



Leading the Way for Maine Retirees

MAR DENTAL OPEN ENROLLMENT NOW THROUGH JANUARY 31, 2021



Good oral health at all ages is important. Even if you have dentures and/or have certain medical conditions, dental health is critical to whole-person health to detect oral cancer early, find infections and prevent gum disease. You now have a choice for two different option plans.

NOTE: if you already have one of these plans and do not want to make any change(s), you will be automatically re-enrolled in the same plan for Feb. 1, 2021 – Jan. 31, 2022

LOW OPTION PLAN		HIGH OPTION PLAN	
\$750 <u>No increase</u> to Maximum Benefits Amount remains at \$750 for policy year		\$1,250 <u>Ongoing</u> Maximum Benefits Maximum Benefits increase \$100 each policy year subject to receiving preventative services	
POLICY YEAR DEDUCTIBLE		POLICY YEAR DEDUCTIBLE	
\$50 Individual \$150 Family		\$50 Individual \$150 Family	
BENEFIT HIGHLIGHTS		BENEFIT HIGHLIGHTS	
Class I – Diagnostic & Preventive Class II – Basic Restorative Class III – Major Restorative		Class I – Diagnostic & Preventive Class II – Basic Restorative Class III – Major Restorative	
MONTHLY RATES		MONTHLY RATES	
\$39.85	One Person	\$53.07	One Person
\$72.61	Two Person	\$96.70	Two Person
\$114.33	Three or More Persons	\$152.27	Three or More Persons

Rates are as of February 1, 2021. The monthly dental premium is deducted from your MePERS pension.

Waiting periods: There is no waiting period for Class I services. If you had comprehensive dental coverage within the last twelve months, there is also no waiting period for Class II and III services. If you had no dental coverage, then a six month waiting period is applicable for Class II and III services only.

OPEN ENROLLMENT:

MAR's annual open enrollment period is held now through **January 31, 2021 for a February 1, 2021 effective coverage date.** **NOTE: If you already have CIGNA Dental with MAR, you will automatically be enrolled in the same plan for Feb. 1, 2021 - Jan. 31, 2022 unless you notify MAR to change to a different plan.** You may also make changes such as adding or dropping dependents or canceling dental coverage. Enrollment/plan changes require you to complete/return to MAR a Dental Enrollment/Change Form which you can obtain by contacting MAR. If you want to cancel your plan, you must make your request in writing before January 31, 2021. After January 31st, you cannot cancel coverage or make any other plan change without a "Qualifying Event." You are enrolled in a group dental plan and enrollment is for the full plan year.

MAR Update - Fall 2020 Published Quarterly November, 2020

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

Diane Bailey X 208
Operations Manager
dbailey@maineretirees.org

Brenda Gross X 201
Benefits Coordinator
bgross@maineretirees.org

Linda Leet X 204
Membership Assistant
lleet@maineretirees.org

Patty Castonguay X 206
Financial Coordinator
pcastonguay@maineretirees.org

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

Julie Hallee X 207
Policy & Research Coordinator
jhallee@maineretirees.org

TOTAL MAR MEMBERSHIP 13,515
DENTAL PARTICIPANTS 4,898

(cont. from pg. 1)

QUALIFYING EVENT(S):

A birth, death, adoption, change in employment status, change in dependent's employment status, divorce, marriage, loss of COBRA coverage and loss of other dental insurance coverage. You have 60 days from the date of the Qualifying Event to notify MAR at (207) 582-1960 or 1(800) 535-6555, email: MAR@maineretirees.org. You may also stop by MAR's business office at 280 Maine Avenue, Farmingdale, ME. Office hours are Monday - Thursday from 9:00am - 4:00pm.

Remember you can receive services from either In-Network or Non-Network dentists and Cigna Dental will pay as billed for the services up to the plan year maximum. If you receive services from a Non-Network dentist, MAR urges you to ask your dentist to join Cigna's dental network.

IMPORTANT INFORMATION:

MAR and Maine Education Association-Retired (MEA-R) have their group dental plans through Cigna. MEA-R has decided to move their group dental plan to Northeast Delta Dental as of February 1, 2021. For retired educators who presently have dental through MEA-R and want to stay with the Cigna, you may do so by becoming a MAR member and completing the one page Cigna Dental Enrollment Form prior to January 31st. You will also need to let MEA-R know you do not want to move to their new group dental plan or you will be automatically enrolled with Northeast Delta Dental.

MEDICARE AND YOU

Medicare's Fall Open Enrollment was from October 15th through December 7th. During that time, you may have received numerous insurance marketing mailers. If you are satisfied with your retiree group health plan, then you can disregard these mailers.

NOTE: if you want to change to an individual medical insurance plan and leave your retiree group health plan (Aetna Medicare Advantage - State; Anthem Medicare Preferred (PPO) with Senior Rx Plus - Educators; Anthem Retiree Group Companion Plan - Municipal) you and/or dependent(s) will not be allowed to return to the group plan.

MEDICARE 2021 PART B PREMIUM/DEDUCTIBLES:

The standard monthly premium for Medicare Part B will change from \$144.60 to \$148.50 January 1, 2021. Medicare's annual deductible for Part B will increase to \$203 and the Medicare Part A inpatient deductible will increase to \$1,484. Generally, your retiree group health plan will pay for Medicare's deductibles but you are responsible for paying the Medicare Part B premium.

MESSAGE FROM MAR PRESIDENT

Thought for these times: "I believe that man will not merely endure: he will prevail. He is immortal, not because he alone among creatures has an inexhaustible voice, but because he has a soul, a spirit capable of compassion and sacrifice and endurance." (William Faulkner, Speech upon receiving the Nobel Prize, December 10, 1950).

Little did I know when I accepted the nomination to be President of the Maine Association of Retirees that upon taking office our great State of Maine would be facing a 100 year challenge of a pandemic. Accordingly, I find the words above of William Faulkner apropos of the Maine family of citizens: we are resilient, full of compassion and have the power not just to endure but to prevail. As Maine Public Service retirees, we are specially placed to lead by example in these difficult times just as we led by example during the time of our public service.

I am honored to be elected to the presidency of the Association and fortunate to have the support of a dedicated staff that continues to be available to serve you and to answer your questions. Their dedication was exemplified in the Informational Meetings held across the State, in the face of Covid-19, which offered an open forum to speak of the issues that matter to you -health benefits, dental benefits, Medicare, pension benefits and COLA - and to answer your questions. I encourage you to visit the newly inaugurated MAR Webpage and to take advantage of the services available at the MAR offices in Farmingdale, including notary public, fax, shredding and photocopying. Perhaps most importantly as our world turns virtual, Lisa Blue, our Technical Support Coordinator, is here to help you with computers, phones and other devices.

As you cannot help but be aware, when the Maine Legislature convenes in January 2021 it will need to address significant budgetary issues as our economy has suffered from the pandemic. Be assured, however, that MAR will be closely monitoring the Legislature's work and speaking out on issues that may adversely impact the interests of Maine Public Service retirees.

Finally, my thoughts are with you and your families in what will be a different and difficult holiday season knowing many families will be unable to gather to share their love and celebrate in the customary way. Stay strong, stay safe, and demonstrate to all your capacity for compassion, sacrifice and endurance.

William H. Laubenstein

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 or by email.

UPCOMING SCHEDULED OFFICE CLOSINGS

Thursday, December 24, 2020.....Closing at noon
 Friday, December 25, 2020.....Christmas Day
 Friday, January 1, 2021.....New Year's Day
 Monday, January 18, 2021MLK Day
 Monday, February 15, 2021President's Day

MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

December 30, 2020
 January 29, 2021
 February 26, 2021
 March 30, 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

IN THE MEANTIME.....

TRY TO STAY HEALTHY!

WASH YOUR HANDS OFTEN!

GET ENOUGH SLEEP!

STAY HOME IF YOU DON'T FEEL WELL!

WEAR A MASK WHEN YOU ARE IN PUBLIC!

MAR ACTIVITY UPDATES

Over the course of Fall 2020, MAR held seventeen (17) Informational Meetings across Maine. During the meetings, questions were asked on the following subjects: MAR, MainePERS, Federal Social Security, Dental Insurance, Health Insurance, Technology, Federal Income Taxes and Finances.

MAR will be developing a podcast answering the questions from the Informational Meetings. Our plan is to complete the podcast by January 1, 2021 so that all members can obtain the answers to these questions. The podcast will be available on the MAR website at: www.maineretirees.org.

In January 2021 when the 130th Maine Legislature begins, the MAR Legislative Committee will be identifying and determining MAR's appropriate position regarding bills of interest to the membership, particularly those which would affect either retirement income or health insurance benefits. A listing of the bills MAR is tracking and MAR actions along with the public hearing schedule will be on the MAR website (www.maineretirees.org), Action Center, Legislation & Policy. As always, MAR appreciates any members' thoughts or concerns regarding pending legislation.

INCOME TAXES

Although Federal and State Income Taxes are not due until April 15, 2021, it is not too early to be arranging for an appointment with a tax preparer if you are in need of one. Many businesses have limited their operational hours due to the Covid-19 Pandemic and are currently booking appointments in advance.

As a Maine Public Service retiree, your MainePERS pension is handled differently than Federal Social Security and several other pensions. For example, Federal Social Security is exempt from state and federal income tax if your total income is less than \$25,000. However, MainePERS pension is not exempt. Under Maine State Income Tax, \$10,000 of MainePERS pension is deductible but it is NOT deductible under Federal Income Tax.

Make sure you ask your tax preparer about all deductions and exemptions you may be eligible to receive.

TAX DEFERRAL - REQUIRED MINIMUM DISTRIBUTIONS

As 2020- a most unusual year- comes to a close, the ever looming task of taking Required Minimum Distributions (RMD) haunts retirees. Working hard for so many years to save up that nest egg while deferring taxes is a great feeling of accomplishment. Then in the blink of an eye time has passed and you find yourself now being told you MUST take a distribution from your retirement savings accounts or you will face penalties. Your RMD then gets calculated as gross taxable income. After all, the tax was deferred and needs to get paid in at some point but, face it - no one likes to deal with taxes.

One positive note is the Internal Revenue Service (IRS) states that due to the coronavirus there will be no RMD's required in 2020 based on the waiver found in The Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act, enacted on March 27, 2020.

The IRS has Uniform Lifetime Tables that depend on marital status and the age of your spouse if you have one to calculate your RMD. These figures are based on how much you have in your retirement accounts as compared to life expectancy. These tables can be found at irs.gov and other websites that offer retirement calculators.

Your RMD for the current year is calculated based on the market value of all your retirement accounts on December 31st of the previous year. (RMD's do not have to be taken on Roth IRAs until after the owner has passed away.) It is acceptable to take out more than your RMD if you wish but a 50% penalty is applied on the required amount that you DO NOT take out on time.

The rules for RMDs have changed due to the SECURE Act (Setting Every Community Up for Retirement Enhancement Act of 2019) which was enacted June 3, 2019. This change made an increase in age from 70 ½ to 72 for the beginning date for required mandatory distributions. If your 70th birthday is July 1, 2019 or after you do not have to take your first RMD until you turn 72. To verify if this applies to your situation you should contact your tax preparer.

HUMOROUS THOUGHTS..

"You never appreciate what you have till it's gone. Toilet paper is a good example."

"Now that we have everyone washing their hands correctly... next week, turn signals."



TECHNOLOGY CORNER

by Lisa Blue

Autumn has finally arrived, the clocks are turned back and it is now time to think about starting to shop for the holidays. As most of us are staying home due to the pandemic, the primary mode of not just holiday shopping, but essentials shopping will be to shop online. According to e-commerce marketing giant Sleeknote, e-Commerce sales are expected to reach \$4.2 trillion by the end of 2020. Yes, that was trillion. While the ability to shop for items you need at 2 a.m. in your PJs has a convenient appeal, it also could leave you susceptible for internet theft. Before you click the “Buy Now” button here is a list of things to keep in mind.

SHOP ONLY AT TRUSTED WEBSITES

On the web, some businesses are fabricated by people who just want your credit card information and other personal details. To play it safe, consider doing online business only with retailers you trust and have shopped with before.

IF IT LOOKS TOO GOOD TO BE TRUE , IT PROBABLY IS

Sometimes a website will offer a product at an unbelievable price. However, if something looks too good to be true, then it probably is. Compare prices and pictures of the merchandise at similar websites. Rock-bottom prices could be a red flag the business does not have those items in stock. Also be aware of exorbitant shipping costs. The website may exist only to get your personal information.

CHECK OUT WEBSITE SECURITY

To be sure you are purchasing from a secure website, look at the URL, or web address at the top. It should begin with “https”. (The “s” at the end stands for secure). There should be a small lock icon to the left of the web address. This tells you the web page you are on has privacy protection installed. These websites mask and transfer data you share, typically on pages that ask for passwords or financial information. If you don’t see the lock or the “s” after “http,” then the webpage is not secure. To increase security even further, be sure to use a VPN or use an anonymous browser like Duck Duck Go.

FINAL DETAILS

Be sure to keep an eye on your banking statements to be alerted to unauthorized charges. If you suspect the business is fraudulent, notify your credit card company about the charge and file a complaint with the U.S. Federal Trade Commission (FTC). The FTC offers an identity theft recovery plan, should you need it.

If you keep these important points in mind, you can ease some of the stress of shopping conveniently with a simple click of the mouse. If you have any questions or concerns and want to verify if an online store is legitimate, you can contact me at the MAR office at: (207) 582-1960.

VOLUNTEER AND PAID OPPORTUNITIES

SPECTRUM GENERATIONS, Central Maine's Area Agency on Aging is in need of volunteers. They have a variety of opportunities:

STATE HEALTH INSURANCE ASSISTANCE PROGRAM

(SHIP): Volunteers assist older adults in Maine to navigate the Medicare options and benefits. Spectrum Generations provides free training and mentorships to assist volunteers in building their knowledge and skills of the state insurance options as to best counsel older adults in their communities.

MEALS ON WHEELS: Volunteer roles range from preparing meals, to packaging meals, to delivering meals to older adults in the community. Mileage reimbursement is available for those delivering meals. Meals on Wheels operates on weekday mornings and early afternoons.

HEALTHY LIVING FOR ME: Volunteers in this program facilitate and teach classes for adults to assist with pain management, balance and more. Free training and certification are provided for these volunteers. Classes are typically two hours, once a week, for six weeks.

These are just a few volunteer roles available. If you are interested in learning more, please contact the Volunteer Coordinator at volunteer@spectrumgenerations.org or call 207-620-1684.

COVID-19 TESTING SITES

If you feel you are in need of obtaining a COVID-19 test, following is a link to the State of Maine’s website:

<https://www.maine.gov/covid19/restartingmaine/keepmainehealthy/testing>

These testing sites are available free of charge to people. The State of Maine continues to expand their COVID-19 testing capacity and provides updates on this site.

MAR TRIVIA

What do the 100 folds on a chef’s hat represent?
100 ways to make eggs

What does M&M stand for?
Mars and Murrie



280 Maine Avenue
Farmingdale, Maine 04344

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MESSAGE FROM MAR PRESIDENT

Upon completion of the seventeen Information Meetings, William Laubenstein and Betty Lamoreau were unanimously elected as the MAR President and the MAR Secretary. These Officer positions are two year terms (2020-2022).

The MAR Board of Directors and the MAR staff want to welcome William and Betty to the Board and we are all pleased to have them part of the team. William's experience in the Maine Attorney General's Office and Betty's experience in Administration bring additional expertise to MAR's diverse Board of Directors. Please take the opportunity to welcome William and Betty as they step into their roles during these challenging times.

In closing, I hope you enjoy your family and friends during this holiday season.

Season's Greetings



Happy Holidays

MAR BOARD OF DIRECTORS

BILL LAUBENSTEIN

President

BETSY FITZGERALD

Vice President

JUDY CARLETON

Treasurer

BETTY LAMOREAU

Secretary

PETER EDGECOMB

Region I Director

BURT PAYSON

Region II Director

THOMAS RECORD

Region III Director

ARTHUR ALLARD

Region IV Director

SHERMAN LAHAIE

Region V Director

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