



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 2020, 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

WIn 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.

MAR UPDATE – Winter 2021

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.

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Julie Hallee X207

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TOTAL MAR MEMBERSHIP

13,531

Dental Participants

4,861

COVID-19 PANDEMIC AND VACCINATIONS

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HEALTH INSURANCE NEWS

Long Term Care Services, These services can be provided
in a nursing home or assisted living facility. Making a
Medicare card for a person's care in a nursing home or services
3. What are the benefits of a Medicare card?
? Medicare Benefits/BBA file Senior Disability Benefits
refers to a fee: a fee for a long-term care companion
services. So, it is not covered by Medicare. Summary of
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<https://StateofMaineAetnaMedicare.com>

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

<https://www.mehc.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](#). 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 207-287-2000 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 or by email.

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

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 Member Testimonial

I am a member of MAR, and I have wanted 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 up Lisa, chat by phone or drop into the MAR Office at any time 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 that 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 that 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 Associate of Retirees to set up a meeting or phone conversation at 582-1960.

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

Kim Pierce
Retired State of Maine Employee

TECHNOLOGY CORNER

by Lisa Blue



During this time of year of year it seems we're 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 this time during the pandemic.

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

One set of scams that are of the 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 that an incoming call is coming from a local number, or spoof a number from a company or a government agency that 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?

- Don't 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 names, 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 that 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 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!**

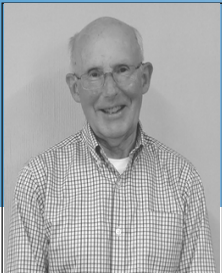
SAVE THE DATE
MAR ANNUAL MEETING
WEDNESDAY, MAY 20, 2020
AUGUSTA CIVIC CENTER



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Farmingdale, Maine 04344

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MESSAGE FROM MAR PRESIDENT



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

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 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!