



Leading the Way for Maine Retirees

Cost of Living Adjustments Get New Protection – LD 1104 is Now Public Law Chapter 540!

For six years, MAR has been pushing for new legislation to protect State and educator retirees from cuts to their public pension cost of living adjustments. Given the rate of inflation, the real value of pension benefits declines over time in terms of “real dollars.” For that reason, the cost of living adjustment (COLA) is an essential part of providing the full pension benefits for which public employees worked, and contributed to, from their pay checks.

In 2011, the Legislature made substantial cuts to retirees’ COLAs in response to general State financial problems. Over time, these cuts have compounded and resulted for State and educator retirees with a pension of \$20,000 in 2011, an approximate loss of \$10,340. For State and educator retirees with a higher pension amount, the loss would be larger. These losses will continue to compound over the years. This occurred because the Legislature had the authority to treat pension benefit COLAs in the same way that they treated any State budget item. In 2011, the State made drastic reductions to the COLA in order to better fund other budget priorities. So, what’s wrong with that?

For those reasons, MAR patiently and tenaciously pursued protection for COLAs, both in the courts and at the Legislature. Most recently, MAR actively lobbied for LD 1104, which essentially provides that the COLA, like the underlying pension benefit, represents a solemn contractual commitment that is protected by the Maine Constitution. Finally, in last fall’s legislative session, the full Legislature passed LD 1104 and sent the bill to the Governor’s Office.

The Governor declined to sign the bill at that time based on concerns about its effect on the State’s future finances, so the bill was held over until early January of this year. On January 10, 2020, the Governor announced that she would not sign the bill but would allow it to become law without her signature. The Governor declined to veto the bill knowing that it enjoyed the support of Maine’s many thousands of public pension recipients. Therefore, in January, LD 1104 became Public Law Chapter 540 just as if the Governor had signed it. The Governor simultaneously suggested other reforms to strengthen the pension system be discussed on a continuing basis with the Department of Administrative and Financial Affairs (DAFS). MAR hopes to actively participate in those discussions.

MAR is very pleased with this result and considers it a major victory for current and future State and educator retirees. Moreover, MAR is planning to increase its legislative and legal resources to continue to protect retiree benefits at every opportunity.

MAR TRIVIA

What is a senior moment? Sometimes called a brain cramp. It’s suddenly forgetting something you’ve....oh what’s the word....known every other time, except for the moment someone’s asking you. Most of the time it’s just a result of our normal aging process. Remember, you are not alone as most of us have senior moments!

MAR UPDATE – Winter 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

Membership Assistant
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 X207

Policy & Research Coordinator
jhallee@maineretirees.org

TOTAL MAR MEMBERSHIP

13,477

Dental Participants

4,963

BOARD OF DIRECTORS

MAR would like to introduce the members of the 2020 Board of Directors.



Timothy Leet, President was raised in Augusta, Maine and is the son of the late John "Jack" Leet, who with others founded the Maine Association of Retirees, Inc. in the early 1980's. He is a 1978 Graduate of the University of Maine at Orono.

He is a retired state employee with 35 plus years of professional job experience while working for Maine State Government, the Maine Legislature, a private lobbying consultant firm of Howe, Cahill and Company, the Maine County Commissioners Association and Kennebec County.

Timothyleet10@gmail.com
(207) 485-9755

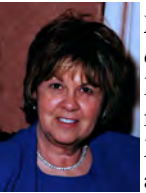


Betsy Fitzgerald, Vice President is the easternmost Board member from Washington County. Betsy hails from Machiasport and currently serves as the Manager in Washington

County. In her former life, she taught history and government at Erskine Academy in South China. In addition to representing MAR members from the eastern part of the state, Betsy was appointed as a Commissioner on the Land Use Planning Commission (LUPC) and the Liquor and Lottery Commission.

manager@washingtoncountymaine.com

(207) 263-5439



Maureen St. Denis, Secretary is a Maine native currently living in Winterport. In 1970 she earned a Bachelor of Science in Early Childhood Education from the University of Maine in Machias. Maureen's work history includes eleven years as administrative support in several physicians' offices

and eleven years, starting in 1987, at the Maine Department of Human Services progressing from administrative staff to management. After retirement in September 2009, Maureen worked at the Department of Health and Human Services in acting capacity as an ASPIRE Supervisor.

70winter@gmail.com

(207) 766-1579



Judy Carleton, Treasurer has been MAR's Treasurer since July of 2010. She is a native Mainer and currently resides in Augusta. Her public service career began in 1970 and ended

in 2004. She spent several years with a planning agency progressing from secretary to administrative assistant to administrator. Her next position was with Maine State Housing as Executive Assistant to the Director. Judy spent her last twenty years with Augusta Adult Ed as Business/Office Manager. Past experience with committee work included serving on the city's planning board, treasurer at the sanitary district, and extension service executive committee.

Djcarleton127@gmail.com

(207) 623-4242



Peter Edgecomb, Region I Director lives in Caribou with his wife of 55 years, Marjie. Peter's public service includes twenty years teaching agriculture, ten years as Vocational

Director, nine years as Superintendent of Schools, eight years as a Maine State Representative and two years as a Maine State Senator.

pedgecomb@outlook.com

(207) 496-3188



Burton Payson, Region II Director lives in Orrington with his wife, Frances. Burt received a Bachelor of Science Degree and a Masters of Education from the University of

Maine. Burt's employment history is a Director of Guidance for eight years, Vice President of Beal College for nine years and Director of Guidance at Hampden Academy for thirty-seven years. Burt retired from Public Service in 2016.

bpayton@yahoo.com

(207) 992-3608



Thomas Record, Region III Director, a resident of Farmingdale, retired in 2018 after over 39 years working for the Maine Bureau of Insurance where he was a staff attorney.

Tom is a native of Norway, Maine and a graduate of the University of Maine and the University Of Maine School Of Law. In addition to being a Regional Director, Tom is Chair of MAR's Legislative Committee.

ThomasRecord@gmail.com

(207) 582-3584



Arthur Allard, Region IV Director lives in Lewiston with his wife, Claire. He was born and raised in New Hampshire. After serving four years in the Coast guard, Arthur was

employed for the Lewiston School Department in the Nutrition Program for 31 years, retiring in 2003. He also worked part-time for Allied Ambulance Service as an EMT for 25 years. He also served as Vice-President and Research Director for the Maine Franco-American Genealogy Society.

allard@roadrunner.com

(207) 784-5367



Sherman Lahaie, Region V Director worked 37 years as a Maine State employee, worked for Maine State Highway Commission, and the Maine Community College System. He

also worked as a fire fighter for the City of Lewiston and the Town of Veazie. He is a resident of Naples.

Shemlahie@aol.com

(207) 693-3036



Wayne Jortner, Legal Consultant moved to Maine from New York City in 1990. Wayne has had almost 40 years of public-interest legal experience including 23 years with the

State of Maine's Public Advocate. During that time, he worked for consumers nationally as a board member/treasurer of USAC, a non-profit organization that implements telecom programs of approximately \$10 billion/year.

BITS&PIECES

UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, February 17, 2020	President's Day
Monday, April 20, 2020	Patriots' Day
Thursday, May 25, 2020	Memorial Day

MEPERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

February 27, 2020
 March 30, 2020
 April 29, 2020
 May 29, 2020
 June 29, 2020
 July 30, 2020

WALK-IN CENTERS are doctor's offices or clinics that take patients without an appointment. They are usually open longer hours including evenings and weekends. They are a smart choice when you need care quickly for minor injuries and illnesses and cannot get an appointment with your regular provider! Go to our web site for a list of Walk-In Centers throughout the State!

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 web address www.maineretirees.org so they can go online and see what MAR is doing.

NEW MEMBER BENEFITS!

Mainly Mexican located at 6 State Road, Presque Isle, ME will provide MAR members with a 10% discount on food and non-alcoholic beverages. Just show your MAR card to receive the discount!

Shirley Reed of Functional Fitness & Physical Therapy Located at 47 Water Street, Suite 101, Hallowell, ME will provide free 30 minute consultation – balance, back health, general fitness and injury management. For appointment, call Shirley today at (207) 460-4177.

CROSS INSURANCE ARENA

Cross Insurance Arena in Portland is offering discounts to our members on the following events:

MercyMe

February 28, 2020 7:30 PM
 Discount ends February 26, 2020

Harlem Globetrotters

March 19, 2020 7:00 PM
 Discount ends March 9, 2020 at 4:00 PM

3 ways to Order Tickets:

Phone: (207)775-3458

Online: www.Ticketmaster.com and enter Promo Code: **GMAR**

In Person: Go to Trusted Choice Box Office at the Cross Insurance Area in Portland. Use the Promo Code GMAR to get your discount!

VOLUNTEER OPPORTUNITES

SeniorsPlus Oxford, Franklin and Androscoggin Counties

We are currently seeking volunteers for the following programs: Money Minders - Our Money Minders Volunteers assist consumers who need help managing monthly bill payments. These volunteers needed in Farmington and Lewiston/Auburn. Hours are open to volunteer availability. Class Facilitators and Program Presenters - These volunteers assist staff with presentations and/or co-facilitate with program instructions for Living Well with Chronic Illness, Matter of Balance, Tai Chi, etc. All training is provided. Please contact Deanna Maxfield, Volunteer Services Coordinator at (207) 513-3725 or email at dmaxfield@seniorsplus.org

The Alzheimer's Association® is looking for volunteers. "Millions of Americans are impacted by Alzheimer's disease, and you can do something to help by becoming an Alzheimer's Association® volunteer. Find the role that's the best fit for you at alz.org/volunteer or give us a call at (207) 772-0115."

Literacy Volunteers of Greater Augusta (LVA) is looking for volunteers to work one-on-one with learners who are trying to get a high school diploma (HiSET), pass the Driver's Permit test, learn English, improve their technology skills to advance their employability, or just be able to read to their grandchildren. We provide training and learner supplies. Email us at info@lva-augusta.org or call (207) 626-3440 for information on our next tutor training.

HEALTH INSURANCE NEWS!

State Retirees with Aetna Medicare Advantage Plan:

There are no changes to your maximum out-of-pocket amount for January 1, 2020 – December 31, 2020.

Additionally, your annual deductible and copays remain the same as previously.

Changes to benefits include hearing aid reimbursement which is now covered at \$1000 once every 36 months; opioid treatment program services covered In-network at 100% and Out-of-network you pay 20%; transportation (non-emergency not covered by Medicare) 24 one-way trips within 60 miles of plan-approved provider location; and up to 14 meals to your home when you return home after an inpatient hospital stay. Both transportation and meals are provided at no extra cost to you.

The Healthy Lifestyle Coaching Program and Teladoc are no longer covered services.

To get specific medical benefit information, contact Aetna Member Services at 1-888-267-2637 and for prescriptions 1-855-287-7406.

Educator Retirees with Anthem Group Companion Plan:

Effective July 1, 2020, you will transition to Anthem Medicare Preferred (PPO) with Senior Rx Plus. The new Medicare Advantage Plan will replace your current Group Companion Plan. The Medicare Advantage Plan offers wellness programs such as Silver Sneakers at no extra cost.

Benefit educational meetings are being held to provide you with more information. You may check for meeting dates online at www.meabt.org/calendar or call their office at 207-622-4418, extension 2240 or 1-800-452-8709.

Additionally, you may contact Anthem at 1-844-951-0624. The Maine Education Association Benefits Trust (MEABT) Board of Trustees governs the health insurance plan. The MEABT is located 35 Community Drive, Augusta, ME.

Municipal with Anthem Retiree Group Companion Plan:

Based on your Schedule of Benefits, there are no changes to the Anthem Retiree Group Companion Plan effective January 1, 2020. Deductibles, Coinsurance, Maximum Out-of-Pocket amount and benefits remain the same.

The Maine Municipal Employees Health Trust provides benefits to municipal and quasi-municipal organizations and county governments. You can contact the Health Trust at 1-800-852-8300 or by email htservice@memun.org. The Health Trust is located at 60 Community Drive, Augusta, ME.

PAID OPPORTUNITIES

Cabela's in Scarborough, ME has both full-time and flexible part-time opportunities as team leaders, sales associates, cashiers, maintenance, deli and more! We offer competitive wages and a great discount program. To apply, go onto www.basspro.com/careers and search Scarborough.

FIND HELP WITH TAX PREPARATION

AARP – 1-888-687-2277

(207) 582-3053 Augusta

(207) 865-4743 Freeport

Dr. Shaw Memorial Library – (207) 293-2565

Mt. Vernon Knox Resource Center – (207) 596-0339

Camden Lincoln County Regional Center –

(207) 563-1363 Damariscotta

Midcoast Regional Center – (207) 729-0475 Brunswick

Muskie Center – (207) 873-4745 Waterville

New Ventures Maine – (207) 621-3440 (Emily) or

CASHMAINE.ORG – (207) 474-8552 Skowhegan

Spectrum – (207) 626-7777 Cohen Center, Hallowell

UMA – (207) 621-3465 Augusta

UMO – (207) 581-1982 Orono

Waldo Community Center – (207) 338-1190 Belfast

ATTENTION! NOMINATIONS NEEDED

The following 2-year positions will expire on June 30th. Elections will take place at the MAR Annual Meeting on May 20th. If you are interested in one of these positions or wish to nominate someone, please call or email our current President, Tim Leet at timothyleet10@gmail.com or (207) 485-9755.

MAR President has the responsibilities of communicating with members, organizations, Maine Legislators, Maine Governor, Maine Congressional delegation, Maine Public Service Retirement System (MainePERS) Executive Director and other individuals or organizations that may impact Maine Public Service Retirees. The MAR President presides over all Association meetings and is an ex-officio of all MAR committees.

Organizational management experience and financial knowledge are helpful in this role. In addition, experience with the Maine Legislature, MainePERS, municipal organizations and/or labor organizations is advantageous.

MAR Secretary has the responsibility of keeping minutes for all legally called meetings of the Board of Directors including the monthly meetings and the MAR Annual Meeting. Access to technology is helpful.

TECHNOLOGY CORNER

by Lisa Blue



It is that season again. Yes, it is, tax season. Queue the Darth Vader theme. While many still make a physical appointment with their tax specialist, many are choosing to tackle their taxes

themselves using tax prep software, either installed or online. It is not easy to give a blanket recommendation, because everyone's financial reporting needs are different. There are a lot of options out there, including TurboTax, TaxSlayer, and H&R Block Free. Some have online only options, while others have desktop version of their software.

When deciding which software option to use, there are several questions you need to answer. Do you have a simple, straightforward return, with standard deductions? Perhaps you have a more complex return, involving investments, rental properties, or self-employment income. What type of fees do the different options charge? Finally, should you choose a locally installed Desktop version, or are you comfortable with an online format? Once you have these questions answered, then you can research and compare options easily.

For a simple, straightforward return with basic deductions online H&R Block Free or TurboTax Free are options. For locally installed, TurboTax Delux is going to be your easiest, best bet. For more complex returns, H&R Block Deulx or TurboTax Premier may be a better fit. TurboTax Premier has everything Delux has plus investments and 1099 forms.

Doing your tax filings yourself can be more convenient, but may or may not be more cost effective. It is important to research which option you are choosing for filing, form, and auditing fees. Some are truly free, while others have fees for specific forms. Research the fine print and consult the Better Business Bureau for any issues concerning the tax software.

Finally, while online versions are convenient, and you do not have to worry about updating software, they can be overly simple, and lack some customizations found in installed versions. More importantly, you are providing confidential information online, so it is important to verify their security disclaimers. On the other hand, desktop versions need yearly updates or the latest forms and tax laws, however it allows for previous filing to be backed up locally, and tends to be more securely uploaded and filed.

Whichever option you choose, be sure it is the one that will fit your needs, and keep your information safe. If you have any questions on the items discussed, please do not hesitate to contact me at the MAR office: (207) 582-1960.

FEDERAL SOCIAL SECURITY UPDATE Windfall Elimination Provision and Government Pension Offset

Three bills have been introduced in the U.S. House of Representatives (H.R. 141, H.R.3934 and H.R. 4540) which have the potential to eliminate and/or change the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

Two of the bills (H.R. 3934 and H.R. 4540) have been referred to the House Committee on the Ways and Means.

H.R. 3934: The Equal Treatment of Public Servants Act of 2019. Reforms the WEP to provide WEP-affected individuals who are eligible for benefits before 2022 a \$100 monthly rebate and \$50 for an affected spouse. Changes the WEP calculation moving forward.

H.R. 4540: Public Servant Protection and Fairness Act. Reforms the WEP to provide WEP-affected individuals who are eligible for benefits before 2022 a \$150 monthly rebate. Changes the WEP calculation moving forward.

The third bill H.R. 141 has a companion bill in the Senate (S. 521). This is Social Security Fairness Act of 2019. This combined bill has been sent to both the House Committee on Ways and Means and the Senate Committee on Finance.

H.R. 141/S.521: Social Security Fairness Act of 2019. Repeals both the WEP and the GPO.

Currently, there has been not action on any of these federal bills.

TRY TO STAY HEALTHY!

- **WASH YOUR HANDS OFTEN!**
- **GET ENOUGH SLEEP!**
- **STAY HOME IF YOU DO NOT FEEL WELL!**

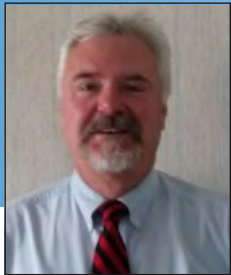
SAVE THE DATE
MAR ANNUAL MEETING
WEDNESDAY, MAY 20, 2020
AUGUSTA CIVIC CENTER



280 Maine Avenue
Farmingdale, Maine 04344

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MESSAGE FROM MAR PRESIDENT



MAR BOARD OF DIRECTORS

J. TIMOTHY LEET
President

BETSY FITZGERALD
Vice President

JUDY CARLETON
Treasurer

MAUREEN ST. DENIS
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

Winter Greetings,

It is with great pleasure I officially announce the passage of LD 1104, “An Act to Clarify the State’s Commitment Concerning Certain Public Service Retirement Benefits.” LD 1104 became Public Law Chapter 540 without the Governor’s signature on January 12, 2020. As a reminder, PL C.540 changes the contractual commitment to Maine state protected benefits regarding cost of living adjustment (COLA) for retired State employees and educators by specifying it constitutes a solemn contractual commitment of the State and protected under the Constitution of Maine and the United States Constitution.

As you will notice from the Newsletter, the Maine Association of Retirees, Inc. has a full complement of Board Directors.

Please take time to get to know your regional Board of Director. We have a very talented group of professionals effectively leading our organization.

The MAR Annual Meeting will be held on Wednesday, May 20, 2020 at the Augusta Civic Center, Augusta, Maine from 9:00 am to 3:00 pm. Doors will open for registration at 8:00 am. I am looking forward to seeing everyone.

In closing, I want to thank the Maine Association of Retirees’ Board of Directors and staff for their dedication, competence and hard work as MAR continues to “Lead the Way for Maine Retirees.”

THINK SPRING!