



Leading the Way for Maine Retirees

MAR ANNUAL MEETING

As the Maine Association of Retirees, Inc. (MAR) starts planning for the 2022-2023 year, it has become clear the ability to project the level of COVID transmission and infection in May 2022 is impossible. Therefore, the MAR Board of Directors, using an abundance of caution, is canceling the MAR Annual Meeting in May 2022.

The MAR By-Laws require two items to be voted on at the MAR Annual Meeting; the 2022-2023 Budget and the MAR Board of Directors' Officers. This year the two Board of Directors' Officers to be elected are President and Secretary.

In order to be in compliance with the MAR By-Laws, in the spring Newsletter, there will be the proposed 2022-2023 Budget and the bios of the nominees for President and Secretary. Members will be provided the method to vote in the spring Newsletter.

Although the **MAR Annual Meeting is canceled**, MAR intends to hold the five Regional Meetings with the hope the COVID pandemic will continue to subside in summer and fall. Two Regional Directors will be up for election in Region II and IV (Bangor & Lewiston).

MAR'S GROUP DENTAL PLANS

Just a reminder MAR's annual Open Enrollment has ended. The new dental plan year is February 1, 2022 through January 31, 2023. This means if you already had a Cigna dental plan, you were automatically re-enrolled in the same plan starting February 1st unless you notified MAR of a change. NOTE: during the new dental plan year, you may make a plan change if you have a qualifying event such as change in employment status, marriage, divorce, death, loss of COBRA or other dental insurance coverage.

Open Enrollment was a success with more members deciding to enroll in one of MAR's two different option plans!

MAINE LEGISLATIVE UPDATE

The 2nd Regular Session of the Maine Legislature is in full swing. There are 30 carryover bills from last year MAR is monitoring and, so far, a handful of new bills of interest. LD 1922, as amended, which is currently in the Labor and Housing Committee, would provide for MAR to be consulted regarding the appointment of the retiree representative to the MainePERS Board of Trustees. A preliminary majority vote of the Committee in support is encouraging.

However, the big news is there is an estimated \$822 million surplus in the state budget. While Maine has many needs and there are many interests with competing ideas for the use of these monies, MAR is hopeful consideration can be granted to uses which will benefit public service retirees. Specifically, there are two carryover bills, LDs 1227 and 1287, which propose to increase the state income tax exemption for MainePERS retirement benefits. In December, MAR President William Laubenstein wrote Governor Mills to advocate for the State to pay our Medicare Part B premium. MAR has also been in touch with the Governor's Staff. Recently, 63 legislators wrote the Governor to advocate for an increase in the current 3 percent cap in the annual cost-of-living increase to our retirement benefits.

As of the February 14th writing of this article, Governor Janet Mills has not put forth her Supplemental Budget. Therefore which, if any, of these proposals she supports is unknown. She did state in her February 8th State of the State address she supports returning \$411 (continued on page 2)

MAR UPDATE – Winter 2022

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

13,553
Dental Participants
4,889

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million of the surplus to each individual Maine income taxpayer. She also proposed the creation of a “Silver Cabinet” “to mobilize State government, eliminate silos and enhance communication and coordination to ensure every person in Maine may age safely, affordably, in a way that best serves their needs”. Legislature adjournment is scheduled for April 11th so the next two months will be interesting. MAR encourages all members to talk with their local legislators regarding their concerns.

NEW MAR BOARD MEMBERS

Dawn Kliphan - Secretary



Dawn Kliphan is a resident and Selectman in Manchester, where she has had 13 years of town service. Her education includes many graduate-level courses and workshops in public and education administration, a Bachelor of Arts degree in Liberal Arts with a concentration in Social Sciences, an Associate degree in Business Management, and completion of a one-year Para-legal program.

Most of her work-life has been in public service including 29 years with the State of Maine. As a State employee she worked extensively with contract and grant management at the Department of Education. She also held positions with the Division of Corporations, Elections and Commissions and with the Workers’ Compensation Commission. In her final years of State service, she participated on the Department of Education’s Committee for Diversity, Equity and Inclusion. Dawn has one son and likes growing plants, nature walks, the ocean and working on her house. She is looking forward to new cooking ventures in her retirement.

Garry Hinkley -Region III Director



Garry grew up in Turner and now lives in Manchester with his wife, Lynne. After earning a Bachelor of Arts degree in Public Management and a Master’s Public Administration from the University of Maine, Garry worked 39 years for the state, first with Maine

Department of Transportation and then the Department of Secretary of State, Bureau of Motor Vehicles (BMV). Garry retired in 2019 as the Director of BMV’s Division of Vehicle Services. Garry served on the Board of Trustees of the International Fuel Tax Agreement and the Board of Directors of International Registration Plan, as well as several committees for the American Association of Motor Vehicle Administrators.

Garry, currently serves as a Manchester Selectman. He is active in numerous community projects.

HEALTH INSURANCE EXTRAS

State of Maine Aetna Medicare Advantage Members:

- Over-the-counter (OTC) - \$30 quarterly allowance to spend on any approved item(s) from the OTC catalog such as vitamins, pain relief, etc. Phone: 1-833-331-1573.
- Meal Delivery – Delivery of up to 14 meals to your home after an inpatient hospital or skilled nursing stay. Phone:1-888-267-2637.
- Transportation – 24 one-way trips per year with 60 miles allowed per trip for non-emergency transport to medical appointments. Phone: 1-855-814-1699.
- Healthy Rewards – Earn up to \$200 in gift cards by completing healthy activities. Phone: 1-888-267-2637.
- Teladoc – Reach a physician for non-emergency medical needs 24/7. Phone: 1-855-835-2362.
- Nurse Support – Speak to a doctor or nurse to answer your questions 24/7. Phone: 1-800-556-1555.
- Resources For Living Program – Get information on services in your area for house cleaning, lawn care, caregiver support, transportation, social/recreational activities, etc. Phone: 1-866-370-4842.
- SilverSneakers Fitness Program – SilverSneakers.com or 1-888-423-4632.

Anthem Medicare Preferred (PPO) with Senior Rx Plus Plan for Educators:

- 24/7 NurseLine for access to a registered nurse. Phone: 1-800-700-9184.
- LiveHealth Online virtual visit with a doctor or therapist 24/7 for a \$0 copay. The doctor can send prescriptions to the pharmacy of your choice, if needed. Sign up at livehealthonline.com.
- SilverSneakers Fitness Program. SilverSneakers.com or call 1-888-423-4632.
- Virgin Pulse Wellness Program where you can earn up to \$62.50 Pulse Cash quarterly. Phone: 855-689-6884.
- Medicare Community Resource Support. Support of a community resource outreach team to help bridge the gap between medical benefits and the resources available in your community. Phone: 844-963-0436.

Anthem Retiree Group Companion Plan-Maine Municipal Employees Health Trust (MMEHT):

MMEHT Service Representatives are available to members and can be reached by calling 1-800-852-8300. These representatives can address benefit questions.



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.

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

UPCOMING SCHEDULED OFFICE CLOSINGS

Monday, April, 18, 2022.....Patriot's Day

MAINEPERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

March 30, 2022

April 29, 2022

MAINE VETERANS' BENEFITS & RESOURCE GUIDE

This guide provides information on burial, survivor and dependent benefits, education, employment assistance, health care, housing programs, recreational licenses and privileges, exemptions and financial benefits, veteran identification and more. The guide is organized by county. You can get a copy of the Maine Veterans' Benefits & Resource Guide at www.maine.gov/veterans/docs/MBVS-Resource-Guide.pdf

HEALTHY AGING EXPO

Spectrum Generations will be hosting their 14th Annual Expo on Friday, May 20, 2022 from 9:00 am – 12 pm outside at the Cohen Community Center in Hallowell. Rain date is June 3rd. The Expo will be a resource filled day providing information on preventative approaches to a healthier life with fun and relaxation tips for good mental health.

SOCIAL SECURITY ADMINISTRATION

If you are earning money and collecting Social Security retirement benefits before you reach full retirement age, the SSA may withhold \$1 in benefit for every \$2 in earnings that exceed the threshold. In 2022, the threshold will be \$19,560 a year. The SSA stops withholding money the month you reach full retirement age. Social Security increases your monthly benefit at full retirement age so that over time you recoup benefits withheld earlier <https://www.ssa.gov/benefits/retirement/>

TAXES

Following are links on the Internal Revenue Service (IRS) regarding tax filing and two other links to help with filing your taxes if you meet certain eligibility guidelines.

IRS Considerations Before Filing Your Return

<https://www.irs.gov/newsroom/tax-time-guide-important-considerations-before-filing-a-2021-tax-return>

IRS Free File Options

<https://www.irs.gov/newsroom/irs-free-file-available-today-filers-can-claim-important-tax-benefits>

AARP Tax Aide Foundation for 2021 Tax Return Filing

<https://taxaide.aarpfoundation.org/>

CASHMAINE Help for Filing Taxes

<https://www.cashmaine.org/find-your-location/>

There are seven income tax brackets. The more you make, the more you pay. The IRS increases those brackets from year to year to account for inflation. The seven tax brackets for income earned in 2021 are:

- 10% for incomes of \$9,950 or less (\$19,900 for married couples filing jointly)
- 12% for incomes over \$9,950 (\$19,900 for married couples filing jointly)
- 22% for incomes over \$40,525 (\$81,050 for married couples filing jointly)
- 24% for incomes over \$86,375 (\$172,750 for married couples filing jointly)
- 32% for incomes over \$164,925 (\$329,850 for married couples filing jointly)
- 35% for incomes over \$209,425 (\$418,850 for married couples filing jointly)
- 37% for incomes over \$523,600 (\$628,300 for married couples filing jointly)

OPPORTUNITY

MILLSY'S CLEANING SERVICE in Augusta. Are you looking for part time, or evening work to keep you moving? We are hiring! Millsy's Cleaning is hiring commercial office cleaners, 5 nights a week. Most work begins at 5:00 or 5:30 pm until completed, usually 2 to 4 hours depending on time of year, and flow of persons in and out of the building. MUST be able to pass background check. All supplies and equipment are on site, no transporting of items required, just show up and work. We pay above minimum wage, and are a family owned and operated business. Come be a part of our family. Call us at 622-2700 for more information.

MAR CONTINUES TO PUSH TO END UNFAIR INCOME TAXES ON PUBLIC EMPLOYEE PENSIONS

State and Federal Income Taxes on MainePERS benefits: currently, MainePERS pensions are taxable by both the State of Maine and the federal Internal Revenue Services (IRS). On the Maine state side, there is a \$10,000 deduction from the taxable amount. However, members who receive Social Security benefits the \$10,000 deduction is reduced so the whole MainePERS pension could become fully taxable. On the federal side, the entire MainePERS pension is taxed as income, and MainePERS pension recipients who also qualify for Social Security benefits are often subject to reductions to their Social Security benefit based on the Windfall Elimination Provision (WEP) or the Government Pension Offset (GPO).

Compare this to the tax treatment of Social Security benefits: Maine does not tax any portion of federal Social Security benefits while it does tax MainePERS pensions, except for the conditional \$10,000 deduction. On the federal side, the federal IRS taxes only a portion of Social Security benefits depending on the level of taxable income but it taxes 100% of a MainePERS pension. For these reasons, Maine Public Service retirees are subject to disproportionate taxation compared to Social Security beneficiaries.

MAR encourages members to call their state legislators to explain the financial impact of these tax treatments because related bills may be considered. To contact your legislators:

Maine State Senate: 1-800-423-6900

Maine House of Representatives :1-800-423-2900

FOLLOW THE FOUR R's TO KNOCKOUT BROWNTAIL IN OUR COMMUNITIES AND REDUCE THE ITCH!

Information provided by Maine Department of Agriculture

Encounters with hairs from browntail moth caterpillars can cause mild to severe rashes and respiratory issues. Browntail moth caterpillars overwinter in webs that may have from a couple dozen to several hundred caterpillars each. Some people say they experience itching with fewer than 10 webs per tree or shrub; others say they have no symptoms from heavier infestations around their yards. February 2022 has been recognized as Browntail Moth Awareness Month in Maine to encourage people to take advantage of the dormant season of the insect and join together to reduce impacts from browntail moth. Winter is the best time to spot an infestation and take steps towards controlling the caterpillars and reducing the itch.

Use these Four R's to get you started:

1. Recognize: Learn how to tell if the trees where you live, work and play have browntail moth.

Their winter webs can look like single leaves hanging onto twigs, or fist-sized clumps of leaves tied together tightly with silk. Knowing where the webs are in your yard or town can help inform your management decisions.



2. Remove: With permission, use hand snips or extendable pole pruners to remove webs within reach from the ground



and away from hazards such as powerlines. Protect your eyes and skin from hairs that might be present from past caterpillar activity. After removal, destroy webs by soaking in soapy water for several days, then disposing in the trash or by burning.

3. Recruit: Hire professional help for treatment of webs out of each or near hazards on property you own or manage.

Line up help during winter. Licensed Professional Arborists

can remove webs in larger trees and shrubs in the winter. In trees where the caterpillars' hairs cause a nuisance and where it is not practical to remove webs,



Licensed Pesticide Applicators

may be able to use insecticides during the growing season to manage browntail moth.

4. Reach Out: If you find browntail moth in your neighborhood, let your neighbors and town officials know. The more that neighbors, businesses and others get together to respond to the problem, the better the results.

The Maine Department of Agriculture invites you to join them in scheduling awareness-raising events and promoting management of browntail moth this winter. Use #KnockoutBrowntail on social media. Efforts could include organizing groups to map infestations on town and school properties, hosting public service web-clipping events, hosting contests for the most webs clipped or other community and knowledge building activities.

For more information call 1-877-463-6207 or visit on the web: https://www.maine.gov/dacf/mfs/forest_health/invasive_threats/browntail_moth_info.htm

**KNOCK OUT
BROWNTAIL**



Technology Corner

by Lisa Blue

I feel surrounded by switches. We have switched to a new season. We have switched to a new year. I have switched out my clothes closet from golf shorts to warm fleeces and flannels. What about switches in our

technology? There are lots of new switches to be had there.

Recently the Federal Communications Commission announced as of February 2022 the 3G mobile network will be shutting down in order to make way for the new 5G network. Verizon has already shut down their 3G network as of December 31, 2022. AT&T announced it will finish shutting down its 3G network by February 2022. T-Mobile announced it will finish shutting down Sprint's 3G CDMA network by March 31, 2022 and Sprint's 4G LTE network by June 30, 2022. Be aware many carriers, such as Cricket, Boost, Straight Talk and several Lifeline mobile service providers utilize AT&T's, Verizon's and T-Mobile's networks.

The 3G mobile network is used by many older devices such as first generation Kindles, iPads and Chromebooks. Older cell phones, some medical alert devices, vehicle smart services, some home security systems and many other cellular-connected devices may also be affected. The good news is most of the devices we have bought within the last five to seven years now run on 4G, however, it is important to check with your cellular or your device provider to see if your devices need to be replaced or upgraded.

Another technology area in which a switch can be found is in the switch from cable or satellite service to streaming services. Many people are feeling the pain in their wallet as cable and satellite service prices keep moving in a fast-paced and upward trajectory. I have received many questions from members if it might be a good idea to make the switch to streaming services. Before you "cut the cord" there are a few things you need to consider before making the switch, or if you even need to make a switch.

If you do not have bundled services with your cable or satellite provider, perhaps investigate any cost savings you can get by bundling your phone, internet and cable. Also it is important to evaluate your internet speed. Streaming devices need a high-speed and consistent bandwidth. One HD stream requires 7 to 9 Mbps. One UHD (4K) stream requires 25 Mbps. A 100 Mbps service is plenty for most families.

It is also important to evaluate which channels, shows and movies you watch the most. For example, if local news is important, then you will want a service that provides local broadcast options. Each network has its own streaming service, so if Law & Order is a must, look to the Peacock network. If you cannot wait for the next episode of 1883, or installment of 60 Minutes, then Paramount+ may be the answer. What if you have no clear favorite and want a variety?

Hulu, YouTube TV or Sling TV may be some options. For Original content or movies, Netflix, Apple TV or Amazon Prime Video may be what you are looking for. Be sure to read the plans and fees carefully.

Finally, in order to stream your chosen network you need a device. Many of us now have smart TVs that have many of these options ready to connect. Other TVs may need a connecting device such as an Apple TV, Roku, Amazon Fire stick or Sling TV in order to see our favorite shows. These can range from \$40 to \$200. After all of the info-gathering, if streaming will be a better "bang for your buck", then perhaps it is time to cut the cord and make the switch to streaming!

If you have any questions about the topics in this article, please contact the MAR office at: (207) 582-1960.

MAR WORD SEARCH

Find the listed words in the diagram. They run in all directions - forward, backward, up, down, and diagonally.

E	M	E	A	M	A	I	N	E	F	P	W
X	E	N	U	Y	S	Q	B	Z	A	S	H
E	P	T	L	V	S	T	R	E	R	P	F
C	E	H	C	A	O	F	S	U	M	E	G
U	R	S	E	N	C	O	L	L	I	N	S
T	S	E	J	V	I	W	L	B	N	S	S
I	R	C	P	R	A	G	I	A	G	I	P
V	N	E	M	P	T	O	M	S	D	O	E
E	E	D	T	S	I	Q	V	I	A	N	R
D	C	P	E	A	O	N	O	L	L	M	F
I	M	K	E	X	N	F	G	B	E	C	O
R	E	T	I	R	E	E	S	R	G	E	E
E	E	F	L	O	S	E	S	H	E	V	D
C	T	P	B	Q	N	C	O	L	A	E	U
T	I	D	G	K	Y	F	X	E	S	R	O
O	N	X	I	O	F	D	N	E	W	Y	H
R	G	N	V	I	L	I	G	J	A	O	U
P	G	M	C	P	A	D	D	P	L	N	Q
S	E	E	Q	M	U	S	E	R	Y	E	P
A	W	Z	C	J	D	T	F	N	B	M	C

ASSOCIATION

BYLAWS

COLA

ETC

EVERYONE

EXECUTIVE

DIRECTOR

FARMINGDALE

GOVMILLS

HOUSEOFREPS

INDEX

JUDGES

LISABLU

MAINE

MAINEAVE

MEA

MEETING

MEPERS

OF

OFFICE

PENSION

REPGOLDEN

REPPINGREE

RETIRES

SENATE

SENCOLLINS

SENKING

Submitted by Robert Powers Region V Director



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MESSAGE FROM MAR PRESIDENT



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Region V Director

Winter Greetings,

There is something comforting about winter: shorter days that let you put outdoor chores aside; late afternoons fit for an English tea; quiet evenings with a favorite book; and time to make that savory stew that simmers for long hours. Then, too, what can compare with the blackest of skies spilling over with stars more brilliant and closer than in the darkest summer sky? Winter, too, is a perfect time to revisit poets whose work is inspired by winter and whose words fill the mind with unforgettable images. So my message for this newsletter is one of the most memorable poems of Robert Frost:



Bill Laubenstein

Stopping by Woods on a Snowy Evening

By Robert Frost

Whose woods these are I think I know.
His house is in the village though;
He will not see me stopping here
To watch his woods fill up with snow.

My little horse must think it queer
To stop without a farmhouse near
Between the woods and frozen lake
The darkest evening of the year.

He gives his harness bells a shake
To ask if there is some mistake.
The only other sound's the sweep
Of easy wind and downy flake.

The woods are lovely, dark and deep,
But I have promises to keep,
And miles to go before I sleep,
And miles to go before I sleep.

THINK SPRING!