



## Leading the Way for Maine Retirees

*Happy 40th Birthday* to the Maine Association of

Retirees, Inc. Over the past forty years, Maine has seen many changes and accomplishments such as:

- Joan Benoit Samuelson became an Olympic Champion and started the Beach to Beacon race;
- Two Mainers became Astronauts; and
- The Alford and Travis Roy Foundations were established.



The world has also advanced and changed: technological advances such as computers and cell phones have increased the speed and amount of communications; automobiles and truck have increased their efficiencies; microwave ovens have revolutionized meal preparation; on-line web communications has increased access to information.

In order to recognize these changes and celebrate the contributions Maine Public Service Retirees have contributed to such advancements and made Maine a wonderful place to live, MAR will be celebrating and acknowledging the accomplishment of our members and the organization at the five Regional Meetings in the fall 2021. At the meetings, members will have the opportunity to have a good time reminiscing and reconnecting with fellow Maine public service retirees. Unfortunately, due to the COVID Pandemic, MAR will NOT be holding an Annual Meeting this year.

In order to make the celebration valuable and relevant, MAR is asking members to reflect on their own contributions to Maine and our world and provide MAR a written description of one of your achievements during your career in public service. The write-up must be less than 250 words including your name and address. The accomplishments/achievements/endeavors will be collated into a booklet to be shared with others. The deadline for submissions is **July 1, 2021**.

In addition, the MAR Board of Directors will provide prizes for the top three submissions.

First prize \$100 for the	Second prize \$75 for the	Third prize \$50 for the
accomplishment/achievement that made the largest impact for <b>Maine Public Service retirees</b>	accomplishment/achievement that made the largest impact on <b>Maine retirees</b>	accomplishment/achievement that made the largest impact on <b>Maine, in general.</b>

Below are three examples of the type of write-ups MAR is looking for:

- While employed at the Department of Health & Human Services, public assistance federal law changed and the proposed regulations eliminated the opportunity for public assistance parents to attend post-secondary education as part of their eligibility requirement. Working with Senator Olympia Snowe and others, developed a program called Parents as Scholars allowing public assistance parents to attend post-secondary education and have it count as meeting their eligibility requirement.
- While employed at the Department of Personnel I was asked to take the test for State Troopers to see if a female could pass the test. At the time, no women were State Troopers and none that had applied could pass the test. I did not pass, and the Director of Personnel used that information to address the inequities in the testing process for State Trooper. The following year, the first female State Trooper was hired.
- During employment at the Office of Employee Health & Benefits, as part of a team, designed and implemented a Point of Service health insurance plan from the traditional Indemnity insurance plan which at that time provided medical insurance for 15,000+ employees.

### MAR UPDATE – Spring 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](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)

**Brenda Gross** X 201

Benefits Coordinator  
[bgross@maineretirees.org](mailto:bgross@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** 13,556  
**Dental Participants** 4,881

## MAR ANNUAL MEETING CANCELLATION AND BY-LAWS REQUIREMENTS

With the continued restrictions due to the COVID Pandemic and with an abundance of caution, MAR will NOT be holding an Annual Meeting. The MAR By-Laws require MAR members to vote for Vice-President and Treasurer. Also, MAR members need to approve or disapprove the MAR budget for 2021-2022. In order to meet these requirements, MAR members can cast their votes on the Vice-President Nominee, the Treasure Nominee and the 2021-2022 (see below) budget by calling the MAR Office at (207) 582-1960 or using Survey Monkey (<https://www.surveymonkey.com/r/BZVR6S6>), or mailing in their vote to MAR, 280 Maine Avenue, Farmingdale, Maine 04344 by June 15, 2021. No response will be deemed approval of the nominees and the proposed budget.

If you have any questions regarding the nominees or the proposed 2021-2022 MAR Budget, please feel free to call the MAR Office (207) 582-1960, Monday through Thursday, 9:00 a.m. to 4:00 p.m.

### NOMINEE FOR MAR VICE-PRESIDENT

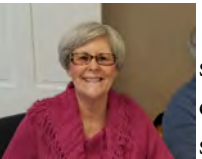


Thomas Record is a resident of Farmingdale, retired in 2018 after over 39 years working for the Maine Bureau of Insurance where he was a staff attorney. Tom is a native of

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 Comm. and has served as MAR Region III Director for two years.

ThomasRecord@gmail.com  
(207) 582-3584

### NOMINEE FOR MAR TREASURER



Judy Carleton, 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

## MAR PROPOSED BUDGET

### 2021-2022 Proposed MAR Budget

#### REVENUE

Annual Dues	\$	15,200.00
Payroll Dues	\$	286,620.00
Interest Income	\$	1,200.00
Cigna Dental Program	\$	114,000.00
Hannaford Gift Card	\$	100.00
<b>TOTAL</b>	<b>\$</b>	<b>417,120.00</b>

#### EXPENDITURES

<b>Building Expenses</b>	<b>\$</b>	<b>22,800.00</b>
<b>Member Service</b>	<b>\$</b>	<b>81,200.00</b>
Recruitment	\$	15,500.00
Cigna Dental Expense	\$	5,500.00
Promotion/Public Relations	\$	32,200.00
<b>MEETING/EVENTS</b>	<b>\$</b>	<b>28,000.00</b>
<b>Operational Services</b>	<b>\$</b>	<b>37,150.00</b>
Office Operational Expenses	\$	33,850.00
Technology Expenses	\$	3,300.00
<b>Personnel Costs</b>	<b>\$</b>	<b>259,310.00</b>
Gross Wages	\$	225,000.00
Staff Benefits	\$	23,410.00
Worker's Comp Insurance	\$	1,400.00
D & O Insurance	\$	2,500.00
Travel	\$	7,000.00
<b>CONTINGENT FUNDS</b>	<b>\$</b>	<b>5,000.00</b>
<b>Budget Total</b>	<b>\$</b>	<b>405,460.00</b>

#### Spot the Difference?

[maybank2u.com](http://maybank2u.com) is not the same as [maybank2u.com](http://maybank2u.com)

[citibank.com](http://citibank.com) is not the same as [citibank.com](http://citibank.com)  
(the first one is correct, the second one is from hackers)

The "a" in the later url is a cyrillic alphabet.

An average internet user can easily fall for this. Be careful for every mail requiring you to click on a link.

Please Stay Alert

## MAR LEGISLATIVE COMMITTEE

The Legislative Committee is pleased to welcome Tim Nichols of Pittsfield to the group. Tim is retired from the Department of Corrections and will be a great addition. More new members are always welcome. If you would like to get involved, please contact the MAR office for details.

MAR's Legislative Committee has been following 100 bills which are being considered at the Maine Legislature this year.

- LD 84 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 MAR members at the Informational Meetings. MAR is supporting the bill.

- LDs 99 and 319 would prohibit Maine Public Employees Retirement System (MainePERS) from investing in fossil fuel companies as well as for-profit prisons in the case of LD 319. MAR opposes these bills. While MAR understands the social policy behind the proposals, MAR believes MainePERS should continue to exercise its constitutional fiduciary responsibility for the exclusive benefit of members of the retirement system.

- LD 117 is a concept bill. In 2020, the University of Maine proposed to replace its existing retiree health insurance program with stipends to retirees designed to enable them to purchase insurance. While a class action lawsuit stopped the University from implementing this concept, LD 117 is a concept draft designed to protect the health insurance coverage of University retirees. MAR is concerned about protecting retirees benefits. Subject to specific provisions of this "concept draft" that will be forthcoming, MAR expects to be conceptually supportive of the proposal.

- LDs 136, 1124, 1227 and 1413 all propose in one way or another increased maximum annual Maine State income tax pension deduction for public service retirees. MAR supports these bills.

- LD 290 proposes to stabilize property taxes for individuals 65 years of age or older who have owned a homestead for at least 10 years by requiring municipalities to maintain the property tax on the homestead at the amount billed in the year prior to application for stabilization. MAR supports this proposal.

- LD 323 and 333 propose to clarify the presence of insurance coverage for telehealth services are provided on a telephonic-only basis. MAR supports these proposals which MAR believes would be beneficial to those of our members who face travel challenges.

- By amendment to LD 341, Sen. Trey Stewart, proposes a group to study the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), both of which are provisions of the federal Social Security Act. Both of the federal laws are of major concern to MAR members. The concept draft intended to address the WEP of the Social Security Act. There are also two relevant, currently pending federal initiatives. HP 82, the Social Security Fairness Act of 2021, has been introduced into the House of Representatives. This federal bill proposes repeal of both the federal WEP and the GPO. Additionally, Rep. Richard Neal, the House Chair of the federal Ways and Means Committee, has introduced the HR 2337, The Public Servants Protection and Fairness Act of 2021. This federal bill proposes a new, fairer formula that will pay Social Security benefits in proportion to the share of a worker's earnings covered for Social Security purposes. This provision is coupled with a benefit guarantee ensuring no benefit cuts relative to current law for all current and future retirees. Current WEP retirees will receive an additional \$150 a month in relief payments. MAR supports efforts to alleviate the burden of these unfair laws.

- LD 620 proposes relieving retired teachers from the effects of the federal Windfall Elimination Provision (WEP) by having them included in the Social Security system. While MAR thanks the sponsor for bringing the issue forward, MAR views it as unrealistic. It would not assist current retirees at all and would take 30 years for current teachers to avoid the WEP. Additionally, it would be expensive as required Social Security contributions would be 6.5 percent of wages for both the school and the teacher.

- LD 703 proposes that cost of living adjustments (COLAs) to state employee or teacher retirement benefits be applied to the entire retirement benefit (instead of the current \$20,000 indexed amount). MAR testified in support of this proposal.

- LD 1105 proposes the creation of a working group to investigate MainePERS retirement benefits. MAR testified against this proposal. However, if it proceeds ahead, MAR would like to be on the working group as MAR is not in the original bill.

### STAY TUNED

**Dates and locations of the five Regional Meetings will be listed in the summer 2021 newsletter.**

## UNDERSTANDING FEDERAL SOCIAL SECURITY BENEFITS

**Federal Social Security Retirement Benefits are federal law controlled by the U.S. Congress**

- **No state law can supersede federal law**
- To be eligible for Federal Social Security Retirement benefits, the individual (and their employer) must pay Social Security while working.

### Eligibility for Social Security Retirement Benefits

- To be eligible for Social Security retirement benefits, a worker born after 1928 must have accumulated at least 40 quarters of work in "covered employment". A "quarter of coverage" generally means the three-month calendar quarter. In addition, you must earn at least \$1,470 in a quarter (in 2021) for it to count. However, the Social Security Administration (SSA) looks at how much you earned in a year and divides that figure by the minimum amount required to earn credit for a quarter. Thus, if you earn at least \$5,880 in January and February of 2021 and don't work the rest of the year, you will receive credit for four quarters of work ( $\$5,880/\$1,470 = 4$ ).

### Social Security Benefit Calculations

- Individuals with 40 quarters can start Social Security benefits as early as age 62, but the benefit amount will be less than full retirement benefits.
- Social Security Retirement Benefits are calculated based on Average Income Monthly Earnings (AIME).

An insured worker's benefit is first adjust or "index" his or her earnings to reflect the change in general wage levels that occurred during the worker's years of employment. Such indexation ensures that a worker's future benefits reflect the general rise in the standard of living that occurred during his or her working lifetime.

Up to 35 years of earnings are needed to compute average indexed monthly earnings. After determining the number of years, those years with the highest indexed earnings are used, sum such indexed earnings, and divide the total amount by the total number of months in those years. The resulting average amount is rounded down to the next lower dollar amount. The result is the AIME.

- The Social Security Windfall Elimination Provision and Government Pension Offset are applied to eligible Social Security individuals who receive a Public Service Retirement Benefit in addition to Social Security Retirement Benefits.
- The Social Security Windfall Elimination Provision (WEP) uses a modified three tier calculation.

AIME	Social Security Percentage	Percentage with the WEP
Up to \$960	90%	40%
\$960 to \$5,785	32%	32%
\$5,785 and up	15%	15%

The Social Security WEP does not apply to Maine Public Service Retirees who have 30 years (120 quarters) of Social Security creditable quarters.

- The Social Security Government Pension Offset (GOP) affect Maine Public Service Retirees (MainePERS) whose spouse is a Social Security recipient. The amount of SS Survivors Benefits are compared to 2/3 of the surviving spouse's MainePERS benefit.
- 2/3 of your MainePERS pension amount will be reduced from your Social Security survivor's benefit
- Social Security Survivor's benefits are 1/2 of the Social Security Worker's benefit.

## U.S. CONGRESS UPDATE ON THE SOCIAL SECURITY WINDFALL ELIMINATION PROVISION (WEP) AND GOVERNMENT PENSION OFFSET (GOP)

Congressman Richard Neal of Massachusetts has re-introduced H.R. 2337: Public Servants Protection and Fairness Act of 2021 in the U.S. House of Representatives. Congressman Neal is the Chairman of the Committee on Ways and Means, which has oversight over Social Security. Currently, there are sixteen National Groups who have endorsed this bill. The bill would provide current Social Security recipients impacted by the Windfall Elimination Provision (WEP) an additional \$150 per month in their Social Security Benefits.

With approximately 20% of Maine Public Service Retirees impacted by the Social Security WEP, contacting the Maine Congressmen asking them to support this bill could assist in obtaining passage.

### Congresswoman Chellie Pingree

2162 Rayburn House Office Bldg  
Washington, DC 20515  
(202) 225-6116  
Email: [www.pingree.house.gov](http://www.pingree.house.gov)

### Congressman Jared Golden

223 Longworth House Office Bldg  
Washington, DC 20515  
(202) 225-6306  
Email: [www.golden.house.gov](http://www.golden.house.gov)

In addition to contacting the Maine Congressmen, contacting your local Maine Legislator, although they cannot directly impact federal law, to encourage them to contact Maine's federal representatives to support H.R. 2337 may be helpful.

## ACTIONS THE MAINE LEGISLATURE CAN DO REGARDING THE WEP AND GOP

Although the Maine Legislature cannot change the federal Social Security laws and regulations, they have the power to restore two provisions of Maine Public Service Employees Retirement System which have been eliminated since the federal passage of WEP and GOP. The Maine Legislature since 1983 when the Social Security WEP and GOP was passed, has reduced the Cost of Living Adjustment maximum on the MainePERS pension from 5% to 3% and have eliminated the COLA on the entire MainePERS pension and replaced it with the COLA on the first \$20,000 indexed for the State and Teacher plan. The Maine Legislature has the authority to return to the policies which were in place in 1983 which would impact all the retirees in the State and Teacher retirement plan versus appropriately 20% of the Maine retirees impacted by WEP and GOP.

Also, in 1983, retirees in the State and Teacher retirement plan were provided Health Care Coverage at no cost. Currently, the majority of State and Teacher retirees, at age 65 are required to enroll in Medicare and pay for their Part B premium (average \$148.50 per month). The Maine Legislature could either provide full Health Care Coverage through an insurance provider or pay for the Part B premium for all retirees under the State and Teacher Plan.

These two changes, although not changing the Social Security WEP or GOP, would offset the financial damage of the federal law, increase the financial security of Maine's public service retirees under the State and Teacher Plan and keep the promises that were given to employees at the time of hire.

## MEDICAL INSURANCE NEWS

There are numerous advertisements on the media about enhanced benefits you may be entitled to under Medicare Advantage Plans such as dental services, hearing aids, eye glasses, etc. These advertisements are for Individual Plans that can be purchased from companies such as Martin's Point for medical coverage.

The majority of Maine Public Service retirees (State, educators and municipal) are covered by a Group Medicare Advantage Plan provided by their past employer. The benefits in these Group Medicare Advantage Plans are negotiated between the insurance carrier and the employer. These group plans usually have different benefits than individual plans.

For example, the State's Aetna Medicare Advantage Plan does not cover dental services. Additionally, the costs and rules governing group plans are not the same as the Individual Medicare Advantage Plans.

Maine Public Service retirees can choose to enroll in an Individual Medicare Advantage Plan (which may provide enhance benefits). **However, you and/or dependent(s) may leave your Group Medicare Advantage Plan but cannot reenroll in the group plan at a later date.**

When trying to decide whether to stay in the group medical plan or to move to an individual plan, it is important to compare all benefits including deductibles, co-payments and out-of-pocket maximums using Benefits Summaries to do a side by side comparison. If you need assistance with this task and/or have other questions, you can contact MAR at 582-1960.

## 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.

### MAR COVID-19 PROCEDURES

As the COVID-19 pandemic evolves, MAR office procedures adapt to the changes. All MAR staff are fully vaccinated. With an abundance of caution, visitors' temperatures will be taken upon entrance and all visitors will be required to wear a mask.

### UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, May 31, 2021 Memorial Day  
Monday, July 5, 2021 Independence Day

### MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

May 28, 2021  
June 29, 2021  
July 30, 2021

### LIBERTY MUTUAL INSURANCE

For MAR members who have Liberty Mutual Auto Insurance, you may have received an email from Liberty Mutual asking you to set up an account with them and print your Auto Insurance card. If you are unable/unwilling to do this, you can call Mathew Oliver at (207) 622-0518 Ext. 52906 or (800) 868-2024. He will print and send your Auto Insurance card.



280 Maine Avenue  
Farmingdale, Maine 04344

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



**MAR BOARD OF DIRECTORS**

**BILL LAUBENSTEIN**  
President

**BETSY FITZGERALD**  
Vice President

**JUDY CARLETON**  
Treasurer

**VACANT**  
Secretary

**PETER EDGEComb**  
Region I Director

**VACANT**  
Region II Director

**THOMAS RECORD**  
Region III Director

**ARTHUR ALLARD**  
Region IV Director

**ROBERT POWERS**  
Region V Director

**MESSAGE FROM MAR PRESIDENT**

*Spring Greetings,*

Good news? Could there ever be a better time when we need good news? But listen to the words of Thich That Hanh: “The dandelion is there by the sidewalk, smiling its wondrous smile, singing the song of eternity.” This is to say the good news is all around us. As I write this message, a northwest wind is rushing across the lake, white caps highlighting its power. The sun rises early and sets later and later. A great time to be a Maine retiree when we can put winter behind us and begin garden planting, all while being fully vaccinated. Please get your shot if you have not already done so!

More good news: This year MAR is celebrating its forty years of providing services to Maine public service retirees. To mark the occasion, we are asking members to reflect on their state service and retirement years and share their thoughts that we plan to put in a booklet as a memento. So, let us hear from you.

Have you visited the MAR website lately? (Seems I am full of questions today!) It is full of helpful information and guidance on services and the work we are doing. There you can find the bills we are tracking that may have an impact on retirees. Elsewhere in this Newsletter, Tom Record, Chair of the Legislative Committee, outlines actions MAR is taking on these bills.

You will also note that we are still looking for someone to serve as secretary. This is a great opportunity to become involved in the work of MAR and have a voice in developing policy. The strength of MAR is directly related to the willingness of members to contribute to the work as we cannot and should not expect our dedicated staff to assume all the burden and responsibility for the continued success of our organization.

“The latest good news is that you can do it.” (This quote and the opening quote are from Thich Nhat Hanh’s poem, The Good News)

*Bill Laubenstein*

**THINK SPRING!**