo Counties)

GOOD DAY GARDINER!

Did you know the Gardiner Police Department has a program specifically for seniors living on their own? The Good Day Gardiner provides a welfare check on senior citizens by phone Monday through Friday.

If you or a loved one would like to be part of the Good Day Gardiner program please fill out the application and return it to: Tara Merrill, Gardiner Police Dept., 6 Church St., Gardiner, ME 04345. You can obtain this form at www.gardinermaine.com under Police Department, or request by email at: psoffice@gardinermaine.com

REGION 4 (Androscoggin, Oxford and Franklin Counties)

Region 4 has a large library on French and Arcadian Genealogy. We also have over 1,000 Maine Obituaries for people of French descendants. The library is called Maine Franco-American Genealogy Society. They also offer beginners classes on genealogy research. They are open every Wednesday from 1:00 to 8:00 PM. or by appointment. Located at 217 Turner Street, Auburn, ME. Please call the library if you are interested or want more information at (207) 786-3327.



Technology Corner

by Lisa Blue

During this time of year it seems we are always waiting. Waiting for Spring to arrive, for the snow to melt, for tax season to be over. No time has it been more felt than during the pandemic.

Unfortunately, one thing that has not been in a "holding pattern" is the amount of scams and robocalls. How many times have you been alerted recently your car warranty is going to expire?

One set of scams which are of utmost concern to me at the moment are the spoofing calls about COVID-19. **Spoofing** is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Scammers often use neighbor spoofing so it appears an incoming call is coming from a local number or spoof a number from a company or a government agency you may already know and trust.

The Social Security Administration and IRS have both issued warnings about scam calls concerning COVID-19 benefit payments, stimulus checks, and fake stock offers. Locally Dr. Nirev Shah of the CDC warned folks in one of his recent briefings that fraudsters are offering COVID-19 tests, HHS grants and Medicare prescription cards in exchange for personal details, including Medicare information.

So what can you do to avoid being scammed?

- Do not answer calls from unknown numbers. If you do, hang up immediately.
- If the caller or a recording offers an "opt-out" choice, you should just hang up. Scammers often use this trick to identify live potential targets.
- Do not respond to any questions, especially those that can be answered with "Yes" or "No."
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden name, or other identifying information.
- If they represent themselves as being from a company or a government agency, hang up and call the phone number on your account statement, in the phone book, or on the company's website to verify.
- Talk to your phone company about call blocking tools and apps you can download to your mobile device. For more information about robocall go to [fcc.gov/robocalls](https://www.fcc.gov/robocalls).

If you have any questions on the items discussed, please do not hesitate to contact me at the MAR office: (207) 582-1960.

Federal Income Taxes

April 15th will be here before you know it.

As the income tax deadlines nears, many members are looking for tax preparation assistance. The tax preparation assistance has changed during the Covid pandemic. Most tax preparation assistance is over the telephone, by mail or on-line with limited face-to-face interaction.

For free tax preparation assistance, there are several potential organizations with limited availability. These are local Area Agency on Aging, CA\$H Maine, AARP at 1-888-687-2277, IRS sponsored Volunteer Income Tax Assistance at 1-800-906-9887. To find free tax filing near you, call 211 or use the 211 Maine website.

For a free online tax preparation the federal IRS Free File features 10 brand name tax software providers at <https://apps.irs.gov/app/freeFile/browse-all-offers>.

If MAR members do not want or cannot use these options, MAR has blank paper copies of Form 1040 with instructions. You can call the MAR Office and we will send you the blank 1040 form with the instructions.

No Guilt Chocolate Dessert

Here's a recipe for fudge or chocolate cookies made with healthy black beans as the main ingredient.

You can adjust type of shortening or sweetener to your preference.

Ingredients:

- 1 (15 oz.) can black beans (rinsed/drained)
- 6 Tablespoon melted coconut oil or butter
- ¾ cup pure cocoa powder
- 6 Tablespoon sugar, maple syrup, honey, or agave

Options: 1. Top with 1 pinch of sea salt or Himalayan salt

2. Add 4 Tablespoon chopped nuts,

3. Blend in 1 teaspoon mint or almond extract.

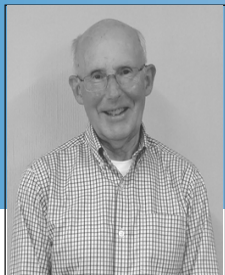
Directions: Combine all ingredients in blender or food processor. Form dough into greased 8 by 4 baking loaf pan or square baking dish and refrigerate. No need to bake. Let set in refrigerator for at least one hour. Keep 5-6 days or freeze as individual squares.

Cookie version (baked): Add ½ cup flour and 1 egg to form cookie dough (add some water if needed for dough consistency) and bake at 350 degrees for 15 minutes or until done.



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THOMAS RECORD
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MESSAGE FROM MAR PRESIDENT

Winter Greetings,

In her poem, “In the Bleak Midwinter,” Christina Rossetti, could have been writing about Maine in February: “Earth stood hard as iron, water like a stone; Snow had fallen, snow on snow on snow.” But we know with February’s passing, spring cannot be far behind (Shelley).

Since the Legislature convened in January, the MAR Legislative Committee with the strong support of Barbara and Diane has been tracking and commenting on bills that may have an impact on retirees. We have written letters in support of bills related to the cost of health insurance for retired teachers and the stabilization of property taxes. We are working on LD 136 which would increase the maximum pension deduction for State income tax.

The Board of Directors have been meeting each month virtually reviewing financial reports and discussing with staff MAR activities.

As you probably know, Board membership includes a Regional Director for each of the five MAR regions. There are now two vacancies, Region 2—Penobscot, Piscataquis, Hancock and Washington Counties— and Region 5—Cumberland and York Counties. If you are interested in serving on the Board and live in Region 2 or 5, please contact Barbara at the MAR office in Farmingdale. Serving on the Board offers a chance to work on MAR policies and initiatives and to interact with fellow retirees.

While we wait for the crocuses and daffodils, we can take some comfort a COVID-19 vaccine is now available and maybe by late summer or fall life will offer again those activities which make Maine such a great place to live.

Stay safe, stay well and make ready for Spring planting.

THINK SPRING!